



AgEcon SEARCH
RESEARCH IN AGRICULTURAL & APPLIED ECONOMICS

The World's Largest Open Access Agricultural & Applied Economics Digital Library

This document is discoverable and free to researchers across the globe due to the work of AgEcon Search.

Help ensure our sustainability.

Give to AgEcon Search

AgEcon Search
<http://ageconsearch.umn.edu>
aesearch@umn.edu

*Papers downloaded from **AgEcon Search** may be used for non-commercial purposes and personal study only. No other use, including posting to another Internet site, is permitted without permission from the copyright owner (not AgEcon Search), or as allowed under the provisions of Fair Use, U.S. Copyright Act, Title 17 U.S.C.*



The Myth of the Market Queens:

A Case Study of Women and Power in Ghanaian Markets

by Lilli Scheiterle and Regina Birner

*Copyright 2021 by Lilli Scheiterle and Regina Birner.
All rights reserved. Readers may make verbatim
copies of this document for non-commercial
purposes by any means, provided that this copyright
notice appears on all such copies.*

The Myth of the Market Queens:

A Case Study of Women and Power in Ghanaian Markets

Key Words

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

Highlights

- Contrary to the prevailing public perception, evidence of market monopoly was not found
- Female-led traders associations have crucial safety-net functions
- The institutions differ among region, ethnicities, and across markets typologies

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. 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 & Udry 2005).

There is less literature exploring cases where women are equally or better positioned than men, and where they are visible and have achieved agency and economic decision-making power without any development intervention aimed at that goal. Hence, there is a “blind spot” on self-organized female-led groups and their contribution to the value chain. This adds to the low visibility of

22 women who are empowered by their social capital derived by collective action, which shapes
23 livelihoods and social life. To address this gap, we explore in this article the role of a peculiar
24 female-led market organization commonly known in Ghana as ‘market queens.’

25 The interest to explore this topic was raised during the scoping interviews for a study on agricultural
26 value chains. On this occasion respondents, from different institutions, repeatedly described the
27 market as monopolized by “market queens” that controlled the quantity and therefore the prices of
28 the commodities sold. The term ‘market queen’ is used in south Ghanaian society and alludes to a
29 position of traditional power. However, depending on the region the term changes, in the north the
30 association heads are called ‘*magajia*’. In this article, we use market queens (MQs), *magajia*, or
31 leaders interchangeably, to describe the head of a group of female traders independently from the
32 geographical location.

33 The value chain literature on Ghana reflects our respondent’s views and portrays MQs almost
34 exclusively in a negative way (Katila, 1997; Banful, 1998; GhanaWeb, 2016; Yankson et al., 2016).
35 An example is Banful (1998:155) who claims that ‘the current marketing system appears to be
36 satisfactory but it is suggested that the role of MQs or middle women needs to be abolished to
37 reduce retail price’. Likewise, Katila (1997:284) writes that the institution ‘operates as a cartel and
38 like all cartels presents an impediment to the efficient functioning of the market mechanism’. The
39 prevailing negative undertone in literature reflects the local media narrative and the widely held
40 perceptions in Ghanaian society about MQs, which is rarely based on scientific inquiry.

41 Bridging this knowledge gap is the main aim of this study. In particular, we aim to explore, based
42 on empirical information, (i) the structure and functioning of these female-led institutions; (ii)
43 differences that exist among them depending on the type of market, ethnic group, and region; (iii) the
44 structure and functioning of the associations; and (iv) their perception outside the market.

45 This countrywide study, reveals that MQs are democratically elected leaders of traditional self-help
46 associations whose members are female traders. Though there are noticeable differences between
47 the north and the south, they play an important safety-net role in both parts of the country. We

48 found no compelling evidence that they are indeed able to control quantities of commodities sold or
49 prices. The findings are in stark contrast to the prevailing negative narrative about MQs in both the
50 literature and in popular discourse.

51 In the following section, we present the history of traders in the African context, the challenging
52 position of intermediaries, and the better-known example of the Ghanaian tomato traders. The
53 methods are described in section 3, and the results are presented in section 4 and discussed in
54 section 5. Section 6 concludes the paper.

55 **2. Background and history**

56 The following first two sub-sections are based on ethnographic studies on female traders in different
57 contexts in Africa and Ghana. For Ghana, we highlight the political and historical events that
58 affected the market and tomato traders' associations as a peculiar and comparatively well-studied
59 market association. The section also illustrates that there is scant knowledge on female-led staple
60 food traders in Ghana.

61 **2.1. Female traders in Africa**

62 Female traders are common in Africa; their role and reputation differ based on location, ethnic
63 affinity, and cultural context. Based on ethnographic research in Nigeria, Hausa, Yoruba, and Igbo,
64 women are expected to provide for their personal items, and in some parts, also contribute with food
65 products in the household and come up with the means to take care of their social contacts, as part
66 of their tasks. Additionally, according to social norms, women need an occupation to be respected
67 as adults (Makinwa-Adebusoye, 1994). Traders are motivated to enter the business through female
68 family members because of economic and cultural values attached to the trade (Yusuff, 2013), and
69 through success in trade, women achieve elite status (Ejikeme, 2011). In the north of Nigeria,
70 among the Kanuri, there is also a gender component in the types of commodities traded (Porter,

71 1995), which also reflects findings from Mali (Harts-Broekhuis & Verkoren 1987). Kanuri women
72 sell lower value local products whereas men engage in more expensive categories of goods such as
73 cola nuts and livestock. However, the independence gained is perceived as dangerous and indeed,
74 underpinned by the high rate of divorce among Kanuri women involved in textile trading (Porter,
75 1995). Prominent in Benin and Togo are female textile traders known as ‘*Nana Benz*’. They gained
76 exclusive rights to trade European goods, in particular, wax print from European firms and made
77 Lomé the center of textile distribution (Prag, 2013; Sylvanus, 2013). In the Mina language of Guin
78 ‘*nana*’ means mother or grandmother expressing courtesy and respect for their social position, were
79 as ‘*benz*’ describes the business success that made them able to afford a Mercedes Benz between
80 1970 and 1980 (Toulabor, 2012). In the mid-1970s, the economic power of the Nana Benzes in
81 Benin was supported by the political leadership that provided them import licenses, low turnover,
82 and export taxes. In return, they publicly supported the ruling party and were even appointed
83 political offices. This favorable trading condition contributed to the formation of oligopolistic
84 market associations that strengthened their economic and political power. Nevertheless, the
85 changing political and trade environment affected the dynamics also in the informal sector, and the
86 trader’s power was redistributed. The Nanettes are the successors of these once very powerful
87 traders that today assert themselves through a personal network in the textile market (Prag, 2013).
88 In Nairobi, Kikuyu, and Kamba women trade as a survival strategy to meet their family's basic
89 needs. Despite their vital function to provide goods for urban dwellers, Robertson (1997:264) in a
90 chronological description of events affecting traders, writes “once again the markets, dominated by
91 Kikuyu traders, were viewed as seats for disaffection and sedition, and hawkers as an unruly
92 population needing repression”. Cross-border traders in the Great Lakes region are comparatively
93 important to make goods available at affordable prices between countries. Nevertheless, they are
94 subject to violence or harassment during their movements, and they are charged unofficial duties
95 and prohibitive tariffs. Generally, they are confronted with very negative perceptions and are treated
96 like “smugglers” and not with the respect of business women (Brenton et al., 2011). Similarly, cross

