The Death of Makola and Other Tragedies

Claire ROBERTSON*

RÉSUMÉ

L'article présente certains résultats d'une recherche conduite en 1971-1972 et 1977-1978 au Ghana auprès de petites commerçantes des marchés urbains. L'auteur en tire quelques conclusions pratiques à implication politique. Les petites commerçantes assurent au Ghana entre 70% et 80% du commerce de détail dans le contexte d'une économie au bord de la faillite depuis la chute de Nkrumah en 1966. Tous le régime de celui-ci les réserves financières considérables du pays ont été investies en ambitieux projets de développement et dans le domaine de l'éducation. Les gouvernements militaires et civils successifs n'ont guère amélioré la situation économique et le pays fait face à une inflation galopante. Le gouvernement militaire actuel persécute les petites commerçantes dans le cadre de sa soi-disant "révolution". Les situations décrites dans l'article sont certes extrêmes mais les gestes posés par le gouvernement s'inscrivent dans cette optique.

INTRODUCTION: The Death of a Queen

On Saturday, August 18, 1979, Makola, the queen of Accra markets, died. It was an ignominious death, unfitted to one so alive. The bulldozers arrived after the soldiers had plundered money and goods from the stalls, and flattened the area into rubble. "That will teach Ghanaian women to stop being wicked," a soldier said (Bentsi-Enchill 1979). The *Ghanaian Times* (Aug. 20, 1979, pp. 1-2) headlined, "MAKOLA NO. 1 IS NO MORE . . . Demolished in War on Hoarders," and went on to describe the "happy tragedy" as producing "tears of joy" for the "worker, the common man" who "was helpless at the hands of the unfeeling Makola conspirators." Meanwhile, at Kumasi a woman cloth trader was shot for profiteering (her baby was removed from her back before she was killed). Other women were beaten (Fraker and Harrell-Bond 1979,2182). After Rawlings returned to power again on December 31, 1981, the Sekondi, Kumasi, and Koforidua main markets were also destroyed, along with Makola No. 2. These tragedies were the culmination of government economic policies, whose failures have been well documented elsewhere; policies which led the government to seek a scapegoat to assume responsibility for the hardships created for Ghanaians. The 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. While the government played on people's resentment in

trumpeting the overwhelming power of market women, it demonstrated the puniness of that power by razing Makola.

The Rawlings government which carried out the destruction was no better or worse than its predecessors, only more naïve; they probably really thought that destroying Makola would improve the economy. So, where their predecessors cynically used the market women menace (*kalabule*) and only took token repressive measures to force the giving of bribes, Rawlings and his cohorts acted on the propaganda turned belief. The intervening Limann government suffered the negative economic consequences, causing the military to threaten renewed intervention on the grounds that actions such as destroying Makola were beneficial and only needed to be repeated more severely. Rawlings then proceeded to carry out his promise. When after his second coup the market women chartered 10 buses to take them to offer support to Rawlings, they were turned away by guards who blamed them for Ghana's economic problems (*Africa News* 18, Jan. 11, 1982,2). Politics in Ghana has become an economics where attitudes about market women play a crucial role. In the interests of preventing Makola's epitaph from becoming Ghana's, I will trace here the history of the fallacies that felled Makola, and why it was so important. The data for this study were collected primarily from Ga traders.[1] The Ga are the indigenous population of Accra; the Ga women dominate the area's trade.

Makola was the centre of trade in Ghana, the chief wholesale and retail market in Accra, and the heart of a market system that evolved over centuries (see Robertson 1975/6,157-71). Makola No. 1 Market was built in 1924 and replaced Salaga Market in importance. In the Accra area small periodic markets gave way to large permanent markets over the twentieth century, with much of the growth coming since independence; in 1966 there were 13 markets in central and suburban Accra; in 1972, 16; and in 1978, 19 (Reusse and Lawson 1969,43; Van Apeldoorn 1972,28). In 1966 the daily attendance of traders in Accra's markets numbered over 25 000, and 70 percent of the food for Accra households came from them (Lawson 1971,381).

But recent conditions have reduced both trader and customer attendance, Makola is gone, but the other markets have also reflected the disintegration of the distribution system. A "before and after" glimpse of Salaga, the main fish market in Central Accra, is instructive. In 1972 I wrote this description:

> A person entering Salaga Market is usually overcome, first by the smell of fish, and second by the incredible press of people . . . Before entering there are a number of women established outside the wall selling fish, tomatoes, plastic bags, and other things. Within the market one comes first to a large building housing fish traders. These have large wooden trays in front of them bearing piles of fish at various prices. The competition is intense and the noise deafening in an enclosed space. Going out a side door one comes to women in lines of open sheds selling fruits, vegetables, prepared foods, grains, pulses, yams, and canned foods of various sorts. Arrangement by commodity is still roughly observed. Here the crowd is not so dense and there is time for conversation. Many of the customers are acquainted with the sellers, who

are all women, a gregarious and vociferous lot of formidable dames (Robertson 1974b, 230-31).

In 1978 the scene was very different.

> Salaga Market is not a lively place. The fish traders have been evicted from the building, which emptily echoes the play of a few teenage hawkers and children inside to escape the harsh sun. A shed erected along an adjacent street now houses them. They can trade there only by buying a ticket daily; previously they could rent stalls in the building at a lower yearly rate. Much of the fish sold now is frozen, which reduces the smell but also its appeal. Prohibitive prices have reduced greatly the number of customers in the market, while shortages have shrunk the range of commodities available. Most of the market women suffer from the scarcities as much as anyone else, as shown by the commotion one day surrounding the advent of a government-supplied carton of Ideal condensed milk. This was to be doled out at control prices one per woman. Other activity ceased in the rush by traders to get one. When it became apparent that there was not enough to go around, the orderly queue dissolved as old rivalries surfaced in loud arguments over who deserved a tin. Mutual recriminations were hurled back and forth, a fight broke out between two irate traders, and the rest of the distribution had to be postponed. This activity, however, was unusual. In general the market was somnolent with half of the stalls empty, low stocks of goods, and very few customers, which was distressingly symptomatic of the hardships faced by the traders (Robertson 1984, chapter 4).

These conditions were only the culmination of a long process of unbenign neglect. Governmental measures have never kept up with market needs. A 1958 government report described the Accra markets in this fashion.

> The central markets of Accra are at present in an unsatisfactory condition due to overcrowding, siting, inadequate access and a low standard of cleanliness due to the above factors and to lack of provision of adequate water points, latrines, refuse bins, and other facilities essential to their proper functioning (Accra Plan 1958,61).

This situation could be attributed to colonial neglect. Women traders, for example, were not worthy of mention in a 1937 description of the commerce of the Gold Coast (Gold Coast Handbook 1937,73-77). This neglect was then furthered by the independent governments. In 1966 Bartels (p. 16) commented that the City Council largely ignored market supervision, and spent less than one-third of the revenue collected from the markets on maintaining or improving them. These revenues could be substantial; in August, 1976, ¢51 000 was collected from hawkers and vendors in fixed locations and ¢10 400 from "casual" traders by the Accra City Council, of which very little was put back into the markets (Sethuraman 1977,22). The tradition has continued. Walking down an aisle in Salaga Market can be dangerous for the unfamiliar; chunks of broken cement, piles of refuse, and even ordure on occasion, impede progress. But neglect changed to destruction. Why?

