Gender, knowledge and power:
A case study of Market Queens in Ghana

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Introduction
• Markets in Ghana are historically dominated by female traders (Robertson 1990; Clark 1994)
• Market queens (MQ) are often considered ‘cartels’ or ‘mafia’ institutions (Adimabuno 2010; Dzomeku et al. 2011) leading many to argue they need to be abolished (Banful 1998), despite little empirical evidence
• Market associations are not adequately considered in value chain or gender studies
• Foucault (1978) explains that the type of scientific evidence produced – or not produced – on a subject has a far-reaching influence on the discourse on this subject

Research Questions
• What is the role of MQ and their institutions?
• How is leadership arranged across different regions in the country?
• What are the power dimensions of association leaders?
• Why not more time and effort has been invested to find out about the role of the MQ?
• Why the current discourse has not been questioned?

Methods
• Theoretical sampling technique (Glaser & Strauss 1967)
• In-depth interviews with MQ and traders (maize, cassava, yam, plantains and dry fish)
• Participant observations
• Expert interviews

Results
In both regions they are:
• The democratically elected ‘head’ of the hierarchical structured commodity traders association
• Important centralizing and coordinating agents
• MQ do not leverage their power to set market prices, instead provide an important informal safety net for group members
• These findings highlight the importance of this organization in the market network to ensure food provision for rural and urban areas

Discussion
• Based on Foucault’s propositions on the relations between knowledge production, discourse and power, one can hypothesize:
  • One source negative discourse could be a general negative perception of traders and middlemen or middlewomen
  • MQ and female traders achieved a level of empowerment that is perceived to be a threat in a male-dominated society

Conclusion
• Failure to comprehensively account for the role of MQ will limit any efforts to address the challenges of providing food to urban centers and provide food security
• Empowered women based on their own collective action do not fit well into a feminist discourse that emphasizes, above all, the suppression of women in all spheres of society
• Neither do they fit in the discourse of development organizations

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

<table>
<thead>
<tr>
<th>Type of Market</th>
<th>Regional (Daily/Weekly)</th>
<th>Communities</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total markets</td>
<td>21 11 9 42</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Market leader</td>
<td>12 8 20</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commodity leader</td>
<td>14 9 23</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trader</td>
<td>11 8 6 25</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Traders</td>
<td>37 17 14 68</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 2: Frequency of themes mentioned by respondents during the interviews

<table>
<thead>
<tr>
<th>Themes</th>
<th>% of traders who mentioned a theme</th>
<th>South (n=37)</th>
<th>North (n=31)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Qualities of the leader</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Good character</td>
<td>86%</td>
<td>75%</td>
<td></td>
</tr>
<tr>
<td>Good rhetoric skills</td>
<td>73%</td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Families trading history</td>
<td>32%</td>
<td>84%</td>
<td></td>
</tr>
<tr>
<td>Well connected</td>
<td>95%</td>
<td>61%</td>
<td></td>
</tr>
<tr>
<td>Social status/wealth</td>
<td>39%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Functions of the leader</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Link between market, traditional and government authorities</td>
<td>100%</td>
<td>71%</td>
<td></td>
</tr>
<tr>
<td>Coordinate the markets activities</td>
<td>100%</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>Enforce contractual arrangements</td>
<td>92%</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>Preside disputes</td>
<td>100%</td>
<td>87%</td>
<td></td>
</tr>
<tr>
<td>Functions of the group</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Insurance against adverse events</td>
<td>59%</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>Protection towards opportunistic behavior</td>
<td>73%</td>
<td>74%</td>
<td></td>
</tr>
<tr>
<td>Financial support for funerals</td>
<td>95%</td>
<td>81%</td>
<td></td>
</tr>
<tr>
<td>Access lending and saving facility</td>
<td>38%</td>
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A case study of Market Queens in Ghana
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Chair of Social and Institutional Change in Agricultural Development
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Markets in Ghana are largely managed by women traders organized into groups according to commodity, often referred to as ‘market queens’ (MQ). In the public perception and limited literature, MQ have a negative connotation and are described as ‘cartel’ and ‘mafia’ institutions. This study aims to investigate: 1) the nuances of these female-led institutions 2) the structure and function of the associations, and 3) their perception outside the market. Contrary to current literature, our results reveal that MQ do not leverage their power to set market prices, but instead provide an important informal safety net. As a minority they are an easy target and held responsible for high prices and economic challenges. Although market women are perceived as powerful, they are neglected in gender and value chain literature. These empirical findings challenge the negative representation of MQ and highlight the need to recognize market women organizations as collective action and credit groups, which are crucial in the value chain. We apply Foucault’s concept of a political economy of the will to knowledge to explain why a negative discourse about MQ prevail and why research has not yet challenged the negative discourse.