97 border traders from Zimbabwe were accused of witchcraft, prostitution, smuggling all sorts of
98 wares and held responsible for carrying the much-needed foreign currency out of the country and
99 thereby labeled as “unpatriotic economic saboteurs”, generating an image of “inhuman and
100 grotesque money-grabbers“ (Muzvidziwa, 2001:68). This strategy served the politicians, business
101 people, and government officials to divert the attention from their activities that were responsible
102 for the foreign currency consumption (Cheater, 1998). As illegitimate “smugglers”, they are treated
103 as an anomalous group that is greedy and lazy and needs direction to acquire skills for a “proper”
104 occupation and through public denunciation and shame can be brought under control (Cheater,
105 1998; Muzvidziwa, 2001). Despite all accusations and media attacks, cross-border trade grew via
106 the establishment of associations across national boundaries allowing them to progress and succeed
107 as female entrepreneurs (Muzvidziwa, 2001).

108 **2.2. History and conflicts in Ghanaian markets**

109 Looking into post-colonial policies and attacks on markets in Ghana may explain the deep-rooted
110 perception of traders and their organizations. After independence in 1957, Kwame Nkrumah was
111 the first elected president in Ghana. The dissatisfaction with his administration (1960–1966) on
112 local and international policies, especially the restriction on imports and wage cuts, led to urban
113 food shortages and price rises (Mikell, 1986). Market women were made responsible for rising
114 consumer prices and good shortages since the 1960s (Schindler, 2010). The urban unrest and the
115 political dissatisfaction led to the coup d'état in 1978 and the first Rawlings' coup in 1979.
116 However, the new ruling government kept blaming market traders, particularly women, for driving
117 up prices and instigating the economic crisis. During this time women in trading risked going out of
118 business, they suffered confiscations of their goods, public punishment and beatings, and total
119 economic failure (Schindler, 2010). Nationwide during 1979 and 1982, markets were set on fire. In
120 1979 an explosive was planted in the Makola market of Accra, and in 1982 Tamale Central Market
121 was completely burned down. These same female traders play a crucial role in provisioning food

122 items from the hinterland into the market and guarantee food supply to urban populations, and
123 actually “stood between a near failed state and famine in the late 1970s and 1980s” (Amoako-
124 Tuffour, 2007). Tensions between the formal authorities and market traders continued arising in
125 Ghana’s major markets. In 1997, angry market women protested the sudden overnight 100%
126 increase of tolls and stall rents in the street of Kumasi (KIT and IIRR, 2008). In 2007, government
127 officials met in Accra at the 58th Annual New Year School to consult on how to increase the
128 revenue base of the district assemblies. The consensus during the meeting was that MQs
129 undermined the “free market economy” and represented a burden to toll collectors. Officials were
130 encouraged to exert their authority and make use of the Local Government Act 462 of 1993, which
131 conferred them more power to control markets and the collection of revenue in the municipal,
132 metropolitan, and district assemblies (Amoako-Tuffour, 2007). The expected benefits in exchange
133 for the collected fees in the market which never materialized undermined the trust of the vendors in
134 the authorities, in addition to the perceived discrimination to informal food traders (Resnick &
135 Sivasubramanian 2020). Across the country, 32 acts of suppression to traders were recorded
136 between 2000 and 2016, of which half occurred in Accra. Despite the change in the ruling party,
137 crackdowns have been relatively constant, especially in Accra. This phenomenon can be explained
138 by the low decentralization and the high autonomy of the local administrations over markets, which
139 makes city mayors unconcerned about voters and the national government inactive in the face of
140 oppression (Resnick, 2019). In the north of the country, markets have been less instrumentalized by
141 politicians which align with the findings of Resnik (2019) who describe higher levels of political
142 trust in Tamale, fewer collectors, and the lowest market fee rate. Nevertheless, the local press
143 continues to report interviews with government officials, and institution representatives which
144 uphold the stereotype that market women hold a monopoly over the sources of supply and are
145 determining commodity prices (CUTS, 2016). Even today gender mainstreaming has not positively
146 impacted the discourse on female traders.

147 2.3. Tomato traders in Ghana

148 The best-documented market associations in Ghana are the tomato traders (Adimabuno, 2010;
149 Robinson & Kolavalli 2010; Amikuzuno, 2009; Amikuzuno & von Cramon-Taubadel 2012). For
150 this commodity, “tomato queens” are itinerant traders who provide the direct link between
151 producers in the hinterlands and the urban consumption area. Tomato women’s associations are
152 found to be highly powerful institutions and are referred to as ‘cartels’ or ‘mafia’ groups in the
153 cities of Kumasi and Accra (Ngeleza & Robinson 2011; Robinson & Kolavalli 2010a; Adimabuno,
154 2010). Transporting this highly perishable and delicate vegetable from the extreme north of the
155 country to the south on poor roads comes with considerable transaction costs and risks. The trading
156 networks are strong and provide traders a specific weekday on which they can travel to the farms.
157 This system creates a monopoly for tomato traders and, as it regulates the amount of tomatoes,
158 provides cartel rents and avoids oversupply on one side, and reduces the risks of investment losses
159 on the other (Adimabuno, 2010; Ngeleza & Robinson 2013). Farmers from the production region in
160 the Upper East can either sell to the itinerant traders or take their produce to the market in the
161 region and bear the cost of transport and the risk of not selling the perishable product. Ngeleza and
162 Robinson (2013) studied the price dynamics between actors and regions in the tomato trade and
163 found that despite farmers complaints on the price differential between the amount paid to them and
164 the price traders obtain in urban markets, it is significantly higher than what they receive in nearby
165 markets, on the same day. Furthermore, the authors found that the observed price differential
166 between the production area and urban markets in the south of the country exceeds by far the
167 transport costs, and they conclude that traders share the cartel rent with the farmers from whom they
168 purchase tomatoes. However, this system comes at the expense of farmers in the Upper East region
169 that can’t sell to the itinerant traders and sell their tomatoes at lower prices or may abandon tomato
170 farming because the market is smaller than it would be without market restrictions. Additionally,

171 the price differential also affects urban consumers (Robinson & Kolavalli 2010b; Ngeleza &
172 Robinson 2013).
173 Despite this case for tomatoes, to our knowledge, there is no comprehensive study that explores the
174 role of MQ in the context of staple crops, which differ on many dimensions from a delicate, fresh,
175 perishable fruit grown in the north of the country and sold hundreds of kilometers of rough roads
176 away, in the south.

177 3. Methodology

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

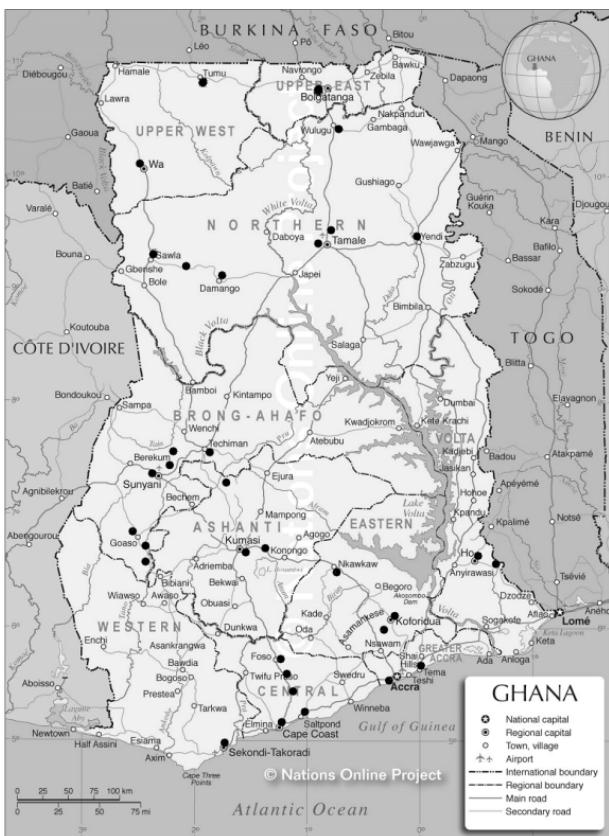


Figure 1: Map of markets included in the study

● Location of markets visited

181 number of markets visited was 45.

182 **3.1. Data collection**

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

190 The selection of interviewees was done through purposeful sampling, determined by the following
191 criteria:

192 (i) *Commodity sold*: The traders interviewed were selling cassava, plantain, and maize in
193 the south and dried fish, yam, and maize in the north. Maize is common nationwide,
194 cassava and yam represented the prevalent starchy staple crops in the south and northern
195 regions, respectively; plantain and fish were chosen because of their importance in the
196 regional diet.

197 (ii) *Role in the market network*: The data was collected from market traders with and
198 without a leadership function;

199 (iii) *Spatial position in the market*: Additional traders were selected out of their position in
200 the market, (e.g., distant from the group leader).

201 The inclusion of interviewees was determined by the concept of theoretical saturation, described in
202 Grounded Theory (see Corbin & Strauss, 2008).

203 A total of 71 in-depth interviews were conducted (Table 1) of ~1.5 hours. The interviews were
204 recorded and transcribed; this study is based on the analysis of the original interviews and the
205 participant's observations as the core of the empirical data. Additionally, we conducted 14 key

206 informant interviews ranging from farmers to representatives from research and government
 207 institutions. The interviews covered the different topics and recurring themes are presented in table
 208 2, following flexible interview guidelines enabled to capture rich qualitative data without requiring
 209 prolonged interviews (Shabbir & Di Gregorio 1996).

210 By using qualitative methods, it was possible to disclose features on the market associations'
 211 structure and their network, which are difficult to reveal with other methods. Moreover, the
 212 approach allowed accounting for difficult-to-measure variables, such as social standing, reputation,
 213 and trust. The empirical findings aim to shed light on indigenous market institutions that are not
 214 fully understood but play an important role for female traders and contribute to food security and
 215 the functioning of the value chain.

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

	Regional/District capitals		Communities	Total
	Daily market (type 1)	Weekly market (type 2)	Weekly community market (type 3)	
Total markets	25	11	9	45
Market queen	2	-	8	20
Commodity queen	17	9	-	26
Trader	11	8	6	25
Total Traders Interviewed	40	17	14	71
Total Key Informant Interviews				14
Total Interviews				85

217 *Source: Authors*

218 **3.2. Data analysis**

219 Data analysis was performed in a multi-stage approach. Initially, the recorded interviews and data
220 were organized, transcribed, and coded. Then, recurrent themes and patterns were identified. Next,
221 respondents were clustered and answers to the research questions were reviewed. For classification,
222 summarization, and tabulation, a content analysis was carried out. For this latter approach, the main
223 instrument used was the formation of codes and categories (Cresswell, 2007). After reviewing and
224 interpreting code-category relations, the data were summarized under larger categorical themes by
225 combining subcategories, which are developed by arranging and grouping coded themes (Merriam,
226 2009).

227 **3.3. Validation**

228 To ensure the quality of information collected, member checks were performed. The data and its
229 interpretation were continuously tested during interviews with the respondents by paraphrasing the
230 information in clear and simple words for verification. Furthermore, peer debriefing was carried out
231 during several occasions at the university and at international conferences where the findings were
232 presented and discussed (Bitsch, 2005). The combination of different data collection and quality
233 testing approaches compensated for the limitations of the single methods (Brewer & Hunter 1989;
234 Guba, 1981).

235 **4. Results**

236 In this section, we present the results from our investigation and highlight the different structural
237 arrangements between market typologies and regions, the overall organization of the female-led-
238 market organization, the role of the market queens, and the perception of the associations outside
239 the market arrangements.

240 **4.1. Variations between markets**

241 Overall, markets differ in size, schedule, between rural and urban areas, and within the urban
242 setting. These markets are populated by different types of traders from itinerant part-time agents
243 trading in small amounts, to large full-time rural and urban traders with long-lasting agreements
244 with farmers. We categorize the markets into three types.

245 Market type 1- In large urban centers, there is usually at least one daily market with consistent full-
246 time traders' basic infrastructure such as stalls, public toilets, and waste collection systems are
247 available. For these services, traders need to pay a toll.

248 Market type 2 - Markets that operate regularly, on a 3-8 days basis. These markets are located at the
249 outskirts of towns, usually present with very poor or no infrastructure; here different groups of
250 traders and consumers come together: farmers that sell directly, wholesalers and long-distance
251 traders that fill up their trucks, chop bar owners, private consumers, as well as fulltime traders from
252 the daily market that purchase part of their supply. These markets represent a very dynamic and
253 well-attended platform and, due to the direct interaction with producers', prices are lower.

254 Market types 1 and 2 commonly coexist.

255 Market type 3 - In smaller towns, usually there are only weekly markets, and traders are either
256 farmers from the surroundings or itinerant full-time traders that rotate between nearby locations.
257 Part-time traders usually do not organize in groups.

258 **4.2. Differences between traders**

259 Trading is dominated by market fluctuations, transportation uncertainties, and multiple risks (e.g.,
260 robberies, extortion, loss of the produce through accidents, no credit repayment from farmers), and
261 market women have to take winnings or losses as they come. To face those risks, full-time traders,
262 in both daily and weekly markets, have come together in groups to ensure each other a safety net.
263 All markets host one MQ (market types 1-3) and multiple commodity queens in larger markets
264 (market types 1 and 2) where sellers organize into groups depending on the commodity sold.

265 Similar commodities have comparable purchasing, trading, and storage conditions; and make the
266 exchange of information, skills, and spaces very valuable. For example, the plantain trader's
267 association would be led by the '*bordiee hema*' (plantain queen mother). In large cities, with more
268 groups selling the same commodities, sellers join the group based on shared norms, trust, and
269 ethnicity (market types 1 and 2).

270 Both commodity and market queens are important centralizing and coordinating agents in the
271 complex market network. The respect and authority given by social norms and the recognition of
272 their offices are crucial for the smooth running of the market business. Participation in the group
273 secures access to the safety net of the association as well as from reduced transaction costs for
274 transport and information. Members have to comply with the rules, contribute when others are in
275 need, and be aware that failing any of these responsibilities can lead to exclusion from the group.
276 MQs are the link between local authorities and the commodity queens, and the first contact person
277 for matters concerning the entire market population.

278 In all cases, MQs are the link between traditional and government authorities, as well as between
279 traders and traders' groups (table 2). Changes in the market infrastructure and information on events
280 are communicated through the queen to the members. As she represents the traders, she is expected
281 to attend celebrations as well as traditional and customary events.

282 At all markets visited, the leaders preside over disputes and enforce contractual arrangements
283 between the agents in the market. For the parties involved, accepting the queens' decision is the
284 cheapest way of enforcing controversial contract arrangements. The queen's reputation to be a fair
285 negotiator and a person '*who does not love to fight*' (cassava trader Sunyani, 2015) is important for
286 the efficiency of everyone's business.

287 '*Being the queen is an honor (laugh)... but it is also a big burden and you need someone, you see*
288 *my daughter here, she is here every day, as a queen you are called everywhere in the market, all the*

289 *time, and who runs your business? (laugh)...There is no benefit... only the respect'*
 290 (Commodity queen Koforidua).

291 The essence of the quote was emphasized in many interviews. The office is a sign of prestige and
 292 respect, and some acknowledged that they have a better bargaining position with wholesalers
 293 however, holding the office was often described as more of a burden because of the time-consuming
 294 activities involved at the expense of trading.

295 4.3. The qualities and functions of the Market Queens

296 According to the interviews conducted all MQ and commodity queens included in our study are
 297 democratically elected by the group members and will be in office until death, which can be many
 298 decades. However, the group members can call in new elections if the leader is considered not
 299 suitable for the tasks. This procedure was equally mentioned in the north and south of Ghana. Man,
 300 in the market generally trade high-value goods, such as livestock, meat, and cola nuts.
 301 Theoretically, all group members are eligible for the MQ or commodity queen position, however,
 302 respondents identified traits a queen should have. In Table 2, recurring themes are summarized and
 303 are separated by region to highlight any differences.

304 **Table 2: Themes mentioned by respondents during the interviews**

Themes	Percent of respondents who mentioned theme	
	Traders in the south (39 respondents)	Traders in the north (32 respondents)
Functions of the leader		
The link between the market and the traditional and government authorities	100%	71%

Coordinate the market's activities	100%	90%
Enforce contractual arrangements	92%	81%
Preside over disputes	100%	87%

Functions of the group

Insurance against adverse events	59%	90%
Protection against opportunistic behavior	73%	74%
Financial support for funerals	95%	81%
Access lending and saving facility	27%	100%

Qualities of the organization leader

Good character	86%	71%
Good rhetoric skills	73%	39%
Well-connected in the community, with other traders and farmers	95%	61%
Families' trading history	32%	84%
Social status/wealth	38%	90%

305 *Source: Authors*

306 **4.4. Variation of the market organizations between regions**

307 Prevailing functions and norms reflect the ethnic context in which the groups operate.

308 The south is a prevailing Akan-dominated region of matrilineal kinship (from where the wording
309 MQ is borrowed), where the chief and the queen mother are in charge of the community's
310 wellbeing. Accordingly, MQs are responsible for the associations and are the reference point for
311 traders and she has to uphold the reputation of the entire group and her own. She oversees the
312 finances of the group that are meant to provide support to the members in times of need. Members

313 contribute to support peers during hardship and can count on help in case they face hard times due
314 to, e.g., robberies, transport breakdowns with loss of the perishable products and/or shocks not
315 related to trade such as hospital bills and funerals. The membership in the group offers a safety net
316 but also, access to a saving and lending service.

317 Communities in the north are shaped by the prevailing patrilineal kinship, mainly Dagombas, with a
318 large share of the Muslim population. Widely adopted by the traders are the rotating savings and
319 credit associations (ROSCAs) and the peer-to-peer banking and lending systems. Associations
320 collected regularly contributions to be deposited into a common bank account. If the savings are not
321 withdrawn because of need the total amount (including interests) would be divided equally among
322 the members. Access to informal savings and credit is extremely important for traders with small
323 capital and no collateral to access from formal financial services.

324 Across regions and ethnicities, funerals are considered a major hardship and in this time the group
325 support is sorely needed.

326 **4.5. Perceptions of trader organizations and MQs**

327 The opinions of the government representatives and researchers interviewed were generally aligned
328 with and reflected what can be found in the local news. Market traders are pictured as greedy,
329 powerful, heartless businesswomen taking advantage of their strategic position at the expense of
330 farmers and consumers. MQs are seen as the sole decider on market issues, a ‘the cartel’ institution
331 that puts up entry barriers for new traders and forces farmers to sell at a loss. However, the
332 respondents could not give a detailed description of their roles, their ways of acting, differences at
333 local or commodity level, or markets.

334 *‘MQs decide on the price of plantains in the market and are allowed to pick one plantain from each
335 seller and resell them at their stall. They have a lot of power’*

336 (interview government employee, Accra, 2015).

337 *‘The queen would do anything to sell at a high price. It doesn’t matter if the price is good for the*
338 *farmer or those buying ’ (interview researcher, Kumasi, 2016).*

339 In contrast, the perceptions of farmers were positive. They acknowledged the essential role female
340 traders play in marketing their produce. The majority reported good personal and business relations.
341 Furthermore, at the market ground, they reported the essential mediation role of the MQs.

342 **5. Discussion**

343 We provide a multifaceted picture of trader organizations and their leaders in the entire country. In
344 this section, we discuss the discrepancy between the narrative collected in the market against the
345 one repeated by representatives of local institutions and in the literature.

346 **5.1. Heterogeneity of commodities, markets, and traders**

347 In the discussion about the role, functions, and power of the MQs, one has to differentiate between
348 the commodities, markets, and the overall cultural context.

349 First, this work concentrates on market associations of regionally important commodities, such as
350 tubers, plantains, maize, and dried fish. These crops are produced locally in backyards and can be
351 transported in bulk. However, most available studies focus on itinerant tomato traders, who take
352 risks and bear the costs of traveling from the south to the north of the country. Under those
353 circumstances, a well-organized system that determines the days and the quantities of the highly
354 perishable good that enter the market is critical (Adimabuno, 2010; Wongnaa et al. 2014;
355 Amikuzuno, 2009; Okali & Sumberg 2012). However, for the investigated commodities, queens are
356 not regulating the market but are rather the chairperson of a structured group of retailers, which
357 offers valuable services and provides a vital safety net.

358 Secondly, one has to differentiate between types of markets. In weekly markets (market type 2), the
359 control over quantities and prices is improbable due to the mixed and dynamic population of

360 traders, many of which are part-time traders. Part-time trading presents farmers an opportunity for
361 additional income. In contrast, in daily markets (market type 1) the queen has power and could
362 influence market arrangement, however, no evidence of control over the products sold was ever
363 observed at any point in time. Like any other chairperson, they might take drastic measures to
364 exclude a member that does not comply with the rules and have a say on who enters the group.
365 Lastly, from the results collected among all ten regions in Ghana, it was possible to categorize
366 trader organizations based on their regional and ethnic affiliations. Female trader organizations in
367 southern Ghana are imprinted by the matrilinear Akan-dominated structures. The north is
368 dominated by patrilineal ethnic groups, with a large share of the Muslim population. The negative
369 perception of traders was not found to be embedded in the society as much as it was in the south.
370 Markets in the north were less politicized in the past, and negative perception of traders less
371 dominant.
372 In large urban centers, where people migrate in the hope to have better opportunities than in the
373 rural areas, commodity groups are further divided by ethnicity. This allows groups to be smaller,
374 fosters a sense of unity, trust, and is based on the common understanding of norms and behavior
375 (Fehr et al., 1997).

376 **5.2. Organizations' function and role of the leader**

377 The results highlight the important safety-net role that enables female traders to participate in the
378 vibrant market business and allows them to overcome hardships and sustain, not only the running of
379 the value chains but, also the country's economy. The economic viability of trading depends on the
380 ability to access credits, savings, and having an insurance type of system against losses. Women
381 trader's organizations across Africa are known to provide guarantees for credit (Baden, 1998) and
382 access to savings services has been shown to increase investments, especially among female
383 entrepreneurs (Dupas & Robinson 2013). Schindler (2010) illustrates how banks express their
384 mistrust to grant access to financial services for market women and alternatives to financially

385 support traders are not available. In the absence of a public social protection system, trading at the
386 smallest level supports subsistence; due to risks associated with trading, associations fill the gap of
387 financial institutions and play a major role in developing countries (Zeller et al., 1997). For petty
388 traders, high transaction costs arise due to the small amounts bought from many farmers and sold in
389 small amounts to a large number of customers. Organizations are crucial to decrease these costs
390 (Smith & Luttrell 1994; Fafchamps & Minten 2001) and networks represent an indispensable
391 support system where formal structures are lacking (Evers & Gerke 2007). Female-led associations
392 solve some of the structural problems of traders, but at the same time, traders are confined by social
393 norms and shared poverty. Evers and Schrader (1994) found that group membership based on
394 ethnicity solves 'the trader's dilemma' by exempting traders from their moral obligations to support
395 their people and customers. However, female traders in Ghana are neither socially nor ethnically
396 different from the community in whose midst they live and therefore, it remains difficult to pull out
397 from traditional moral obligations. Historically, middlemen minorities are found in almost every
398 society (Chinese throughout Southeast Asia, Persians in India, Igbos in Nigeria, Indians in East
399 Africa, Lebanese in West Africa, and the European example of discrimination against Jewish
400 traders, which reached a peak in World War II). Common to these minorities is that, despite
401 discrimination, they were able to gain prosperity, were able to access quality education, and become
402 the most successful ethnic group in their respective societies. Politicians targeted these minorities to
403 increase their power (which has been successful, see Hitler in Germany, Mugabe in Zimbabwe,
404 Milosevic in Serbia), and consequently, traders were, and are victims of violence, repression, and
405 racist programs (Chua, 2002).

406 In Ghana, in the past MQs have been politicized, and in times of scarcities, MQs were criticized to
407 divert attention from underlying political and economic problems. "Market women, because of their
408 visible role, were forced to bear the brunt of public displeasure provoked by shortages in goods,
409 invisible inflation, the decline in terms of trade, corruption, and incompetence" (Robertson, 1983:
410 469). As a result, the public perception of MQs who impose prices and even create artificial

411 shortages in the market to control quantities is very widespread and was repeatedly mentioned. This
412 could also have been fueled by studies on tomato marketing and has been subliminally projected to
413 other traders. Nevertheless, to the best of our knowledge, little evidence-based data is available
414 which explains the negative reputation. Minorities described by Chua (2002), have rather limited
415 contact with the dominant population and are increasingly becoming wealthy, prestigious members
416 of society; in contrast, market women in Ghana belong to the same prevailing ethnic community in
417 the region and are not visibly accumulating savings or increasing their wealth.

418 **5.3. Power and norms**

419 From the key informant interviews, we learned that queens in markets are perceived to exercise
420 power over producers, traders, and prices. The statements that found market queens to be an
421 obstacle to fair prices, and to the free market, were the only narrative originating from institutions
422 outside of the market. Foucault (1978) argues that power operates through discourse rather than
423 structures. ‘The way we talk about something’ is the discourse he refers to. Knowledge is at the
424 base of how the conversation is established by dominant social figures (e.g., employees from the
425 ministry and other government institutions) who know and consequently are considered an
426 authority. The discourse influences the way the rest of society perceives the market woman.

427 In Foucault's view, power is everywhere. It is not attributed to an institution or an individual it
428 rather resides in the complex strategic relations in a society. Queens in the market, like any other
429 organization’s chairs or CEOs, have influence and power because it is part of the market's and the
430 society's dynamics. As seen above, the queens are chosen based on their capacity to enforce
431 contracts and lobby for the group. Queens do have power as traditional authorities that take their
432 legitimacy from tradition and costumes. Lyon (2000) and Lyon and Porter (2009), analyzing the
433 role of moral norms, trust, and networks in the agricultural markets in Nigeria and Ghana (Accra),
434 conclude that strongly enforced moral norms make competitors act as colleagues and do not let the
435 market spiral into chaos. The strength of the groups is based on common values, beliefs, tradition,

436 and on the recognition of the leadership, like the chieftaincy system. As discussed by Amartya Sen
437 (1999) the market economy is closely linked with business ethics, the economy needs values and
438 commitments such as mutual trust and confidence to function properly. Members of a community
439 accept certain rules and comply with the norms out of loyalty towards others in the community. The
440 interviews with the farmers show that this aspect is not limited to socio-cultural market
441 environments. The good relationships between farmers and traders in Ghana are reported in the
442 literature, (Lyon, 2000; Adimabuno, 2010). Intending to empower female farmers and promote
443 commercialization of products in a gender-equitable way, several projects, programs, and NGOs
444 have focused their work of forming female farmer groups as an intervention to strengthen the
445 position of its members (Quisumbing & Pandolfelli 2010; Fischer & Qaim 2012; Ogunlela &
446 Mukhtar 2009). However, the way the sense of identity operates can hardly be constructed by
447 NGOs or development programs.

448 **5.4. The myth of the Market Queen**

449 The economics literature has focused very much on intra-household bargaining models and has
450 provided a powerful rationale of why women are disadvantaged. Consequently, the need for
451 strategies to empower women is widely emphasized in the development literature. Are women
452 inherently suppressed unless they belong to social elites or benefit from empowerment efforts?
453 Besides, if spaces exist where rural women traditionally exercise power, why has it not found its
454 way into the value chain, the social network, or development literature? Is there not much to learn
455 from situations in which women have traditionally been able to exercise power, even in societies
456 where discrimination against women is widespread? There are many examples of the development
457 sector's project activities organizing women groups to empower them. However, there seems little
458 space for rural women in developing societies with powerful roles who have not been empowered
459 by some type of support. This study challenges this misconception.

460 As previously indicated, Foucault's concepts of power and discourse may help to explain this. In his
461 work 'The Will to Knowledge', Foucault (1978) explains that the type of scientific evidence
462 produced – or not produced – on a subject has a far-reaching influence on the discourse of the
463 subject. Foucault recommends analysing the strategies that are immanent in the will to knowledge
464 and examining the 'political economy' of knowledge production (Foucault, 1978: 73). Foucault also
465 draws attention to the issues that are not articulated in a discourse: 'We must try to determine the
466 different ways of not saying such things, how those who can and those who cannot speak of them
467 are distributed, which type of discourse is authorized [...]. There is not one, but many silences, and
468 they are an integral part of the strategies that underlie and permeate discourses.' (Foucault, 1978:
469 27).

470 Applying these considerations to our case, we can try to answer the question: Why have recent
471 studies just reproduced the negative public discourse about MQs rather than questioning this
472 discourse? Considering Foucault's propositions on the relations between knowledge production,
473 discourse, and power, one can hypothesize that the negative discourse on MQs may have several
474 sources: One source could be a generally negative perception of traders and middlemen (in this case
475 middlewomen), which is widely documented in the sociological literature on trade and markets in
476 developing societies. Another source may be a disguised form of opposition that stems from the fact
477 that MQs and the associations they represent have achieved a level of empowerment that is
478 perceived to be a threat in a male-dominated society. The argument that MQs form a 'cartel' or
479 'mafia' is a discursive strategy that provides a rationale to abolish this institution since the
480 multifaceted functions MQs cover as elected leaders of self-help associations would undermine this
481 discursive strategy. Females who are empowered based on their collective action do not fit well into
482 the discourse of development organizations, which raise their funds by implementing projects that
483 aim at empowering suppressed women.

484 **6. Conclusion**

485 A large body of literature has focused on intra-household gender roles, where women generally
486 power poor, but less portrayed are powerful female organizations and their structures. This study
487 revealed regional differences between female-led groups and the commodities traded, shedding
488 light on the multiple facets of the associations. The focus of this work is on organizations that are
489 trading food crops, mainly staples, contributing to food security, both in large and small cities and
490 very small communities. Furthermore, this study did not find evidence of cartel-like institutions due
491 to the diverse group of traders, which also included direct marketing by producers. Market
492 institutions facilitate women to access credit and savings in infrastructure-poor areas, and
493 throughout the country, market associations are important for women to engage in risky activities.
494 While the literature has gone a long way to discover why and how rural women in developing
495 societies are disadvantaged, there may be merit in paying more attention to strategies that women
496 have been able to employ to empower themselves, even in societies characterized by rigid gender
497 norms that disadvantage women. In the case of MQs, these strategies of self-empowerment by
498 collective action can be expected to be hidden from public view and confronted with an often
499 (aggressive) negative discourse. As argued in this article, the political economy of knowledge
500 production may reinforce such discourse; the task of emancipatory social science is to challenge it.

501 **Declarations**

502 **Acknowledgments:** We would like to express our sincerest gratitude to the translators in the
503 different regions who have facilitated data collection. Our heartfelt appreciation goes to all
504 respondents who made time for us and kindly shared their perspectives during the interviews

505 **Funding:** The study is an outcome of the BiomassWeb project, grant no. 031A258H, funded by the
506 German Federal Ministry of Education and Research (BMBF) within the GlobE - Research for the
507 Global Food Supply program.

508 **Conflicts of interest/Competing interests:** No conflict of interests are known

509

510 **References**

- 511 Adimabuno, A.M., 2010. Marketing and Market Queens: A Study of Tomato Farmers in the Upper
512 East Region of Ghana. PhD Thesis Submitted to the University of Bonn, Germany in 2010.
- 513 Allendorf, K., 2007. Do Women's Land Rights Promote Empowerment and Child Health in Nepal?
514 World Development, 35(11), pp.1975–1988.
- 515 Amikuzuno, J., 2009. Spatial Price Transmission and Market Integration in Agricultural Markets
516 after Liberalization in Ghana: Evidence from Fresh Tomato Markets. Sciences-New York,
517 (September).
- 518 Amikuzuno, J., & von Cramon-Taubadel, S., 2012. Seasonal variation in price transmission
519 between tomato markets in Ghana. Journal of African Economies, 21(4), pp.669–686.
- 520 Amoako-Tuffour, J., 2007. Market Queens and Tax Collectors in the Informal Economy.
521 [https://www.ghanaweb.com/GhanaHomePage/features/Market-Queens-and-Tax-Collectors-](https://www.ghanaweb.com/GhanaHomePage/features/Market-Queens-and-Tax-Collectors-in-the-Informal-Economy-117934)
522 [in-the-Informal-Economy-117934](https://www.ghanaweb.com/GhanaHomePage/features/Market-Queens-and-Tax-Collectors-in-the-Informal-Economy-117934) (last accessed 23.08.2020)
- 523 Baden, S., 1998. Gender issues in agricultural liberalization T, Brighton.
- 524 Banful, A.B., 1998. Production of plantain, an economic prospect for food security in Ghana. In C.
525 Picq, E. Fouré, & E. a Frison, eds. Bananas and Food Security. Douala, Cameroon: Inibap,
526 pp. 151–160.
- 527 Bay, E.G., 1982. Women and Work in Africa. Boulder, CO: Westview Press.
- 528 Bitsch, V. 2005. Qualitative Research: A Grounded Theory Example and Evaluation Criteria.
529 Journal of Agribusiness, 23(1): 75-91.
- 530 Brenton, P., Bashinge Bucekuderhwa, C., Hossein, C., Nagaki, S., & Ntagoma J. B., 2011. Risky
531 Business: Poor Women Cross-Border Traders in the Great Lakes Region of Africa.

- 532 Brewer, J., & Hunter, A., 1989. *Multimethod research: A synthesis of Styles*. Thousand Oaks, CA,
533 US: Sage Publications, Inc.
- 534 Cheater, A., 1998. *Transcending the State? Gender and Borderline Constructions of Citizenship in*
535 *Zimbabwe*. In *Border Identities: Nation and State at International Frontiers*, edited by M. W.
536 Thomas and H. Donnan. Cambridge: Cambridge University Press.
- 537 Chua, A., 2002. *World on Fire: How Exporting Free Market Democracy Breeds Ethnic Hatred and*
538 *Global Instability*, Doubleday.
- 539 Clark, G., 1994. *Onions are my Husband*, Chicago: The University of Chicago Press.
- 540 Corbin, J.M., & Strauss, A.L., 2008. *Basics of qualitative research: techniques and procedures for*
541 *developing grounded theory 3rd edition.*, Thousand Oaks, CA, USA: Sage Publications.
- 542 Cresswell, J.W., 2007. *Qualitative Inquiry and Research Design: Choosing among Five*
543 *Approaches*. Thousand Oaks, CA, USA. Sage Publications, Inc.
- 544 CUTS, 2016. *Are farmers and consumers being fleeced by maize market queens?* GhanaWeb.com,
545 pp.1–2.
- 546 Doss, C.R., 1996. *Testing among models of intrahousehold resource allocation*. *World*
547 *Development*, 24(10), pp.1597–1609.
- 548 Dupas, P., & Robinson, J., 2013. *Savings Constraints and Microenterprise Development: Evidence*
549 *from a Field Experiment in Kenya*. *American Economic Journal: Applied Economics*, 5(1),
550 pp.163–192.
- 551 Ejikeme, A., 2011. *From Traders to Teachers: A History of Elite Women in Onitsha, Nigeria, 1928-*
552 *1940*. *Journal of Asian and African Studies* 46(3):221–36.
- 553 Evers, H.-D., & Schrader, H., 1994. *The Moral Economy of Trade. Ethnicity and Developing*
554 *Markets*. H.-D. Evers & H. Schrade, eds., London/New York: Routledge.

- 555 Fafchamps, M., & Minten, B., 2001. Social Capital and Agricultural Trade. *American Journal of*
556 *Agricultural Economics*, 83(3), pp.680–685.
- 557 Fehr, E., Gächter, S., & Kirchsteiger, G., 1997. Reciprocity as a Contract Enforcement Device:
558 Experimental Evidence. *Econometrica*, 65(4), p.833.
- 559 Fischer, E., & Qaim, M., 2012. Gender, agricultural commercialization, and collective action in
560 Kenya. *Food Security*, 4(3), pp.441–453.
- 561 Foucault, M., 1978. *The Will to Knowledge. The History of Sexuality La Volonté*, London, UK:
562 Penguin Books.
- 563 GhanaWeb, 2016. [https://www.ghanaweb.com/GhanaHomePage/features/Are-farmers-and-](https://www.ghanaweb.com/GhanaHomePage/features/Are-farmers-and-consumers-being-fleeced-by-maize-market-queens-422946)
564 [consumers-being-fleeced-by-maize-market-queens-422946](https://www.ghanaweb.com/GhanaHomePage/features/Are-farmers-and-consumers-being-fleeced-by-maize-market-queens-422946) (last accessed 23.08.2020)
- 565 Goldstein, M., & Udry, C., 2005. *The Profits of Power: Land Rights and Agricultural Investment in*
566 *Ghana*, New Haven, CT.
- 567 Guba, E.G., 1981. Criteria for Assessing the Trustworthiness of Naturalistic Inquiries. *Educational*
568 *Communication and Technology Journal*, 29(2), pp.75–91.
- 569 Hashemi, S.M., Schuler, S.R., & Riley, A.P., 1996. Rural Credit Programs and Women's
570 Empowerment in Bangladesh. *World Development*, 24(4), pp.635–653.
- 571 Harts-Broekhuis, E. J. A., & Verkoren, O., 1987. Gender Differentiation among Market-Traders in
572 Central Mali. *Tijdschrift Voor Economische en Sociale Geografie* 78(3):214–221.
- 573 Hodgson, D. L., & McCurdy S. 2001 "Wicked" women and the reconfiguration of gender in Africa.
574 ACLS Fellows' Publications. *Social history of Africa*.
- 575 Jejeebhoy, S.J., 2002. Convergence and Divergence in Spouses' Perspectives on Women's
576 Autonomy in Rural India. *Studies in Family Planning*, 33(4), pp.299–308.

- 577 Johnson, N.L. Kovarik, C. Meinzen-Dick, R., Njuki, J., & Quisumbing, A, 2016. Gender, Assets,
578 and Agricultural Development: Lessons from Eight Projects. *World Development*, 83,
579 pp.295–311.
- 580 Katila, S., 1997. Between Democracy and Dictatorship: The Market Queen Institution of Ghanaian
581 Daily Markets. In A. Bugra & B. Usdiken, Eds. *State, Market and Organizational Forms*.
582 Berlin: de Gruyter Studies in Organization 80, pp. 269–288.
- 583 KIT and IIRR, 2008. Trading up: Building cooperation between farmers and traders in Africa,
584 Royal Tropical Institute, Amsterdam; International Institute of Rural Reconstruction, Nairobi.
- 585 Lyon, F., 2000. Trust, networks and norms: The creation of social capital in agricultural economies
586 in Ghana. *World Development*, 28(4), pp.663–681.
- 587 Lyon, F., & Porter, G., 2009. Market institutions, trust and norms: Exploring moral economies in
588 Nigerian food systems. *Cambridge Journal of Economics*, 33(5), pp.903–920.
- 589 Makinwa-Adebusoye, P., 1994. Women Migrants in Nigeria. *International Sociology* 9(2):223–36.
- 590 Malhotra, A., & Schuler, S., 2005. Women’s empowerment as a variable in international
591 development. In D. Narayan, ed. *Measuring Empowerment*. Washington, District of
592 Columbia: The World Bank, pp. 71–88.
- 593 Mensah, J., & Antoh, E.F., 2005. Reflections on indigenous women’s organizations in sub-Saharan
594 Africa: a comparative study in Brong Ahafo region, Ghana. *Singapore Journal of Tropical*
595 *Geography*, 26(1), pp.82–101.
- 596 Merriam, S.B., 2009. *Qualitative Research A Guide to Design and Implementation Revised and*
597 *Expanded from Qualitative Research and Case Study Applications in Education*, San
598 Francisco, CA, USA: Jossey-Bass.
- 599 Mikell, G., 1986. Ghanaian females, rural economy and national stability. *African Studies Review*,
600 29, 67–88.

- 601 Muzvidziwa, V., 2001. Zimbabwe's Cross-Border Women Traders: Multiple Identities and
602 Responses to New Challenges. *J. Contemp. African Stud.* 19, 67–80.
603 doi:10.1080/02589000124044
- 604 Ngeleza, G., & Robinson, E.J.Z., 2011. Do Ghana's market queens help or hinder? A spatial
605 arbitrage model incorporating uncertainty and market power *. IFPRI Discussion Paper,
606 (March), pp.1–20.
- 607 Ngeleza, G., & Robinson, E.J.Z., 2013. Cartels and Rent Sharing at the Farmer–Trader Interface:
608 Evidence from Ghana's Tomato Sector. *Journal of Agricultural & Food Industrial*
609 *Organization*,11(1), pp 15–30
- 610 Ogunlela, Y.I., & Mukhtar, A.A., 2009. Gender Issues in Agriculture and Rural Development in
611 Nigeria: The Role of Women. *Humanity & Social Sciences Journal*, 4(1), pp.19–30.
- 612 Okali, C., & Sumberg, J., 2012. Quick Money and Power: Tomatoes and Livelihood Building in
613 Rural Brong Ahafo, Ghana. *Institute of Development Studies Bulletin*, 43(6), pp.44–57.
- 614 Porter, G., 1995. The Impact of Road Construction on Women's Trade in Rural Nigeria. *Journal of*
615 *Transport Geography* 3(1):3–14.
- 616 Prag, E., 2013. Mama Benz in Trouble: Networks, the State, and Fashion Wars in the Beninese
617 Textile Market. *African Studies Review* 56(3):101–21.
- 618 Quisumbing, A.R., & Maluccio, J.A., 2000. Intrahousehold allocation and gender relations: New
619 empirical evidence from four developing countries, Washington, D.C.
- 620 Quisumbing, A.R., & Pandolfelli, L., 2010. Promising Approaches to Address the Needs of Poor
621 Female Farmers: Resources, Constraints, and Interventions. *World Development*, 38(4),
622 pp.581–592.
- 623 Resnick, D., 2019. The politics of crackdowns on Africa's informal traders. *Comparative Politics*
624 52(1): 21-51.

- 625 Resnick, D., & Sivasubramanian, B., 2020. Negotiating the social contract in urban Africa: Informal
626 food traders in Ghanaian cities. IFPRI 01938 Discussion Paper.
- 627 Robertson, C., 1997. Trouble Showed the Way Women, Men, and Trade in the Nairobi Area, 1890 -
628 1990. Bloomington and Indianapolis: Indiana University Press.
- 629 Robertson, C., 1983. The Death of Makola and Other Tragedies. Canadian Journal of African
630 Studies / Revue Canadienne des Études Africaines, 17(3), p.469.
- 631 Robinson, E. J. Z., and S. L. Kolavalli. 2010a. *The Case of Tomato in Ghana: Marketing*. Ghana
632 Strategy Support Program (GSSP) Working Paper 20. Washington, DC: IFPRI,
633 Development and Strategy Governance Division.
- 634 Robinson, E. J. Z., and S. L. Kolavalli. 2010b. *The Case of Tomato in Ghana: Productivity*. Ghana
635 Strategy Support Program (GSSP) Working Paper 19. Washington, DC: IFPRI,
636 Development and Strategy Governance Division.
- 637 Schindler, K., 2010. Credit for What? Informal Credit as a Coping Strategy of Market Women in
638 Northern Ghana. J. Dev. Stud. 46, 234–253. doi:10.1080/00220380903002905
- 639 Schuler, S.R., Hashemi, S.M., & Riley, A.P., 1997. The influence of women’s changing roles and
640 status in Bangladesh’s fertility transition: Evidence from a study of credit programs and
641 contraceptive use. World Development, 25(4), pp.563–575.
- 642 Sen, A.1999. Development as freedom (1st ed.). New York: Oxford University Press.
- 643 Shabbir, A., & Di Gregorio, S., 1996. An examination of the relationship between women’s
644 personal goals and structural factors influencing their decision to start a business: The case
645 of Pakistan. Journal of Business Venturing, 11(6), pp.507–529.
- 646 Sheldon, K. 1996. Urban African Women: Courtyards, Markets, City Streets. In Courtyards,
647 Markets, City Streets: Urban Women in Africa, edited by Kathleen Sheldon, 3-27. Boulder,
648 C

- 649 Smith, H.M., & Luttrell, M.E., 1994. Cartels in an “Nth-Best” world: The wholesale foodstuff trade
650 in Ibadan, Nigeria. *World Development*, 22(3), pp.323–335.
- 651 Sylvanus, N., 2013. “Chinese Devils, the Global Market, and the Declining Power of Togo’s Nana-
652 Benzes.” *African Studies Review* 56(2013):65–80.
- 653 The World Bank, & IFPRI, 2010. *Gender and Governance in Rural Services. Insights from India,*
654 *Ghana, and Ethiopia*, Washington, DC: The World Bank.
- 655 Thomas, D., 1990. Intra-Household Resource Allocation: An Inferential Approach. *The Journal of*
656 *Human Resources*, 25(4), pp.635–664.
- 657 Toulabor, C., 2012. Les Nana Benz de Lomé Mutations D’une Bourgeoisie Compradore, Entre
658 Heur et Décadence. *Afrique Contemporaine* 244(4):69–80.
- 659 Udry, C., 1996. Gender, Agricultural Production, and the Theory of the Household. *Journal of*
660 *Political Economy*, 104(5), pp.1010–1046.
- 661 Yankson, P.W.K., Barimah Owusu, A., & Frimpong, S., 2016. Challenges and strategies for
662 improving the agricultural marketing environment in developing countries: Evidence from
663 Ghana. *Journal of Agricultural & Food Information* 17 (1) pp. 49-61.
- 664 Yusuff, O. S., 2013. The Dynamics of Strategic Entry and Motivations of Yoruba Female Textile
665 Traders in the Balogun Market, Lagos State, Nigeria. *Journal of Developmental*
666 *Entrepreneurship* 18(2):1350012.
- 667 Wongnaa, C.A., Mensah, S.O., & Ayogyam, A., 2014. Economics of Tomato Marketing in Ashanti
668 Region, Ghana. *Rjoas*, 2(26), pp.3–13.
- 669 Zeller, M., Schrieder, G., von Braun, J., & Heidhues, F., 1997. Rural finance for food security for
670 the poor: implications for research and policy. *Food policy review* 4. Washington, D.C.:
671 International Food Policy Research Institute (IFPRI).