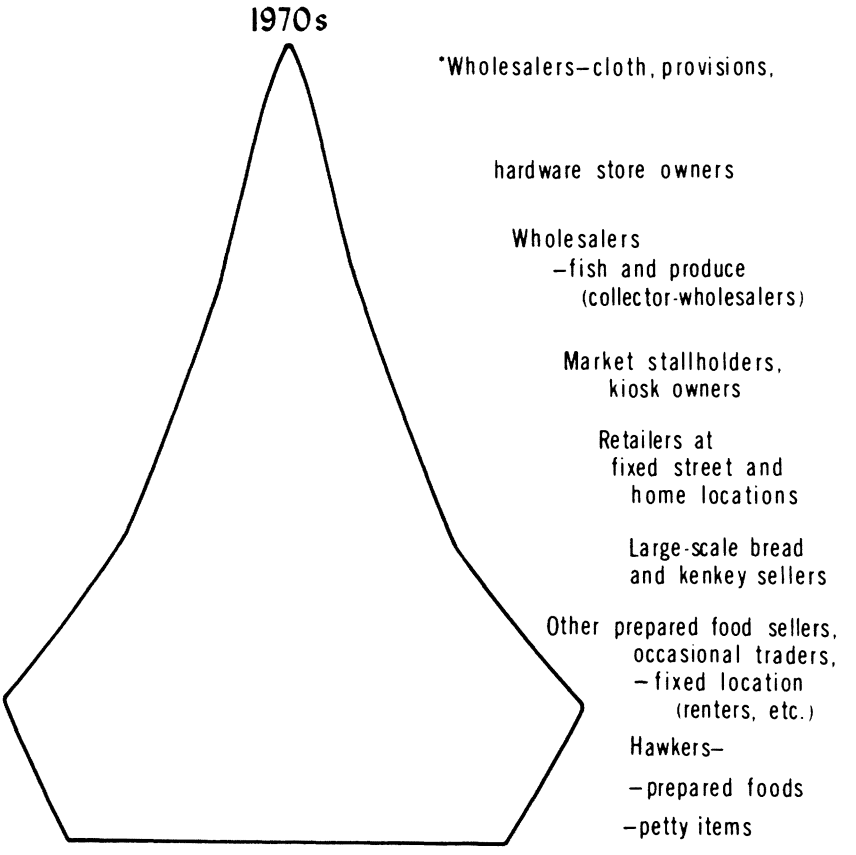
Women Traders

Arguments frequently arise among Ghanaians over the nature of women traders. They are often stigmatized as exploitative parasites hoarding their wealth and essential goods while people starve. Various governments have assiduously cultivated this stereotype to escape responsibility for economic ills. Even though most people in Accra are closely related to at least one trader, there was a substantial amount of popular support for repressive measures against traders, making the destruction of Makola more than just a sop thrown to satisfy the army ranks. Mobs of people, not soldiers, attacked the Sekondi, Koforidua, and Kumasi markets. How and why do people believe the government propaganda? I have some answers but am not entirely satisfied with them. The persecution logically follows the expulsion of alien traders from Ghana in 1970, but it also contains a specifically misogynist element, giving it the earmarks of a classic witchhunt.

There is a tendency among Ghanaians and others, including scholars who deal with countries where some market women are wealthy, to label the many with the characteristics of the few.[2] This creates an illusion of power, which vanishes when one considers the realities of trading for most women. In fact, there are many different types of traders, and most traders conduct only a small business. I will deal with these two points in that order.

Traders vary both in the commodities they sell and in the functions they perform. There is a general correlation between profits and the commodity sold, as I have shown elsewhere (1983,ch. 4), but women's profits are also associated with their functions in the distribution network. In order to classify women according to their profits, one must consider three aspects of their businesses: commodity, location and function.[3] Of course, these are often related; for instance, there is no need for collector-wholesalers or processors in the cloth trade. The importance of function undermines any strict association between one particular commodity — like imported goods — and wealth. A hawker of imported matches is obviously going to be worse off than a wholesaler of locally-grown onions. Taking commodity, location, and function into account to construct a trading hierarchy based on wealth produces something like Figure 1, where the width of the diagram represents roughly the proportions of traders engaged at each level. This diagram applies mainly to Ga traders; if others were included there would be even more traders at the bottom. The minimum conclusion is that anyone who describes all market women as wealthy is incorrect. To give that impression by considering primarily the wealthy ones and ignoring the others is bad, considering the violent consequences in Ghana. Most traders can be classed from the middle of the scale downward, an assertion that provokes outrage from some members of the Ghanaian elite, but which is supported by copious data.

Figure I:
The Ga Trading Hierarchy



* Since most women perform multiple functions, a cumulative point system might be necessary to rank women within groups.

In 1956 the Ghana Ministry of Housing conducted a survey of 2 011 Central Accra traders inside and outside the markets (including Makola). Even then, at the peak of Ghana's prosperity, they found that the "great majority of traders have a small turnover and their profits may be as little as one or two shillings a day" (Accra Plan 1958,61). In 1960 Nypan concluded that half of the traders in her survey (dominated generally by the most prosperous traders in fixed locations) had a daily *turnover* of £2 or less (p. 40). Ewusi noted that in the subsequent period (up to 1968) the relative distribution of income for self-employed persons in Ghana worsened so that the top 10 percent earned 43 percent of the sectorial income, and the bottom 10 percent only 1.8 percent (1977,73). Many traders would be in the bottom 10 percent and few in the top, along with successful businessmen and professionals. A 1967 estimate put the number of wholesalers at no more than 2 percent of the traders (Lawson 1967,202), while in 1971 Sai (p. 9) found that the profits of average traders were not substantial enough to raise their standard of living. In 1977 Sethuraman (p. 23) found that about 45 000 traders in Accra were operating without any infrastructure, i.e., permanent fixtures of some sort, and concluded that a "substantial majority of informal trade activity uses very little capital, and is subject to severe infrastructural constraints. By implication, it follows that the earnings of participants in these activities are quite small." With increasingly monopolistic conditions fostered by government policies and by difficulties in accumulating capital, the number of prosperous traders may now be even smaller. It may be a misnomer, then, to talk of "market traders," since most traders are not in the markets, and many have very little trade indeed.

The government-controlled media sometimes identified the big traders, called "Commodity Queens" by Dumor, as the source of the problems (*Ghanaian Times*, Aug. 27, 1979,22). These traders have incurred the resentment not only of the urban population, but also of the small traders who are at their mercy. Likewise, many farmers feel that they are being exploited by the collector-wholesalers (U.N. 1977,13-14).[4] But the government's repressive measures have invariably hurt the small traders more than the large ones, and other policies have helped the latter to become larger. Thus, the Business Promotion Act of 1970 made capital available to certain of the more successful market women to buy out alien businesses (it has been estimated that there were over 24 000 applicants in the country for the 4 000 market stalls forcibly vacated by foreign traders [Dumor 1978,18; Peil 1975,75]). The small traders cannot afford the bribes necessary to avoid the repressive effects of governmental measures.

A good example is the Acheampong government decree of 1976 ordering the street sellers to buy kiosks (from the government); only the larger traders could afford one, at an annual tax of ¢10 to ¢150. Even some of them went under (ground) when the government then ordered all kiosks abolished in a move

worthy of Catch-22 (Afful and Steel 1978,8; Sethuraman 1977,31). Thus, the street cloth market next to Makola No. 1 had practically vanished before Makola was bulldozed; the best places to buy Ghanaian-manufactured cloth are now the markets in neighboring countries at Abidjan and Lomé.

Another example is the uneven application of price controls, first imposed in 1962 (Dumor 1978,16-17). Every day in 1978 the newspapers printed the story of Akosua D., or Constance B., who was arrested for selling a tin of tomato paste above the authorized price. She was likely the lowest and poorest in a long chain of traders reaching back to the original wholesaler, who would seldom be arrested. Price controls, and the various decrees against hoarding and smuggling are symptoms of the lack of Ghanaian government's understanding of the causes of shortages. The 1967 Abraham report on trading malpractices, which was supposed to investigate corruption under Nkrumah, blamed shortages and high prices mainly on hoarding by traders rather than governmental policies. Yet the fact that prices of locally grown foods have always shown the steepest rises — because of the perishable nature of most produce it is not amenable to hoarding — should reveal the fallacy of this accusation (Lawson 1967,195-99). We must seek the causes of shortages and high prices elsewhere, while acknowledging that hoarding of non-perishable goods is usually caused by shortages, not vice-versa.[5]

The main causes of high food prices are declining agricultural productivity in the face of a sharply growing population, and inflation. These factors could have been alleviated by government policies to favor food production and to eliminate corruption. The shortages of non-perishable imported goods have been caused by price controls, import licensing, and corruption. "When prices are kept below the level which would prevail through [the free operation of] market forces — then there will be periodic shortages, a strong incentive for black market activities, and the growth of informal rationing schemes" (Steuer 1973,13). This analysis is especially applicable when the enforcement powers of government are erratic and limited. Thus, it is profitable to buy an imported item in Ghana at the control price and smuggle it out for sale elsewhere, causing many Ghanaian imported goods to be available in Upper Volta. The corruption of import licensing has, on occasion, created large supplies of unwanted, unneeded items (how much demand is there in Ghana for rubber ducks and canned asparagus?). More importantly, it has helped to put the supply of many goods in the hands of an oligopolistic few. Corruption has led to the funnelling, not only of bribes, but also of controlled "essential commodities" to relatives of those with political power, who may then sell them at inflated prices to wholesalers. Essential commodities are mainly imported tinned goods used more by the elite, thus causing intractable opposition to decontrol by government members.

Another factor which has contributed to the traders being blamed for the shortages is their political position. The illusion of power makes them an ideal

scapegoat; the government can proclaim itself the champion of the underdogs in taking on the supposedly powerful market women. Furthermore, the government has nothing to lose since, in the time-honored tradition of scapegoats, the market women have very few means of fighting back. In spite of the noise to the contrary, the bulk of the market traders, like the majority of the population, is politically powerless. Their voluntary associations are mainly for mutual help and are politically inactive. Any desire they may have had to dabble in politics was effectively quashed by Nkrumah, whom they helped to bring to power and who betrayed them by instituting independent Ghana's first repressive legislation aimed at them. The Acheampong government used the women mainly as warm bodies in crowds drummed up by a few paid organizers. The basic powerlessness of the market women, large and small, is shown by their defenselessness in the face of the arbitary acts of government. Afful and Steel (1978,9) noted "the incredible passivity with which associations of market women apparently have accepted these adverse measures." Concerted action across classes of traders and commodities is rare, and is made difficult by government opposition and the competition of the market place (see Lewis 1976,135). The very divisions within commodity by class of trader (roughly represented in Figure 1), and within class by commodity, militate against cooperation.

A final noteworthy factor is the separation between the female-dominated distribution system and the male-dominated government and business bureaucracy. A 1977 U.N. FAO report on market women in West Africa commented on the communications gap between governments (as expressed in the media) and traders, which they attributed to the radically different characteristics of personnel in terms of education, sex, and the regular or irregular nature of income (p. 2). Such gender-related class differences have exaggerated male-female distrust and helped to make the women powerless and victims of abuse. One result was women's willingness to pay lip service (for immediate rewards) to whatever government was in power; on cue they could chant all the current slogans. However, this frequently masked a disinterest in politics, and sometimes, a fear of the consequences of meddling. Occasionally these attitudes were accompanied by self-deprecatory statements about politics not being the business of the illiterate, an unaffordable luxury in the struggle to feed their families. For the majority of traders, the mechanics of political power and government were foreign, carried out by those unlike themselves in interests, even though they might have had sons, brothers or educated daughters involved.

In fact, the attack on Makola can be seen as an effort by the men to destroy one of the last realms of influence left to women (Fraker and Harrell-Bond, 1979). Certainly "fear woman" has played a role in the persecution; the men do not want to be dependent on the women in any area. But this war on women has resulted in a pyrrhic victory for the men: an even worse economy, that all

the beatings, killings, and bulldozings in the world will not improve. Nothing has replaced the valuable functions of traders for Ghana.

If the chief liability for traders has been government interference, their chief asset has been their creation of, and participation in, a distribution system suited to Ghana's needs. Their value for economies like that of Ghana was summarized by Mintz (1971,248-49), in a list that accurately describes the traders' functions, when appropriately amended.

1. They convey badly needed produce from the agricultural and craft producers, as well as import houses, to the consumer.
2. They both bulk produce and break that bulk into small quantities which facilitates exchange at costs appropriate to the scale of production and buying capabilities of the customers.
3. They process goods, like prepared foods, cosmetics, and condiments, as well as grinding or winnowing grains.
4. They assume credit risks for customers regarded as bad risks by lending institutions because they have no collateral.
5. They provide a market for the produce of widely scattered and inaccessible producers, even in the face of great transport difficulties.
6. They arrange and assume the costs of shipping, storage, and market fees and taxes (the large import firms particularly like this).
7. They substitute labor for capital at every opportunity, providing employment for many illiterates whose other avenues are strictly limited. This may be inefficient in terms of individual productivity, but "to establish that the massive substitution of labor for capital results in economic redundancy requires that some alternative and more economic use of labor resources can be made available."
8. They are the chief recycling agency for all sorts of waste (by western standards) materials like beer cans, newspapers, bottles, and even old homework papers, which are sold to other market women for wrapping produce.
9. They provide entrepreneurial training for young people, an alternative for those who cannot afford or do not want formal education.
10. By locating their trades in all neighborhoods they save much inconvenience and expense for everyone, including government and factory workers, who are provided with canteen facilities.

In 1967 when the Ministry of Agriculture published a notice to the effect that it was incapable of getting some 221 000 bags of maize and 12 000 of rice to the urban market, within a week the wholesaler-collectors organized enough transport to go to the districts to get it (Dumor 1978,14-15).

Before the current damage, the suitability and efficiency of the distributive system was considerable:

> The most important function of trade in Ghana today is to collect vast quantities of local foodstuffs from far and remote rural areas and to redistribute them in small quantities to seven million consumers. The distributive system which this demands is far too complex, dispersed, non-regular, and seasonal to be contained within a single system. Further, under present agricultural conditions it requires a mobility and spontaneity of decision and choice which is a skill learnt by experience and which would not easily, reliably, and efficiently be undertaken by someone not motivated by private profit. . . . The long chain of distribution which utilizes thousands of small scale traders is in fact a rational use of existing economic resources (Lawson 1967,204-05).