Key words: Market queens, female-led organizations, power, Ghana
INTRODUCTION

In development-oriented literature on gender, women are often portrayed as social beings that are deprived of any power, whose rights are suppressed and whose role is constrained by rigid social norms. This framing is particularly widespread in the literature that deals with rural women in low-income countries and it cuts across disciplines. In the economics literature, intra-household bargaining models have provided a powerful rationale of why women are disadvantaged (Folbre, 1986). Consequently, the need for strategies to empower women is widely emphasized in the development literature. This literature has its merits which can hardly be overestimated. Without any doubt, discrimination against women is widespread across societies, and many studies have shown that empowering women is not only a goal in its own right, but also has a positive impact on rural development, equity, and nutritional status of families (Udry 1996; Quisumbing & Pandolfelli 2010; Johnson et al. 2016; Goldstein & Christopher 2005).

Yet, the discourse that portrays rural women as essentially suppressed social beings who need to be empowered, most notably by development interventions, has left a ‘blind spot’ in the development literature. Are there no spaces in developing societies where rural women play powerful roles without having been empowered by some type of intervention? Are they all inherently suppressed unless they belong to social elites or benefit from empowerment efforts? And if spaces exist where rural women traditionally exercise power, why has the gender-oriented development literature paid so little attention to this question? Is there not much to learn from situations in which women have traditionally been able to exercise power, even in societies where discrimination against women is widespread?

In this article, we search for answers to these questions by conducting a study of ‘market queens’ in Ghana. The term ‘market queen’ is used in the Ghanaian society for female traders. Market queens play an important role in markets for agricultural products. They may be in charge of a particular agricultural commodity or groups of commodities. For example, plantain traders association is led by the ‘bordiee hemaa’ (plantain queen mother). The label of ‘queen’ points to a position of traditional power. Therefore, the institution of market queens (hereafter MQ for brevity) appears suitable to address the above questions. Studies on the institution of MQ that are based on sound empirical research using either quantitative or qualitative methods are surprisingly scarce. And – interestingly – the scarce literature that does exist on MQ portrays
them as almost exclusively in a negative way. An example is (Banful, 1998: 155) who claims that ‘the current marketing system appears to be satisfactory but it is suggested that the role of MQ or middle women needs to be abolished to reduce retail price’. Likewise, Katila (1997: 284) writes that the institution of MQ ‘operates like a cartel and like all cartels presents an impediment to the efficient functioning of the market mechanism’. There is surprisingly little scientific evidence to support any of these statements. The prevailing negative undertone in literature reflects widely held perceptions in Ghanaian society about MQ, but is rarely based on scientific inquiry. Contributing to closing this knowledge gap is the main aim of this study. Our study, based on 68 interviews held in 42 markets in all regions of Ghana, reveals that MQ are generally democratically elected leaders of traditional self-help associations of female traders that operate in rural markets. Though there are marked differences regarding the roles of these associations between northern and southern Ghana, they play important roles in both parts of the country by organizing such markets, such as resolving disputes and acting as a social safety net for the traders. These associations enable traders to function as an essential link in the value chain to enhance food availability and stability and, therefore, to contribute to food and nutrition security in rural and urban areas. These findings are in stark contrast to the prevailing negative perceptions about MQ. In light of our findings, this manuscript also aims to analyse why the current literature has either neglected the institution of MQ or portrayed it in an overwhelmingly negative way. In Section 5, we suggest that the ‘political economy of a will to knowledge’ (Foucault 1978) may help to explain this phenomenon.
INSIGHTS FROM THE LITERATURE

The majority of available literature on market institutions in Ghana is either specific to commodity traders or considers female traders as a homogenous group. These studies focus on main cities Accra and Kumasi, located in southern Ghana. The relatively scant literature leads to generalizations and assumptions, that fuel deeply rooted perceptions of the general public. However, the country is highly diverse: six agro-ecological zones; 44 ethnicities, many languages and a vast portfolio of cultural system and practices. Societal organizations are reflected in different aspects of daily life and economic activities, for instance, in the market. Additionally, intrinsic features of the commodities (e.g. perishability, size, weight and value) influence the trader’s organizations.

The perception of the middleman

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

The fact that middlemen are perceived negatively is not new to traders; the concept of middlemen minorities or ethnic market-dominant minorities is discussed in literature. Amy Chua (2002) describes trading minorities in many contexts across continents and how politicians used them to gain political power, making them ‘scapegoats’ to divert the attention from deteriorating economic conditions. Historically, middlemen minorities are found in almost every society (Chinese throughout Southeast Asia, Persians in India, Igbos in Nigeria, Indians in East Africa, Lebanese in West Africa, and the European example of discrimination against Jewish traders, which reached a peak in World War II). Common to these minorities is that despite discrimination, they were able to gain prosperity and were able to access quality education and become the most successful ethnic group in their respective societies. Politicians targeted these minorities to raise their power (which has been successful, see Hitler in Germany, Mugabe in Zimbabwe, Milosevic in Serbia) and therefore were and are victims of violence, repression and racialist programs (Chua 2002).
Women traders are common in African countries and face similar discrimination to the ethnic market-dominant minorities. