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The Myth of the Market Queens: A Case Study of Women and Power in Ghanaian Markets

Lilli Scheiterle and Regina Birner

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Authors Details

Lilli Scheiterle and Regina Birner (University of Hohenheim, Germany)

Corresponding Author

Lilli Scheiterle (Lilli.Scheiterle@uni-hohenheim.de)

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Abstract

Markets in Ghana are largely managed by women traders organized into groups according to commodity; the leaders of these are often referred to as 'market queens' (MQ). In the public perception and limited literature, MQ have a negative connotation and are described as 'cartel' and 'mafia' institutions. This study aims to investigate: 1) the nuances of these female-led institutions 2) the structure and function of the associations, and 3) their perception outside the market. Using a qualitative research approach, a theoretical sampling technique was applied and in-depth interviews with MQ and traders in the entire country were conducted to empirically assess their role in the market. Expert interviews with public and private sector stakeholders complemented the data. We apply Foucault's concept of a political economy of the will to knowledge to explain why a negative discourse about MQ prevail and why research has not yet challenged the negative discourse, so far. Our findings show that MQ are leaders of an association democratically nominated into by the market traders. Market associations are vital for women that rely on trading as they offer saving, insurance and credit services. They represent a crucial link to producers and are decisive to guarantee food availability and stability, especially for urban consumers. The structure varies between ethnic groups and commodities. Contrary to the limited literature, our results reveal that MQ do not leverage their power to set market prices, but instead provide an important informal safety net for the market traders. As a minority, they are an easy target and held responsible for high prices and economic challenges in the country. Although market women are perceived as powerful, and their networks as strong they are neglected in development and value chain literature. These empirical findings challenge the negative representation of MQ and highlight the need to recognize market women organizations as collective action and credit groups, which are crucial in the value chain.

Key Words

Market queens, female-led organizations, power, collective action, Ghana.

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1. Introduction

In development-oriented literature on gender, women are often portrayed as deprived of any power, whose rights are suppressed and whose role is constrained by rigid social norms. This framing is particularly widespread in the literature that deals with rural women in low-income countries and it cuts across disciplines. In the economics literature, intra-household bargaining models have provided a powerful rationale of why women are disadvantaged. Consequently, the need for strategies to empower women is widely emphasized in the development literature. This literature has its merits, which can hardly be overestimated. Without any doubt, discrimination against women is widespread across societies, and many studies have shown that empowering women is not only a goal in its own right, but also has a positive impact on rural development, equity, poverty reduction, and nutritional status of families (Udry 1996; Quisumbing & Pandolfelli 2010; Johnson et al. 2016; Goldstein & Christopher 2005).

There is however little literature exploring cases where women are equally or better positioned, where they are visible and have achieved agency and economic decision-making power. To our knowledge, there is a “blind spot” in the literature, which investigates self-organized female-led groups and recognizes their contribution to the value chain. This adds to the low visibility of empowered women and collective action, which (already) shapes livelihoods and social life. Are women inherently suppressed unless they belong to social elites or benefit from empowerment efforts? Besides, if spaces exist where rural women traditionally exercise power, why has it not found its way into the value chain, the social network or development literature? Is there not much to learn from situations in which women have traditionally been able to exercise power, even in societies where discrimination against women is widespread?

There are many examples of the development sector’s project activities organizing women groups with the aim to empower them. However, there seems little space for rural women in developing societies with powerful roles who have not been empowered by some type of support. In this article, we explore the role of a peculiar female led-market organization commonly known in Ghana as ‘market queens’. Market queens play an important role in markets for agricultural products. They may oversee a particular agricultural commodity or groups of commodities. For example, plantain trader’s association is led by the ‘*bordiee hema*’ (plantain queen mother). The term ‘market queen’ is used in the south Ghanaian society and points to a position of traditional power. In this article we use market queen (hereafter MQ for brevity) to describe the leader of a group of female traders independently from the geographical location. The objective of this study is to explore 1) the nuances of

these female-led institutions between market typologies, ethnicities and regions 2) the structure and function of the associations, 3) their perception outside the market. The value chain literature on Ghana portrays MQ as almost exclusively in a negative way (Katila 1997, Banful, 1998, Yankson et al, 2016). An example is (Banful, 1998: 155) who claims that ‘the current marketing system appears to be satisfactory but it is suggested that the role of MQ or middle women needs to be abolished to reduce retail price’. Likewise, Katila (1997: 284) writes that the institution of MQ ‘operates like a cartel and like all cartels presents an impediment to the efficient functioning of the market mechanism’. The prevailing negative undertone in literature reflects the media reports and the widely held perceptions in Ghanaian society about MQ but is rarely based on scientific inquiry. Bridging this knowledge gap is the main aim of this study. In the following section, we present the history of traders in the African context, the challenging position of intermediaries and the better known example of the Ghanaian tomato traders. The methods are described in section 3, and the results are presented in section 4 and discussed in section 5. Section 6 concludes the paper.

2. History of traders

African pre-colonial institutions are subject of feminist history and anthropological studies where female institutions are even romanticized. For example, social capital held by female Igbo and Yoruba leaders in Nigeria is known to have created social and economic interactions that changed in the course of colonialism (Bay, 1982; Amadiume, 1987; Hodgson & McCurdy, 2001; Sheldon 2017 and others). However, the insights from social history and anthropology have not been picked up in other disciplines and the development literature is left with a ‘blind spot’ where rural women are portrayed essentially as a suppressed societal appendage that needs to be empowered, most notably through external interventions. Bay (1982: 285) advocates that government policies are required for “strengthening of women collective public voice through their various voluntary associations by means of political activism” for women to regain their lost share in the countries’ economy. While this might be still true, do women always need such props to benefit from or contribute to African economies?

Most of the available literature on market institutions in Ghana are either specific to commodity traders or considers female traders as a homogenous group. These studies focus on the main cities Accra and Kumasi, located in southern Ghana (Robertson, 1983; Clark, 1994; Katila 1997; Banful, 1998; Mensah & Antoh, 2005; CUTS, 2016; Yankson et al., 2016). The relatively scant literature leads to generalizations and assumptions, that fuel deeply rooted perceptions of the general public. The country is highly diverse and societal

organizations are reflected in different aspects of daily life and economic activities, for instance, in the market. Additionally, the commodities' characteristics (e.g. perishability, size, weight and value) influence the trader's organizations. This study wants to complement the existing single location literature by addressing the above-mentioned differences.

2.1. The perception of the middleman

The simplified concept of middleman, trader or intermediary is used in the marketing literature to denote an actor that functions as a link between producers and consumers. The literature recognizes the importance of intermediaries in the value or supply chain, but often in an antagonistic role to its counterparts. The proposition is that middlemen take a large share of the profit margin, limiting upgrading opportunities for actors who rely on their service (e.g. Lee et al., 2012).

The fact that middlemen are perceived negatively is not new to traders; the concept of middlemen minorities or ethnic market-dominant minorities is discussed in the literature. Chua (2002) describes trading minorities in many contexts across continents and how politicians used them to gain political power, making them 'scapegoats' to divert the attention from deteriorating economic conditions. Historically, middlemen minorities are found in almost every society (Chinese throughout Southeast Asia, Persians in India, Igbos in Nigeria, Indians in East Africa, Lebanese in West Africa, and the European example of discrimination against Jewish traders, which reached a peak in World War II). Common to these minorities is that despite discrimination, they were able to gain prosperity, were able to access quality education, and become the most successful ethnic group in their respective societies. Politicians targeted these minorities to raise their power (which has been successful, see Hitler in Germany, Mugabe in Zimbabwe, Milosevic in Serbia), therefore traders were, and are victims of violence, repression and racist programs (Chua 2002).

Women traders are common in African countries and face similar discrimination to the ethnic market-dominant minorities. Nevertheless, to the best of our knowledge, little evidence-based data is available which explains the negative reputation. Minorities described by Chua (2002), have a rather limited contact with the dominating population and are increasingly becoming wealthy, and become prestigious members of society; in contrast, market women in Ghana belong to the same prevailing ethnic community in the region and are not visibly accumulating savings or increasing their wealth.

2.2. Women and trade in Africa

Female traders are common in the African context; their role and reputation differ based on location, ethnic affinity and cultural context. In Nigeria Hausa, Yoruba and Igbo women are expected to provide for their personal items, in some parts also contribute with food products in the household and come up with their own means to take care of social contacts, as part of their tasks. Additionally, according to social norms women need an occupation to be respected as adults (Makinwa-Adebusoye 1994). Traders are motivated to enter the business through female family members because of economic and cultural values attached to the trade (Yusuff 2013), and through success in trade women achieve elite status (Ejikeme 2011). Whereas in the north, among the Kanuri there is a gender component in the types of commodities traded (Porter 1995), which reflects as well findings from Mali (Harts-Broekhuis and Verkoren 1987). Kanuri women are selling lower value local products whereas men are engaged in more expensive categories of goods as cola nuts and livestock. However, the gained independence is perceived as dangerous and indeed, underpinned by the high rate of divorce among Kanuri women involved in textile trading (Porter 1995). Prominent in Benin and Togo are female textile traders known as “*Nana Benz*” that gained exclusive rights to trade European goods in particular wax print with European firms, and made Lomé the center of textile distribution (Prag 2013; Sylvanus 2013). In the Mina language or Guin “*nana*” means mother or grandmother expressing courtesy and respect for their social position, were as “*benz*” describes their business success that made them able to afford a Mercedes Benz in the 1970-80s (Toulabor 2012). In the mid-1970s the economic power of the Nana Benzes in Benin was supported by the political leadership that provided them import licenses, low turnover and export taxes, in return they publicly supported the ruling party and were even appointed political offices. This favorable trading condition contributed to the formation of oligopolistic market associations that strengthen their economic and political power. Nevertheless, the changing political and trade environment affected the dynamics also in the informal sector, and the trader’s power was redistributed. The Nanettes are the successors of these once very powerful traders that today assert themselves through personal network in the neoliberal textile market (Prag 2013).

In Nairobi, Kikuyu and Kamba women trade as a survival strategy to meet their family basic needs. Despite their vital function to provide goods for urban dwellers, Robertson (1997:264) in a chronologic description of events affecting traders, writes “once again the markets, dominated by Kikuyu traders, were viewed as seats for disaffection and sedition, and hawkers as an unruly population needing repression”. Cross-border traders in the Great Lakes region are comparatively important to make goods available at affordable prices between countries, nevertheless they are subject to violence or harassment during their

movements, and they are charged unofficial duties and prohibitive tariffs. Generally they hold a very negative perception and are treated like “smugglers” and not with the respect of a business women (Brenton et al. 2011). Similar cross border traders from Zimbabwe were accused of witchcraft, prostitution, smuggling all sorts of wares and held responsible of carrying the much-needed foreign currency out of the country thereby labeled as “unpatriotic economic saboteurs” and generating an image of “inhuman and grotesque money-grabbers” (Muzvidziwa, 2001:68). This strategy served the politicians, business people and government officials to divert the attention from their activities as real responsible for the foreign currency consumption (Cheater 1998). As illegitimate “smugglers”, they are treated as an anomalous group that is greedy and lazy and needs direction to acquire skills for a “proper” occupation and through public denunciation and shame can be brought under control (Cheater 1998; Muzvidziwa 2001). Despite all accusations and media attacks cross border trade grew and through the establishment of associations across national boundaries to progress and succeed as female entrepreneurs (Muzvidziwa 2001).

2.3. Tomato Traders in Ghana

The best documented market associations in Ghana are the tomato traders (Adimabuno 2010; Robinson & Kolavalli 2010; Amikuzuno & von Cramon-Taubadel 2012). For this commodity, MQ, coined as “tomato queens” are itinerant traders, who provide the direct link between producers in the hinterlands and the urban consumption area. Tomato women’s associations are found to be highly powerful institutions and are referred to as ‘cartels’ or ‘mafia’ groups in cities of Kumasi and Accra (Ngeleza & Robinson 2011; Robinson & Kolavalli 2010; Adimabuno 2010; Katila 1997). Transporting this highly perishable and delicate vegetable from the extreme north of the country to the south on poor roads comes with considerable transaction costs and risks. The trading networks are strong and provide traders a specific weekday on which they can travel to the farms. This system, to some extent, regulates the amount of tomatoes in the market to avoid oversupply and to reduce risks for traders. Price differentials are particularly prominent in the high bumper season when prices should be lower, but instead remain constant for the entire season (Robinson & Kolavalli 2010; Adimabuno 2010; Amikuzuno & von Cramon-Taubadel 2012). In contrast to other crops, tomatoes are not produced in the demanded amount in the hinterland of the major cities; irrigation systems are required whereas staple foods are generally less affected by handling and rough transport conditions. Even if accounting for the risks encountered by the traders (for example robberies, extortion, loss of produce through accidents, no credit repayment from farmers), the prices in Accra exceed the financial risks taken by the traders purchasing the tomatoes from the Upper East region (Adimabuno 2010; Amikuzuno & von Cramon-Taubadel 2012; Katila 1997).

3. Methodology

Empirical data was collected in seven months during two periods between September 2015 and September 2016 in all 10 regions of Ghana. The markets visited include regional (10), district capitals (25) and community markets (9). Larger cities have more markets; therefore, the total number of markets visited was 45.



Figure 1: Map of markets included in the study

- Location of markets visited

3.1. Data collection

A qualitative research approach was adopted for this study. To gain insights into the behavioral perception, action, and values in the complex context of the research, we applied a combination of research methods: (i) literature-based study; (ii) direct and participant observations; and (iii) in-depth interviews following an interview guide in order to gain insights into the market associations and in the dynamics that govern traders' associations. These methods enabled a rich understanding of the daily market life's complexity; they also ease capturing the functions of existing networks and facilitated gaining insights into the views on matters discussed with participants.

The selection of interviewees was done through purposeful sampling, determined by: (i) Commodity sold. The traders interviewed were selling cassava, plantain, and maize in the

south and dried fish, yam, and maize in the north. Maize is common nationwide, cassava and yam represented the prevalent starchy stable crops in the south and north, respectively; plantain and fish were chosen because of their importance in the regional diet. (ii) The role they have in the market network. The data was collected from market traders and market traders with leadership function (when available); additional informants (traders) in the market were selected because of their function and by adding traders that were located in spatially distant location from previous interviewee. The inclusion of additional traders in the interview process was determined by the concept of theoretical saturation described in Grounded Theory (see Corbin and Strauss, 2008). Based on this, when no new information emerges, and redundant information prevails, we concluded the process.

All respondents voluntarily shared information for the study. The discussion mainly covered topics such as market activities, function and responsibilities of traders in the group, and features and roles of the group leader. Also, flexible interview guidelines enabled us to capture rich and detailed qualitative data without requiring prolonged interviews with participants (Shabbir & Di Gregorio 1996). The researchers assured confidentiality of the information shared which catalyzed the share of insights into sensitive and personal topics. With this method, 71 in-depth interviews were conducted (Table 1) with durations between 45 minutes to 1.5 hours. The interviews were recorded and transcribed; this study is based on the analysis of the original interviews and the participant observations as the core of the empirical data.

Table 1: Overview of interviews conducted by type of market and function of traders

	Regional/District capitals		Communities	Total
	Daily market	Weekly market		
Total markets	25	11	9	45
Market leader	12	-	8	20
Commodity leader	17	9	-	26
Trader	11	8	6	25
Total Traders	40	17	14	71

Source: Authors

In addition, we interviewed representatives from research and government institutions, which are knowledgeable on the value chain of the chosen products as well farmers in the study area. In total 14 expert interviews were conducted.

By using qualitative methods, it was possible to disclose features on the market associations' structure and their network, which are difficult to reveal with other methods. Moreover, this empirical technique allowed accounting for difficult-to-measure variables,

such as social standing, reputation, and trust. The presented empirical findings aim to shed light on indigenous market institutions that are not fully understood but play an important role for female traders and contribute to food security and the functioning of the value chain.

3.2. Data analysis

Data analysis was performed through a multistage approach. Initially, the recorded interviews and data were organized, transcribed, cleared, and labelled. Then, recurrent themes and patterns were identified. Next, respondents were clustered and answers to the research questions were reviewed. For the purpose of classification, summarization, and tabulation, a content analysis was carried out. For this latter approach, the main instrument used was the formation of codes and categories (Cresswell, 2007:152). After reviewing and interpreting code-category relations, the data was summarized under larger categorical themes by combining subcategories, which are developed by arranging and grouping coded themes (Merriam 2009).

3.3. Validation

To ensure the quality of information collected, member checks were performed. The data and its interpretation were continuously tested during interviews with the respondents by paraphrasing and summarizing the collected data in clear and simple words for clarification and verification. For triangulation purposes, key informant interviews with researchers and personnel from the Ministry of Food and Agriculture (MoFA) and research institutions in Accra, Kumasi and Tamale were conducted. Furthermore, peer debriefing was carried out during several occasions at the university and at international conferences where the findings were presented and discussed. The combination of different data collection and quality testing approaches compensated for limitations of the single methods (Brewer & Hunter 1989; Guba 1981).

4. Results

In this section, we present the result from our investigation and highlight the different structural arrangement between market typologies and regions, the overall organization of the female led-market organization and the role of the queens. To conclude we picture the perception of the associations outside the market arrangement.

4.1. Variations of Organizations between Markets

It is important to acknowledge that markets differ between rural and urban areas and within the urban setting. Markets also differ in sizes, schedule, and in terms of seller typologies. Daily markets are in town centres with consistent traders. Additionally, 'weekly' markets that

operate regularly, on a 3 to 8 days basis, are common. These markets are located on the outskirts of towns; here, different groups of traders and consumers come together: farmers who sell directly, wholesalers and long-distance traders that fill up their trucks, chop bar owners, private consumers, as well as traders from the daily markets that purchase part of their supply. Similar commodities have comparable purchasing, trading and storage conditions; in this case, information exchange becomes valuable. Therefore, market women form groups based on the commodities sold since they share similar constraints. Depending on the size of the market and the economic importance of the commodity, products are grouped and sold by the same trader. For example, plantain, cocoyam and cassava were sometimes grouped; the same is true for rice and maize or beans and groundnuts.

Markets represent a very dynamic and well-attended platform; due to the direct interaction with producers, prices are convenient and quantities vary with producers and seasons. In smaller rural areas, the market that takes place every few days is more popular; farmers sell their produce and buy other products (e.g. soap, salt, oil, fabrics etc.). A central every day market is usually available even in smaller towns, but traders often do not see it as their main activity and the products are commonly purchased at the weekly market.

4.2. Variation of the Market Organizations Between Regions

Functions and norms prevailing in different associations reflect the ethnical context in which they operate. Our findings show a remarkable difference between the structure and the aim of the market traders associations of the Akan-dominated southern and the Dagomba-dominated northern Ghana. In order to provide an overview on the information shared, Table 2 summarises the main themes mentioned by respondents. Due to regional and ethnical differences, respondents were divided by location.

All markets visited in the south are headed by 'market queens', who serve as point of reference for all traders. Larger urban areas have various female-led associations, led by 'queens', that organize according to commodities sold; economically less prominent commodities are grouped. The wording is borrowed from the Akan tradition, of matrilineal kinship, where the chief and the queen mother are in charge of the overall community, looking after its wellbeing. Accordingly, market women are known as 'queens' because of their responsibility for the associations. MQ are responsible for anything that happens to the traders of the association she is leading. In case of an emergency, she is responsible until a family member arrives. She also needs to mediate and solve disputes between traders and the formal and informal authorities. In addition, she has to maintain the reputation of the entire group and herself.

Table 2: Themes mentioned by respondents during the interviews

Themes	Per cent of respondents who mentioned theme	
	Traders in the south (39 respondents)	Traders in the north (33 respondents)
Qualities of the organization leader		
Good character	86%	71%
Good rhetoric skills	73%	39%
Families trading history	32%	84%
Well connected in the community, with other traders and farmers	95%	61%
Social status/wealth	38%	90%
Functions of the leader		
The link between the market and the traditional and government authorities	100%	71%
Coordinate the markets activities	100%	90%
Enforce contractual arrangements	92%	81%
Preside disputes	100%	87%
Functions of the group		
Insurance against adverse events	59%	90%
Protection towards opportunistic behaviour	73%	74%
Financial support for funerals	95%	81%
Access lending and saving facility	27%	100%

Source: Authors

Patrilineal kinship communities, mainly Dagombas, with a large share of the Muslim population, dominate societies in the north. In all sites in northern Ghana, the associations are more commercially oriented than in the south and they operate as microcredit or saving groups for women in the market. Widely adopted by the traders are the rotating savings and credit associations (ROSCAs) and the peer-to-peer banking and lending systems. As in the Southern part the groups are led by commodity leader or chief here called “*magajia*” and are organized based on the commodity sold. The wealth of the commodity leader was considered as a reason to nominate her into office to show respect for her status. Due to her privileged position, local authorities are keener to accept her and her work inside the market. In the text, we refer to queen, *magajia* and leader interchangeably.

4.3. The Market Organization and Role of the Leaders

MQ were not found to be commodity-specific in small markets (district or community level) but they function as coordinators for the entire market. In contrast, in very large markets (larger districts and regional capitals), one of the commodity queens assumes this role as

a market coordinator. MQ differs from the commodity leaders, as she is the link between authorities and the commodity queens and the contact person for matters concerning the entire market population.

In all larger markets, traders organize into associations depending on the commodity sold, and an elected member heads the associations. In even bigger cities, with more groups selling the same commodities, traders join groups based on ethnicity. Trader's membership fee is between 5 and 30 Ghanaian Cedi (1.2 and 7 USD¹), in small cities and communities there is no charge. Membership in a group secures access to a safety net as well as reduced transaction costs for transport and information. Group members are expected to comply with the rules, contribute when others are in need, and be aware that failing any of these responsibilities can lead to exclusion from the group. Among the markets visited, a group did not exceed 30 members, mainly because trust and personal relationships are the most valuable assets to traders. Across all visited markets, the group leader is an important centralizing and coordinating agent in the complex market network. The respect and authority given by social norms and the recognition of her position are crucial for a smooth-running market business. Anyone is eligible for the position, but recurring traits and features were identified by the respondents that a queen or leader should have. Paramount is the character².

All interviewees agreed that the leader should be trustworthy, committed to the market activities, and skilled in money handling. She is required to know the market business well, have good bargaining skills and be firm in her decisions. Her calm character is considered by the members of strategic importance to pacify differences without attracting attention. Consumers will be reluctant to purchase from a woman or a group known for her ease to start disputes. Therefore, it is in the interest of the queen to settle disputes quickly and calmly.

A recurring feature of the leader in all interviews conducted was the long (family) experiences in trading, a sign of well-established networking with other traders; good network with local and government authorities is also considered as an advantage as their lobby capacity for better conditions in the market would be stronger. All respondents mentioned that rhetoric skills are important since she will represent the entire group during

¹ Exchange rate 1 USD = 4.2Ghana cedi (October2016)

² *'The queen should be someone with a good character, she should not love to fight but, have strength to settle disputes and talk well in public'* (Plantain trader in Goaso, 2015)

'She [the queen], should be trading for long in the market, be experienced and have a good character' (Cassava trader in Sunyani, 2015)

'The queen should be the one that can provide plantain in every time of the year, even if there is no plantain in the market' (Plantain trader in Kumasi, 2015)

official meetings, local festivities and celebrations. With such skills, she can lobby for spaces in the market or better facilities for her group to the traditional authorities or the district assembly.

In the north, due to the commercial orientation of the associations, a leader is chosen based on her economic status. Here, wealthier women were elected to office because of their personal ability to give loans to their peers, a feature not found to be a priority in the south. The elected queen will be in office until her death, which can be many decades. After a new leader is elected, new elections are called in if the leader is not considered to have the abilities to represent the group. This process was equally mentioned in markets in the north and south. In some instances, the queen would then be introduced to the chief, who has to agree with the choice. This happens mainly in places where the chieftaincy is still strong and the royal family resides in town. In rare cases, the chief himself would appoint the MQ (this was found only in two very traditional locations).

In some cases (eleven), associations and their structures are well defined with a formal vice leader, a secretary and a treasurer; on the other hand, some associations had less of a defined hierarchical structure. Generally, individual office positions will be filled by group members and will be active until resignation or death. In some exceptional cases (five), secretaries or treasurers were found to be male because they were literates.

In all cases, queens were found to be the link between both traditional and government authorities, as well as between traders. Notification of changes in the market infrastructure and information on events and celebrations are communicated through the queen to the members. As she represents the traders and the association, she is expected to attend celebrations as well as traditional and customary events.

At all markets visited, the leaders preside over disputes and enforce contractual arrangements between the agents in the market. For the involved parties, accepting the queens' decision is the cheapest way of enforcing a contract. Involving local authorities such as the police, the chief or even the court would come with high transaction costs for all involved parties. All parties through her ability to negotiate with producers and retailers alike with respect made a good leader. The queen's reputation to be a fair negotiator and a person *'who does not love to fight'* (cassava trader Sunyani, 2015) is important for the efficiency of everyone's business³.

³ *'Being the queen is a honour (laugh)... but it is also a big burden and you need someone, you see my daughter here, she is here every day, as a queen you are called everywhere in the market, all the time, and who runs your business? (laugh)... There is no benefit... only the respect'* (Commodity queen Koforidua, 2015).

This last statement was emphasized in most interviews. The office is a sign of prestige and respect, and some acknowledged that they have a better bargaining position with wholesalers because the latter wants to keep a good relationship with the queen to avoid frictions, which overall does not contribute to their income. Holding the office was often described as more of a burden because of the time-consuming activities involved (for example mediating, attending functions and meetings) at the expenses of trading herself. At smaller markets, where farmers sell directly, the relation between producers and traders is crucial for both sides in different seasons. The farmer wants to keep a good relationship with the traders to have an outlet for his produce during bumper harvest, and the trader will continue buying because she needs the products during the low season for once because of the price and because of her reputation as a trader. It is a form of trust and highlights the need for strong relationships. In general, the queen does have a strong network; this provides information on prices and quantities at production sites. This information is passed along to the members who will adjust their bargaining with itinerant traders and wholesalers. Traders stressed that the membership in a commodity group is a form of insurance. The active contribution in the group is a guarantee for support in times of need. Members support each other through hard times due to robberies, loss of acquired produce due to breakdowns during transportation and/or other unforeseeable shocks such as hospital bills and funerals. In the north, associations collected weekly contributions or after the trading day and took them to a common bank account. The savings can be lent to a member to restart her business after a shock or to make an investment. Repayment modalities depend on the groups' arrangements. Eighty percent of the groups stated that they share the commonly accumulated savings plus the interests among the members, and only 20 per cent of them let the deposits remain in the bank even for more than a year until someone is in need. The access to the informal savings and credit sources is extremely important in the risky business of trading and for traders with small capital and no collateral to access these kinds of services.

Across regions and ethnicities, funerals are considered a hardship; during this time, a group member can receive support. Although weddings are also a financial burden for the families, they are not unexpected events; therefore, they are not considered reasons to access the groups' safety net. Funerals are generally of high social and customary importance. In the south (Akan-dominated area), they are meant to celebrate the life of the deceased and disclose the status of a family. It involves high costs and (often) leaves families in debt. Funerals are also reasons for group members to raise funds in the north, even though the Dagomba adopted prevalently Muslim customs in this regard, in which funerals are much less of a social event and representation of the family's social status. However, funerals

also represent a financial shock since they must take place within three days, putting financial pressure on the relatives.

In all regions, the presence of MQ or commodity leader at funerals is of high social value for the families, since her presence reflects the family's social status.

4.4. Perception of Traders Organizations and MQ

The opinions of the government representatives and researchers interviewed were generally aligned with and reflected what can be found in the local news. Market traders are pictured as greedy and powerful, described as heartless businesswomen that take advantage of their strategic position at the expense of farmers and consumers. MQ are seen as the sole decider on market issues, a 'the cartel' institution that puts up entry barriers for new traders and forces farmers to sell at a loss. A more accurate description of her role, her way of acting, differences at local or commodity level, and market internal structures were unknown⁴.

The perceptions of farmers instead was different, to some extent, the power component was missing. They acknowledged the essential role female traders play for marketing their produce. The majority reported good personal and business relationships. Furthermore, at the market ground they reported the essential mediation role the MQ are covering.

5. Discussion

With the aim to provide a multifaceted picture of trader organizations and their leaders in the entire country, this study captures the different market typologies, focusing on locally important commodities. Highly debated is the role of MQ as cartels. This study did not find evidence of a cartel-like structure. MQ are the representatives of female trader groups; the group membership enables access to a safety net and information regarding prices and quantities in other cities. Despite the narrow knowledge of local media and the public, the negative perception and strong opinions are found at agricultural and market institutions. Therefore, shedding light on the market institutions would allow producers, consumers and policy makers to potentially develop an efficient market environment.

5.1. Organizations Function and Role of the Leader

The gender literature has focused on intra-household relations emphasizing the importance of education, assets stewardship, and women empowerment and its effect on food security,

⁴ „MQ decide on the price of plantains in the market and are allowed to pick one plantain from each seller and sell at their stall. They have a lot of power' (interview government employee, Accra, 2015).

child health, education and contraceptive use (Allendorf 2007; Doss 1996; Hashemi et al. 1996; Jejeebhoy 2002; Schuler et al. 1997; Quisumbing & Maluccio 2000; Thomas 1990). Achieving poverty reduction and human rights are considered dependent on women's empowerment (Malhotra & Schuler 2005; The World Bank & IFPRI 2010); several projects, programs, and NGO's have focused their work on addressing these inequalities. To empower female farmers and promote commercialization of produce in a gender-equitable way, forming female farmer groups is a popular intervention to strengthen the position of each single member (Quisumbing & Pandolfelli 2010; Fischer & Qaim 2012; Ogunlela & Mukhtar 2009). However, the efforts to support traders have been limited. Our results confirm that female market traders are still seen as economic saboteurs. Schindler (2010) shows how banks express their mistrust to grant access to financial services for market women and initiatives to support traders are not established. In the absence of a public social protection system, trading at the smallest level supports subsistence; due to risks associated with trading, forming traders groups fill the gap of financial institutions and play a major role in developing countries (Zeller et al. 1997). The demand for credit from poor households is mainly to overcome shortfalls in food consumption through savings and insurance services as well as consumption credits, and less for production related expenses (Zeller et al. 1997). Women trader's organizations across Africa are known not only to form lobbies to influence formal and informal authorities but also to fulfil the role of transmitting information for a well-run commodity value chain. Further, they provide guarantees for credit and insurance (Baden 1998) access to savings services has been shown to increase investments, especially among female entrepreneurs (Dupas & Robinson 2013).

Lyon (2000) and Lyon and Porter (2009), analyzing the role of moral norms, trust and networks in the agricultural markets in Nigeria and Accra, conclude that strongly enforced moral norms make competitors act as colleagues and do not let the market spiral into chaos. The strength of an authority is based on common values, beliefs, tradition and on the recognition of the leadership, like the chieftaincy system. Norms can be enforced by sanctions as it is the case in agricultural markets in Ghana (Lyon 2000; Clark 1994; Gore 1978).

High transaction costs arise due to the small amounts bought from many farmers and sold in small amounts to a large number of customers. Organizations are crucial to decrease these costs (Smith & Luttrell 1994; Fafchamps & Minten 2001). In Ghana, commodity leaders have been responsible for the smooth running of market transactions, which in the past led to a well-documented politicization of the institution. In times of shortages, commodity leaders were politicized to divert attention from underlying political and economic problems. "Market women, because of their visible role, were forced to bear the

brunt of public displeasure provoked by shortages in goods, invisible inflation, decline in terms of trade, corruption, and incompetence" (Robertson 1983: 469). As a result, the public perception that MQ impose prices and even create artificial shortages in the market to control quantities was very widespread and repeatedly mentioned. In addition, this was most likely fueled by studies on tomato marketing and this study was indistinctively projected to other crops traded. However, the challenge of food provision and security is linked to increasingly growing urban areas, it has been suggested that mature groups with functioning rules and activities based on natural or social capital are in the best position to improve the market situation (Salifu et al. 2010).

5.2. Factors determining differentiation

Commodities traded

This work concentrates on market associations of regionally important commodities, such as tubers, plantains, maize, and dried fish. These crops are produced locally in backyards and can be transported in bulk. Available studies on tomato trade portray queens as itinerant traders, who take risks and bear the costs of traveling to the other end of the country. On the other hand, for commodities other than tomatoes, queens are the chairperson of a structured group of retailers. The structure of tomato trader organizations is fairly well documented and the influence on prices has been acknowledged and assessed in the past (Adimabuno 2010; Wongnaa et al. 2014; Amikuzuno 2009; Okali & Sumberg 2012). Drawing general conclusions for heterogeneous commodities and markets of traders and organizations around one specific crop seems overly simplistic.

Market Typologies

The study's results highlight the different typologies of markets that coexist within the same urban centers, which are a common feature throughout the country. The distinction between daily and weekly markets is important to analyze the cartel function of trader organizations. In the outskirts of large cities, as well as in every other urban area, in addition to the daily market, a weekly market is open to consumers and traders. Traders among markets are very diverse, which include wholesalers that purchase large quantities and sell to retailers, retailers that sell at their stall all week long, and farmers selling directly; however, the boundaries between categories are blurry and the attempt to define them would lead to an 'unending taxonomic exercise' (Campbell, 1985: 423). The heterogenic nature and dynamic population of these settings reveals that control over the quantities and prices introduced in the market are hardly possible. The main commodities traded in local markets are produced in the hinterlands and it is difficult to control the volume of commodities traded especially given the various differences between traders and markets.

Regions, kinship and norms

From the results collected among all ten regions in Ghana, it was possible to categorize trader organizations based on their regional and ethnical affiliations. Female trader organizations in southern Ghana are imprinted by the Akan-dominating societal structure. The community leadership system is based on gender parallelism and dual leadership of the chief and the queen mother. In practice, the chief makes political and administrative decisions, including land tenure, supported by male elders. In the symbolic domain, the queen mother represents the mother of the clan and the mother of chief. This gives her a special power in the overall socio-political system, as she is respected as advisor to the chief (Okali 1983; Odame 2014). This structure is reflected to some extent in the market, as the commodity queen, supported by her members, assumes a similar role of an overall leader to be responsible for the wellbeing of the group members. The community chief, who is involved in market affairs, only if the queen cannot solve the issues herself, backs market institutions. In the Akan tradition, the chief owns the land and allocates it to individuals or for community purposes, for example, the market.

Patrilineal ethnic groups dominate the north and a higher share of the population is Muslim, with an overall poor infrastructure and sparse population. This partly explains the stronger credit, savings, and insurance functions of the trader groups; women, due to cultural norms, have less access to production factors and additionally face infrastructural and service-related challenges. Results have shown that the *magajia* is often a woman with a higher socio-economic status, who can support a single trader if the group cannot. The group structure is tighter and meeting attendance is stricter (members are in some cases fined if absent or late without reason). The commodity groups, are further divided by ethnicity, are smaller, which fosters a sense of unity, trust, and is based on the common understanding of norms and behavior (Fehr et al. 1997). The negative perception regarding traders was not found to be embedded in the society; markets were less politicized in the past, and differences between urban areas to rural areas less pronounced.

5.3. Deconstructing of the Misconceptions About MQs

The results show how market women associations try to solve structural problems of traders, but at the same time are confined by social norms and shared poverty. The affiliation to different ethnic groups solves 'the trader's dilemma' by exempting traders from their moral obligations to support their own people and costumers (Evers & Schrader 1994). However, female traders in Ghana are neither socially nor ethnically different from the community in whose midst they live in; thus, one could argue that the creation of credit and saving institutions is partly allowing them to pull out from traditional moral obligations. Despite little evidence, local authorities and the media demonize market women as

obstacles (handicap) to a free-market economy (CUTS, 2016, interviews with all government officials and researchers 2015 and 2016). The image of greedy and profit-oriented traders that take advantage of their strategic position is deeply rooted in the perception of the public.

Trading represents an opportunity for an additional source of income, which allows farmers to combine subsistence farming with cash-generating activities. An elaborated and heterogenic network keeps prices low (Korff 1994) as it is through the different typologies of markets in each location and the cartel perception of the market organizations is challenged, by the absence of entry restriction, space limitation, and no full control over the commodities traded. Studies on tomato groups found them acting as cartels, but a monopoly over prices and quantities of other commodities could not be confirmed through this work and other rigorous empirical findings in literature (Lyon 2000; Clark 1994; Mensah & Antoh 2005).

These insights raise the question as to why a negative perception of MQ persists not only in the public perception, but also in the scientific literature. As previously indicated, Foucault's concepts of power and discourse may help to explain this. In his work 'The Will to Knowledge', Foucault (1978) explains that the type of scientific evidence produced – or not produced – on a subject has a far-reaching influence on the discourse of the subject. Foucault recommends analysing the strategies that are immanent in the will to knowledge and to examine the 'political economy' of knowledge production (Foucault, 1978: 73). Foucault also draws attention to the issues that are not articulated in a discourse: 'We must try to determine the different ways of not saying such things, how those who can and those who cannot speak of them are distributed, which type of discourse is authorized [...]. There is not one, but many silences, and they are an integral part of the strategies that underlie and permeate discourses.' (Foucault, 1978: 27).

Applying these considerations to our case, we can try to answer the question: Why have recent studies just reproduced the negative public discourse about MQ rather than questioning this discourse? Considering Foucault's propositions on the relations between knowledge production, discourse, and power, one can hypothesize that the negative discourse on MQ may have several sources: One source could be a general negative perception of traders and middlemen (in this case middlewomen), which is widely documented in the sociological literature on trade and markets in developing societies. Another source may be a disguised form of opposition that stems from the fact that MQ and the associations they represent have achieved a level of empowerment that is perceived to be a threat in a male-dominated society. The argument that MQ form a 'cartel' or 'mafia' is a discursive strategy that provides a rationale to abolish this institution since the

multifaceted functions MQs cover as elected leaders of self-help associations would undermine this discursive strategy. Females who are empowered based on their own collective action do not fit well into the discourse of development organizations, which raise their funds by implementing projects that aim at empowering suppressed women.

6. Conclusion

A large body of literature has focused on intra-household gender roles, where women are generally power poor, but less portrayed are powerful female organizations and their structure. This study revealed regional differences of female-led groups and between commodities traded, shading light on the multiple facets of the associations. The focus of this work is on organizations that are trading food crops, mainly staples, contributing to food security, both in large and small cities and very small communities. Furthermore, this study did not find evidence of cartel-like institutions due to the diverse group of traders, which also included direct marketing by producers. In the north, market institutions, based on rotating savings, have a higher commercial orientation, which facilitate women to access credit and savings in infrastructure-poor areas. However, throughout the country, market associations are important for women to engage in risky activities.

While literature has gone a long way to discover why and how rural women in developing societies are disadvantaged, there may be merit in paying more attention to strategies that women have been able to employ to empower themselves, even in societies characterized by rigid gender norms that disadvantage women. In the case of MQ, those strategies of self-empowerment by collective action can be expected to be hidden from public view and confronted with an often (aggressive) negative discourse. As argued in this article, the political economy of knowledge production may reinforce such discourse; the task of emancipatory social science is to challenge it.

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Social and Institutional Change in Agricultural Development
Institute of Agricultural Sciences in the Tropics (Hans-Ruthenberg-Institute)
Universität Hohenheim

Wollgrasweg 43 | 70599 Stuttgart | Deutschland

T +49 (0)711-459-23517 | **F** +49 (0)711-459-23812

E regina.birner@uni-hohenheim.de | <https://490c.uni-hohenheim.de/en>