Government efforts to co-opt this system have done little but damage small traders and offer further fields for corruption.[6] Until recently, direct efforts at control or suppression have largely failed, luckily for Ghanaian consumers, because no alternative system has been developed.

Assets: The Traders Are in Charge

Let us examine in detail, then, the strengths of this system, which could be built upon to improve it. One of the biggest assets for Ga woman traders has been networks of friends and relatives. One way they managed to stay on top of trade in Accra was their control over the allocation of market stalls, which are in high demand. Theoretically these are allocated by the City Council, but that only worked at the beginning. Now they are passed from hand to hand, sometimes by devious means. One of the explicit goals in smashing Makola was to destroy this system and promote a more equitable one.[7] People inherited them, rented them from other people (Addae 1956,54), and sometimes even usurped others' rights to them. Reusse and Lawson (1969,50) remarked that stalls "tend to be retained amongst a close circle of friends and relatives." Even though by 1960 Ga composed only 39 percent of the total population of Accra, Ga women formed 52 percent of the market stall-holders (Nypan 1960,14, 28). This pre-eminence has probably declined, but was still visible in 1978 among 40 Salaga stall-holders, most of whom (85 percent) were Ga.[8] Their methods of acquiring selling space depended heavily on family connections: 55 percent inherited selling space (a stall, a table or a kiosk) from relatives, 35 percent acquired it themselves, and 10 percent rented it — all from friends or relatives. Most inherited spaces came from the seller's mother, or a mother's side relative, and a few from sisters. Most obtained space by having been in business with their mothers until the mothers died. It is no mean advantage, then, to belong to a Ga female trading network. Membership in voluntary associations can also be helpful for obtaining selling space (Hamilton, 1966). Women often traded in the same place for years, building up a regular clientele.

Some might consider these methods of allocating space as inequitable because they are ascriptive. But a strong element of achievement is present. A woman usually had a number of daughters and/or nieces who might have been entitled to take over. However, the person who won the stall was usually most closely linked with the stall-holder in business, and reasonably successful. While quarrels sometimes arose over entitlement, it was most often recognized that the successor had earned her position.

Another asset for traders was the various techniques adopted to increase turnover. The cloth trade illustrates the point. The main component of the cloth trade in Ghana is cotton prints, including wax prints. People's standards of quality are high, which is one reason that the locally manufactured prints did not do well at first (in the early 1960s). When their quality improved they sold better. Until the late 1970s there was a fantastic variety of prints available at all times; some became popular and some did not make it. Unpopular ones usually had to be sold at below cost. To ensure a print's popularity the marketing device of giving it a name was created by the sellers. One woman described a particular print which was a dud until someone gave it a catchy name. After that it caught on and has now been popular for years. The ability to coin a catchy name was just as important as choosing good prints.

An asset, for large-scale traders in particular, was the ability to undercut a rival's prices. One fishseller told me, "fish decomposes easily, and there is always competition at the market. So the best strategy is to minimize your profits and outsell the other competitors. You aim at the least profit possible per unit and thereby get more customers to buy more, so you get big profits." However, price controls and monopolistic tendencies reduced the variations in prices, making competitive pricing more difficult. The "queen-mothers" of the various commodities, who performed such functions as securing an even distribution of supplies, settling disputes, collecting fees, and fixing prices, also narrowed the possibilities (Lawson 1966,12; *Report . . . Trade Malpractices* 1965,13). The blackmarket, of course, was an influence in the other direction. Under such conditions the giving of credit to a customer became a distinct advantage, and this, of course, was more easily accomplished by the large traders.[9]

Another asset for a trader might be her ability to bargain, which could significantly affect her profits. Even in areas where one would not expect it, like imported goods, people occasionally bargained with storekeepers, if only over the amount of kickback. Bargaining is such a way of life in Ghana that it cannot be eradicated by such annoyances as price controls. One woman became quite exasperated when asked if she bargained for a discount: "What a question to ask! How can you expect a Ga woman like me to buy fish without bargaining?" In fishselling, bargaining techniques are more important than in other trades; one woman claimed that her mother made more profits in selling fish than she herself did because her mother's greater experience helped her to drive a harder bargain.

But the most important asset of traders, of which bargaining is only one characteristic, is flexibility. Flexibility combined with pragmatism is largely responsible for some traders' outstanding success. This is manifested in different ways. Many women performed multiple functions simultaneously in the trade system, sometimes making it difficult to distinguish wholesalers from retailers. Women often simultaneously conducted any combination of types of business, from wholesaling on a large scale to petty trading. Some of the more successful traders, like the big fishsellers, got their position through vertical expansion to control every stage of a segment of their industry. Also, pragmatism was manifested in the way women were always alert for a good deal, even if it was not in their line of specialization. For instance, a clothseller came upon an auction of miscellaneous goods on her way to Bible class one day, purchased ¢100 worth of furniture, and resold it immediately for ¢107, making a tidy profit.

Another aspect of this flexibility was the willingness of women to change commodities if profits were dwindling. Women often sold different commodities simultaneously to avoid being badly hit if the market for any one commodity went sour. One woman expressed it this way:

> If someone tries her hand at one commodity without success, she should change to another line. Then, she must also seize opportunities and deal in as many goods as she possibly can. She, therefore, would continually get profits from many angles and she would not feel worse off at any time, especially in the case of farm products, which she can eat as well.

This woman's shrewdness was not atypical. The reduction of risk by diversification is a long-familiar practice (Vellenga 1976, 12; Hart 1970, 108).

The traders also had to adjust their marketing in accordance with demand, which could be affected by the season, fashion, or necessity. Several traders stressed the importance of anticipating the market, and some even borrowed money in order to purchase goods whose market they thought was going to become very good. If successful, they made a profit by speculating on futures. However, no one ever mentioned holding back supplies in anticipation of better prices even in 1971-72, when persecution of "hoarders" was not as common. Most traders could not afford to tie up capital in that way. It was more likely that a supply of a scarce imported good would be sold off in dribblets to favored customers at above control prices. Since this was illegal, she had to know and trust the customer to avoid arrest (the police often used decoys to trap the unsuspecting seller).[10] The effect of this practice was to even out the scanty supplies, since a few were available at most times. In the late 1970s government propaganda was engaged successfully to convince people that the goods were available, only hidden somewhere. Bentsi-Enchill observed that the goods unearthed in Makola's destruction were "comparatively meager" considering what was expected (Bentsi-Enchill 1979,1591).

Another useful asset for some large traders was the reinvestment of profits, but sometimes even they could not manage it. Nonetheless, its value was widely recognized. One woman said that the main advice she gave to novice traders was not to waste money on things for themselves, but rather to plough the profits back into their businesses. In 1971 Sai (p. 44) noted that most of the market women in her stall-holder survey reinvested some of their profits. Of course, to reinvest profits one needs to have a good grasp of just what those profits are.

The way the women calculated their profit margins was more precise than has usually been supposed. It has often been thought that women traders cannot distinguish between gross and net profits because of their inability to keep written accounts (Katzin 1964,195-96). Some smaller traders, such as those in prepared foods, had trouble keeping track of their profit position because of relatives eating their product, but traders in fish and imported goods usually had little trouble in this respect. Moreover, there was a widespread awareness of the importance of keeping track of profits, as revealed in this woman's typical statement:

> The price of each string of beads depended on the original cost of the beads, the cost of the thread used, the labor employed, and the profit margin put on. In fact, with all commodities that is how the selling price is arrived at; that is, the cost of all elements that went into its production with a margin which is the seller's or producer's "own" pay. Anyone who ignores this incurs a loss in business.

The use of mnemonic devices helped some women to keep accounts. Into this category falls accounting by means of stones or palm kernels; another aid was keeping the money separate for each commodity sold. However, in the 1978 Salaga Market stallholder survey only 22.5 percent used devices of this kind, and 2.5 percent written accounts; the rest relied on their sometimes formidable memories. However, the limits of memory could impose a limit on the scale of the enterprise. A large scale plantain wholesaler mentioned by Hill (1966,22) claimed to lie awake nights remembering her accounts, which she kept entirely in her head. The effort obviously imposed a strain even on an experienced, successful, long-distance trader.

The Ga women traders, then, have grasped many sound business principles. It is possible, however, to overestimate these assets and conclude that the system is best left as it is, since traders already know everything that is necessary and will be fine if not persecuted.[11] Adopting this position will not help most traders; the system as it stands basically benefits the large traders, who are also the most knowledgeable about business techniques. But even large traders face many problems. In fact, the system as a whole has many weaknesses, which are only exacerbated by government policies.

Systemic Liabilities

The most common reason for bankruptcy was bad debts. The extensive use of credit was absolutely necessary, given the small amount of ready cash the average customer was likely to possess. But being able to sell quickly and repay their creditors was often tricky for both wholesalers and retailers. They needed to be skilled at debt collection. This entailed being persistent, and on occasion, tough. Not infrequently a trip to collect a debt turned into a fight between creditor and debtor involving the exchange of physical and verbal abuse. The women were more likely to settle a dispute this way, whereas the men more often took it to court.[12]

Being able to remember debts was sometimes a factor in a trader's success. This court case from 1910 was typical in the fascinating complexity of the transactions revealed. The plaintiff stated,

> I am a trader at Ussher Town. Defendant came to me and asked me to give her some goods to sell. I said alright at the end of the month if Millers let me have goods I will do so — at the end of a month my money was not sufficient for the goods I was going to receive and I took my arm chain to defendant to send her to Anna Garshong to receive £2.10 from her to make my money up. She went and came back and said Garshong had no money and that she had taken the chain to an uncle of hers to get money. Later she brought £2.10 and I went to the firm. I gave her biscuits and sugar in barrels. Defendant then came and said her uncle wanted 10/—. I gave her 10/— and sometime after I gave her £2 then remained the interest of £1.5 which I paid some time after the uncle said he would reduce that — she said I must keep the money and wait till the uncle came. I took defendant to Mrs. H. Bannerman and gave the £1.5 to Mrs. H. Bannerman and asked if the uncle had arrived. After that I went back to Mrs. Bannerman and asked if defendant has come to receive the money then £1.5 was returned to me. I then complained to Mrs. Kama to do something for me — defendant told Kamah she wanted her expenses to go to get the chain. I went to Lawyer Bannerman he talked to her. I then paid £1 for her expenses. She returned the £1, — the £2.5 was then given to Kate Sackey — I gave £1.5 to Mrs. Brandenbugger — defendant disappeared. The value of the chain is £8.10.

The claim was for £13,, £8.10 for the chain and £4.10 damages for wrongful detention.[13] Collecting debts, then, was sometimes virtually impossible. Even if the court found in plaintiff's favor, its decisions were not usually enforced and the plaintiff was out a lawyer's fee. One woman who tried using the courts to recover debts abandoned the practice as unproductive; she claimed that the sum realized never covered expenses. No wonder, then, that women sometimes preferred rough and ready methods.

But the use of credit posed problems all along the line, not just at the lowest level; bad debts had a domino effect. In the imported goods trade the practice of allowing women who had proved themselves reliable customers of the big companies more credit than their security would normally permit disappeared with hard times. Even in 1965 the Abraham Commission Report noted that the extension of credit for buying cloth was vanishing, with the result that more and

more customers were going to moneylenders and becoming permanently indebted due to usurious rates of interest (*Report . . . Trade Malpractices*,41).[14] In my 1971-72 small survey of 72 traders,[15] 32 percent of the respondents used credit for starting capital in at least one trade, versus 37.5 percent of the 1978 Salaga Market stall-holders. Without credit the problem of finding capital becomes more severe. Bankruptcy was often the result of the capital having literally been eaten up to meet a family emergency, also a problem of Nigerian traders described by Sudarkasa (1973:86). Small traders with little or no collateral usually found it impossible to obtain loans on reasonable terms. This persistent problem noted by Seers and Ross in 1952 (p. 17) has only been heightened by hard times.

If credit is one source of capital, savings are another. Twenty-one percent of the 72 women in the 1971-72 survey and 37 percent in the 1978 Salaga survey used their savings, usually profits from a previous business, to get started in trade. Money kept in rotating savings schemes operated by voluntary associations was not often used as business capital but rather for family obligations. Education and real estate absorbed most of the women's savings, neither of which brought great benefits to their businesses. Although most women reinvested at least some of their profits some of the time, there were factors which made investment in real estate and education seem better risks.

One was the management and partnership problem. In 1978 the Salaga women traders evinced a pervasive distrust of helpers. In 1972, when a more detailed examination of the traders' businesses was conducted, many traders complained about the dishonesty of their partners, who were often relatives. Whether or not dishonest dealings were actually common,[16] the important thing was the perception that they were. This in turn militated against traders getting the managerial or sales help necessary to expand the business.[17] Hakam (1972,7-8) noted the same factor as an impediment to the expansion of male-owned Ghanaian businesses. In some cases, relatives were trusted more than others, especially sisters and daughters. But most women were aware of the parasitic potential of having relatives treat their businesses as free meal tickets. Their treatment of apprentices often reflected this distrust and discouraged them from using profit-sharing incentives to increase sales. Thus, most women rejected appeals from relatives to sell to them at or below cost. This position, of course, was impossible to maintain in the prepared foods industry if the relatives were helping, but held up fairly well in other trades. This phenomenon belies the extended family mystique, whereby everyone supposedly shares among poor people.[18]

Another problem with recruiting and/or controlling managers, for the few women conducting businesses of sufficient scale to afford it, was illiteracy. Literate skills would help women to keep written accounts, making it more difficult to disguise peculation. So, while accurate mental arithmetic and unwritten methods suffice for most present needs, if women are to expand their

businesses it is not sufficient to rely on the usual male relative for part-time bookeeping. Literacy would also help the women to get management training. While such training has been shown not to be particularly successful for men in the African context (Mabawonku 1979), the combination of experience plus training would probably be unbeatable. But most management training programs require literacy for entry, and make no particular effort to recruit experienced women entrepreneurs or provide them with the necessary literacy.

Another handicap imposed by illiteracy was to make women defenseless against some forms of cheating and less able to go to court to redress wrongs. Disreputable clerks sometimes increased their customers' indebtedness to the firm by making false entries in their passbooks for items which they had themselves appropriated. At other times a business arrangement was misrepresented to a woman who then affixed her "X" to a contract (SCT 17/6/1), High Court Judgment Book, pp. 68-71, case 1930). In one case a son, who happened to be an agent for a large firm, kept accounts for his mother, and sold goods to other people, only giving his mother a commission (SCT 17/5/66, pp. 62-65, case Dec. 16, 1925). To avoid these pitfalls one trader had her husband check her accounts regularly by going over her passbooks. The changing educational situation may make women more capable of defending themselves, and more self-reliant in their dealings, but formal education as it now stands will not help them keep accounts. To help overcome the disabilities imposed by illiteracy, Ocloo, a successful businesswoman herself, recommended (1974,4) that help centers staffed with economists, businesspersons, and lawyers be set up for traders.

There are other crimes to which traders fall victim. A feature of the big markets in particular is a destitute mass of unemployed adolescent boys. They eke out a living honestly by helping traders with odd jobs, or dishonestly by preying upon customers and traders, just as the black and white crows scavenge among the traders' leavings. At Makola No. 1 it was common to hear cries of "thief, thief!," while well-intentioned traders warned customers about the placement of purses or wallets. The crowds made pickpocketing easy, and justified the women's precautions of keeping money well wrapped up in one or more pieces of cloth secured about their persons. A popular scheme was to distract a woman's attention by asking her the price of some goods, while a partner stole her money (Weinberg 1965,89, 93). The congestion and noise of the market helped such schemes to succeed, while many traders had no one to watch their stalls for them if they stepped out momentarily.

The most important liabilities, however, are lack of credit and capital. The Ga word for capital is *sika tso* ("money stem"), and its value is universally realized. However, it is scarce. For example, an attempt to introduce a more efficient German fishsmoking oven failed. The Germans claimed that the failure was due to women *wanting* to bend over the ovens rather than stand upright as required by the new oven. Yet the fishsmokers' biggest complaints

concerned the heat and their aching backs, so this backward-bending labor supply explanation fell before the Ghanaian one that the oven was simply too expensive (Campbell-Platt 1978,12). Poverty and its attendant disadvantages are the main culprits in preventing an increase in scale among most traders, which brings us to the deteriorating class position of such women.

I have described elsewhere how the spread of international capitalism has undermined the prosperity of these women. They are being marginalized, forced out of production. At a time when their need to support themselves and their families is becoming greater, they are losing control over their trade, which is becoming less lucrative. Their husbands and male relatives, although often in more secure positions, are not helping much, while their female networks are weakening (Robertson 1984). At this point both developmentalists and Marxists might say that this is inevitable, and that the old structure must give way to a new one, whether that be western-style supermarkets or a state-controlled distribution system. But few who have deplored the inefficiency of the Ghanaian distributive system have suggested anything *which would absorb the same amount of labor.*[19] Most difinitions of efficiency have been based on eliminating as much labor as possible, which in Ghana's case has meant improving government distributive mechanisms. Thus, a U.N. FAO report in 1974 (p. 37) concentrated on improving government cooperatives, even though they only handled 1 to 2 percent of food marketing. Another FAO source saw hawkers mainly as a traffic hazard, briefly noted their usefulness for disposing of surpluses (?), and dismissed them as a problem in further need of regulation. Supermarkets were seen as a better solution to distributive problems (Mittendorf 1978,4, 11-12). Many theorists have plumped for capital-intensive investment as a better path to economic growth and seen labor-intensive marketing as a growth inhibitor.[20] This, of course, is popular with multinational firms who have managed to eliminate most potential African competition.

The response to these arguments is that, given present conditions in Ghana, there are even greater obstacles to setting up supermarkets or a state-controlled distribution system than to helping resuscitate the trading system already in place. Furthermore, both have been tried and have failed. Also, both have the disadvantage of concentrating even more power in the male-dominated elite. It would make far more sense economically to concentrate on improving the present distribution system, which maximizes scarce resources, may contribute to development from below, and provides income for women. A better route to encourage self-sustaining growth would be to provide opportunities for small-scale entrepreneurs in a context of a corruption-free economy and of positive government regulation, rather than to introduce measures further aiding inefficient parastatal corporations and/or eliminating traders. But let me propose some solutions.

Solutions?

Political solutions are very difficult to imagine at this point in time in Ghana and in other similar countries. Entrenched elite interests dominate most economies, be they capitalist, socialist, or mixed. Consequently, economic policy in Ghana has usually been concerned with extractive functions, whether sending cocoa profits to England or Accra, or taxing traders to line private pockets. Colonial and independent governments have usually discouraged political activism to the point that to be in opposition can be dangerous. Exile rather than bloodshed has been the usual outcome. However, given the rather large autonomy permitted to persons not involved in overt political activity, it might be possible to seek economic democracy as a means toward political democracy. To this end it behooves us to devise measures aimed at incorporating women into positive economic development. Most of the people I saw every day cannot speak for themselves, either in the political councils of Ghana or in print. Some of the suggestions below came first from them. One woman said, "I'm tired of being studied. It is time that something was done to help us. We have told them what we want, why don't they do something?"

1. Improving Small Businesses

Improving opportunities for small entrepreneurs is critical. In 1964 Singer (p. 200) noted that "the choice is not an entirely economic choice between small-scale industries and large-scale industries, but rather the choice is between African . . . small-scale industries, and foreign . . . large-scale industries." It is clear that, because of corruption, incompetence, and scarce management skills in government, a large dose of decontrol favorable to small farmers and entrepreneurs would be salutary for the economy. Historically the greatest economic successes in Ghana were carried out by small entrepreneurs: cocoa farmers and women traders. In the former case the colonial government provided incentives and inputs to promote the industry, although it discouraged Ghanaian involvement in its more profitable aspects. In the latter, the need to support their families pushed women to heroic achievements with little capital and some government hindrance. Governments' actions concerning small entrepreneurs since independence have been biased toward control, while generally allowing big business freedom of action.[21] This has emerged in a context of so-called "African socialism," where rural development was and is consistently sacrificed to the interests of the urban elite. Such policies have been described as "From each according to his production of cocoa, to each according to his degree" (Steuer 1973,25-26).

If these policies were reversed, with controls aimed at the limitation of monopolies, everyone would benefit in the long run, including many male farmers and various owners and employees of small businesses studied by Aryee, Hakam, and Sethuraman (Aryee 1977; Hakam 1978; Sethuraman 1977).[22] We now know that such industries can be efficient and generate

growth.[23] By developing them people learn skills that enable replication and/or expansion, maintaining a high level of employment. For small traders this means the provision of loans and credit on terms calculated to stimulate rather than stifle initiative,[24] and, most important, the advertisement of the availability of such help, along with aid in obtaining it (Marris and Somerset 1972:203-04).[25] When this was tried a few years ago in Ghana the banks found that the women had a better repayment record than the men. Likewise, women who have marketing experience need management training at every level, which means starting with basic literate skills.[26]

Fostering local industry would mean eliminating the threat of nationalization for successful Ghanaian entrepreneurs. The threat stifles incentives to increase the scale of business, which is difficult anyway, and encourages investment of capital in real estate, where it is immobilized. Public ownership places business on the dole, removing the need to show a profit. Publically-owned business is prey to the uncontrolled whims of government officials, whether civilian or military. At this point, only private ownership in Ghana can control the excesses of corruption, while effective anti-trust enforcement should control the excesses of private ownership. A mixed economy might work, where ownership of large concerns is collectivized but private, where the constraints of a market economy encourage efficiency in production and distribution, and where a democratic government limits opportunities for the corruption which biases ministers toward big business. The most pressing need is to improve the status of those at the bottom and to mitigate class formation, but entrenched local and international interests will probably prevent such massive reforms.

2. Maximizing the Strength of Female Networks

Another strategy might be to strengthen female networks. In Ghana there is a big separation between men and women. Husbands and wives do not practice community of property in marriage, and this separation has grown over time because of the superior access of men to education. Women traders maximize scarce resources by using female networks, as described earlier. But female networks are becoming weaker because of women's inferior access to education, land, real estate, and the like, while their trade suffers from competition with big corporations and government outlets, monopolistic conditions, and persecution. These increasing economic, social, and political limits placed on female networks have been noted elsewhere in Africa (Vellenga 1976,47; Staudt 1978,448, 453). In a situation where a growing proportion of available money is going to men, a chief strategy open to a woman has become a liaison with a wealthy man. Some attempt to maintain autonomy by not marrying, but manage to extract money from men through sexual and domestic services. These are graphic illustrations of women's decline in autonomy and increase in subordination.

To maintain women's dignity, independent earnings are desirable. Cooperatives are one option. Instead of regarding all organizations of traders with suspicion, the government could foster private cooperatives, by not interfering with efforts in this direction, and by providing tax breaks. Cooperatives have existed for at least 60 years in Ghana (Date-Bah 1978,3). Private cooperatives have good possibilities for organizing women, *if* women can be assured that the government will refrain from negative interference. In Cameroon in the 1950s Tikar women established cooperative societies, which owned and operated commils. These societies then became the focus of educational activities (Bryson 1979,25, 93). Such efforts might also attract private international aid, while bringing intermediate technology under the women's control, and providing an organizational base to improve their status.

The impact of large-scale projects on small enterprises should be considered *before* they are started (Seidman 1968,37). Large-scale food-processing factories are probably undesirable for Ghana at this point, and have usually failed. If successful, they would have reduced employment opportunities for women even further.[27] If appropriate technology can be developed to help Ghanaian women, they must be its owners and operators, not men imported to operate machines and skim off profits. Above all, projects should be judged on their overall effects and employment capabilities. Will they employ Ghanaians, including women, in capacities where they can add to their skills, or will they reduce employment without substituting alternatives *for the same people*?[28] This last clause is crucial, since the whole process of "development" to date in Ghana could be seen as the provision of employment for educated, southern males at the expense of everyone else, especially women.

Rather than attempting the enormous immediately, with inadequate skills to carry it out, why not opt for small projects which are labor rather than capital intensive, and rely on locally-developed or adapted technology suited to Ghanaian conditions? In any case, the former could only be done with improbable amounts of (politically-tied) foreign aid. Although this suggestion is not new, it is worth repeating at this juncture; the Limann government's main initiatives for development were a 1 billion dollar project (to last 30 to 50 years) for irrigating the Accra Plains from Lake Volta, and an effort to establish an agricultural university in northern Ghana.

3. The Role of Education

Adapting formal education to the needs of the majority of Ghanaians is also necessary, which means moving away from the British elitist tradition, which the Gold Coast "establishment" was taught to revere. Investing resources in adult education rather than in multiple universities would be helpful. For instance, at a 1977 conference in Accra, market women requested that accounting and business management courses be made available to them. To this list

could be added budgeting, banking, advertising, and basic mechanical and carpentry skills. This could be accomplished with evening or late afternoon classes at easily accessible spots, and should involve basic literacy skills. If the program was constructed from below with the input and assistance of the women, at a minimal cost requiring minimal fees, much could be accomplished. The places of instruction could be large compounds whose inhabitants could be compensated for their use. The instructors could be drawn from among socially conscious persons committed to development from below, on a paid basis. To give the participants a feeling of responsibility, it should be administered by them, not by the government. The Institute of Adult Education at Legon has helped the People's Education Association (founded in 1949) with similar goals (North 1975,107). Foreign aid could help by providing seed money, but the primary financial responsibility should lie with the participants. In this way they can practice administration while learning it. Childcare facilities would be needed, as well as some learning materials. The former might be accomplished cooperatively, the latter by aid with the goal of eventual self-support. The program could perhaps be instigated from outside by suggestions to groups of traders, but it would have to be implemented from inside; above all, the traders should select and hire the instructors. Putting a literate person in their employ would accomplish wonders for their self-confidence.

In fact, the problem of adult education might be simpler to solve than those embedded in the government and private school systems, where the weight of authority maintains the status quo. Those who have profited from superior access to western-type formal education often see no reason to change the system granting them authority. The politics of education and its bureaucracy resist democratic change. Those within the system who understand and criticize its weaknesses are seldom rewarded. Schools promote the attitude that demeans manual labor and justifies the imposition of inequalities.[32] Girls with middle school education cannot usually get white collar jobs but find market trading too low in status to suit their aspirations. They often turn to prostitution. Middle school education, in any case, does not give them practical skills like accounting and often leaves them functionally illiterate. Readjusting salary scales to favor manual labor would help, but the political obstacles are formidable.

This ideological reversal would also be salutary by placing the emphasis where it belongs — with the small farmers, manufacturers, and traders. At universities, more attention could be given to agricultural research. Women extension agents, preferably from rural backgrounds, need to be trained and sent to teach, and learn from, women farmers. All secondary and university graduates should be required to do two years' national service.

The process of nonformal education could be democratized. The women's apprenticeship system is authoritarian. Girls almost universally turn over all of their profits to their mistresses. Many could not wait to begin trading on their own so they could keep their profits. A comparison of school and market girls'

cognitive skills showed that the latter were more likely to accept authority unquestioningly (Robertson 1984, ch. 5). Robin Cohen (1976,166) has called (male) apprenticeship exploitative, condemning the "informal sector," all the while observing that this would be difficult to change because so many enterprises have so little profit margin. However, there is a high elasticity of demand for informal sector products, and profit-sharing agreements could raise both productivity and profits. Such techniques could be taught in adult education sessions, along with employer-employee relations. These techniques would help to democratize social relations by removing exploitation by age within the female hierarchy. Democratized relations could profitably substitute for the lack of respect older women complained about from educated girls, and would foster larger cooperative groups.

In summary, I am suggesting the following measures to foster women's trading as a means of development from below. Most are utopian, but all are necessary.

1. Improving opportunities for small entrepreneurs by providing loans: and credit and help in getting them; management training for illiterates; and control of big business.
2. Maximizing the strength of female networks by fostering private cooperatives and democratizing the female apprenticeship system.
3. Putting appropriate technology and adult education under the control of its beneficiaries.
4. Making formal education appropriate to development needs and available job opportunities, especially trading.

CONCLUSION

Far from being exploiters, most traders are victims, who, moreover, bear the blame for an exploitative system not of their making. They are exploited by the big firms who successfully shift the brunt of the marketing risks onto their shoulders, yet absorb most of the profits. The middlewomen are then blamed for supply problems and the resultant hardships. They are exploited by the socioeconomic system, which expects them to support and educate their children, while depriving them of the means to do so. Their successes have been triumphs of intelligence, determination, and sometimes desperation. Those who primarily profit from this system in Ghana are elite men, some of whom are sons of traders. No small proportion of the women's profits are drained off to provide their sons, in particular, with a good education. Secondarily, elite women profit from the pool of cheap female labor to obtain servants. Elsewhere I have examined the relationship of gender and class in this respect (Robertson 1984, chs. 1, 7). The plan to replace the Makola rubble with a car park was a fitting symbol for the triumph of privilege.

While traders are casualties of a worldwide process of class formation, high officials of many governments have put public funds in private foreign bank accounts, wasting export earnings, and worsening Ghana's international credit rating and flow of imports. No government has succeeded in establishing the principle that corruption devastates the country, and eventually the corrupt themselves. It is difficult to imagine a more chaotic economy than Ghana's at present, and yet it has a supply of relatively honest civil servants, whose very honesty perhaps prohibits promotion. Until recently they have been able to keep things moving despite the many difficulties.[30] They, as well as the traders, are victims of high-level governmental malfeasance. It is popular to blame the traders and/or the international capitalist system for Ghana's ills, but only a radical housecleaning and revamping of priorities, with explicit economic goals to benefit the masses, can lay the foundation for a better future.

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* Department of History, Miami University (Ohio) and African Studies, Indiana University (Bloomington).

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2. Note the parallels elsewhere: Schuster (1979, 12), on Lusaka, "Suppression of traders under the guise of protecting consumer health and maintaining quality standards is really government suppression of testimony to the failure of the 'humanistic' economic policy;" Harrison et al. (1975, 3) on Latin America, "Assemblers, wholesalers and sometimes retailers have been treated as enemies of society rather than allies. They are tolerated as a necessary evil that must be carefully policed. This has produced little improvement in marketing practices or system performance;" Bryson (1979, 82) on Cameroon, "[Some] observers . . . consider [women traders] to be parasites, feeding on gullible rural sellers and charging extortionate rates for foods when they are sold in the urban markets."

3. Trager (1979, 2) has suggested a more complicated classification including individual characteristics of traders.

4. Fraker and Harrell-Bond (1979, 2184) summed up the situation according to popular lore. "There was no food in the market. Food was not in the market because women were responsible for instilling fear in the minds of the producers so they would not sell. The producers should sell directly to the consumer so as to eliminate the middleman, i.e., the women traders. At the same time the Armed Forces Revolutionary Council (AFRC) [headed by Rawlings] was keenly aware of their dependency on women traders in the distribution network."

5. It is very difficult to distinguish carrying a large inventory from hoarding. The AFRC defined hoarding very loosely and persecuted women at the least excuse. Fraker and Harrell-Bond (1979, 2182) cited an example of a woman being caned for "hoarding" two cartons of corned beef, two more of Omo, toilet soap, whiskey, and some building materials.

6. Date-Bah (1979, 22) noted the discouraging effect of malfeasance and insufficient supplies on government cooperative members.

7. The new Kaneshie Market, to replace Makola, had not opened when Makola was destroyed; the delay was attributed to difficulties in allocating stalls.

8. Market traders tend to reflect the ethnicity of the neighborhood where the market is; Salaga Market is thus most strongly Ga. The sample was randomly selected, choosing one out of every three stall-holders.

9. Schuster (1979, 13) called credit "the only significant basis for competition between traders" under conditions of price controls and much duplication in commodities sold.

10. In self-defense the wariness of traders is necessarily growing. In 1972 we got an excellent photo of the Makola traders' cart-wheel hats. The minute they saw the camera they simply sank down behind their stands until their hats hit the table tops, while the customers scattered in all directions: the result, a unique photo of a midday Makola full of goods, but empty of people.

11. I fell into this trap in a 1974 article "Economic Woman in Africa." The main point, that the traders' grasp of business techniques makes the distinction between "bazaar" and "fixed-price" retailing spurious, still stands. I would now, however, give more emphasis to the value of literate skills for traders.

12. Ghana National Archives. Accra Court Records. SCT 17/4/16, p. 544 (case 12 September, 1895); SCT 17/5/14, p. 555 (case 20 March, 1895), to cite only the first two cases among many of this sort.

13. SCT 17/4/30, pp. 367-368 (case 3 August, 1910). None of the people mentioned by name was the defendant. This case also shows many of the characteristics which Eames and Goode (1973, 263) identified as response patterns to conditions of material deprivation, i.e., informal borrowing networks, mechanisms for pooling of resources, use of second-hand and stolen goods, pawning, use of loansharks, patterns of frequent small purchases.

14. Fifty percent interest per month was a common charge by moneylenders.

15. These were selected at random from among 223 respondents in a larger house-to-house survey in Ussher Town, Central Accra.

16. Very few stories of large-scale embezzlement or absconding with funds were recounted to me. However, the relationship between partners would militate against that sort of crime. It was more likely that a helper or partner would skim off a little of the profits here and there in the hope that it would not be noticed.

17. Marris and Somerset (1972, 151) noted the same phenomenon among Kenyan male entrepreneurs. "Lack of confidence in partners and workers forces an entrepreneur to rely on direct personal control, constricting the scale of his organization." They also estimated that businesses were losing about 10 percent of their profits through bad debts (p. 154). Kilby (1965, 71) also noted, with respect to Nigerian women bread sellers, "Problems of supervision and control preclude the use of more than one or two paid assistant sellers . . ."

18. The mystique was expressed in Seers and Ross (1952, 17), who believed it to be the primary factor in inhibiting capital formation. "[Family] loyalties, like most egalitarian tendencies, whatever their other [social security] merits, are not conducive to the accumulation of capital." See also Armstrong and McGee (1968,361).

19. Sai (1978,21) offered no solution to accommodate the four out of ten traders she found redundant. Harrison et al. (1975, 54) committed a similar error.

20. Mintz (1971,250) has a good discussion of the thinking of Sir Arthur Lewis, Clifford Geertz, and Bohannan and Dalton in this regard. Hakam (1972, 4) is another example.

21. Seidman has noted the lack of legal constraints in Ghana on either public or private corporations, a legacy from the identity of business with colonial government (Seidman 1968, 36-43).

22. Aryee (1977) found that growth in capital formation and productivity outweighed declining activities in the informal sector. Thus, the involution theory developed by Geertz (1971, 82) — whereby more and more workers are proletarianized into more and more marginal positions — did not fit. See also McGee (1971, 74).

23. Steel (1977) is only one example of the growing literature on the topic. Chuta (1978) has one of the few studies of an industry conducted by women.

24. The 1977 FAO report (p. 12) said that only a tiny fraction of the traders were using institutional credit facilities because of the "suspicion, lack of information and education" of the women.

25. Aryee (1977, 83) noted that the small business scheme already in existence reached the larger small-scale businesses only.

26. U.N. (1974, 37) made no suggestions regarding incorporation of women at any managerial level in food marketing; their function was to be the recipients of demonstrations on better storage and display of goods. In 1975 the Ghana Agricultural Development Bank made sixty one percent of its loans in the food distribution sector to women, who had better repayment performance than men (U.N. 1977, 12).

27. Liedholm and Chuta (1976,117) found, for instance, that government protection of a monopolistic flour mill in Sierra Leone harmed bakers who had to purchase flour at inflated prices.

28. Campbell-Platt (1978,26) commended the installation of a kenkey making machine at Kanda Camp at Accra, which made 1 000 balls a day, on the basis that it would ease food shortages in Accra, as if it created, not processed, corn. Such innovations on a large scale would have a terrible impact on women's employment, and therefore the diet of children.

29. The Mills-Odoi Commission's report on civil service salaries of 1976 justified an *increase* in pay differentials between lower and upper level civil servants because most of the labor force was unskilled manual laborers, and the differentials had "their own inherent logic and wisdom [expressing] the social values of the community" (Schneider et al. 1978,100).

30. Armah (1969) gives a good example in his (anti-?) hero.

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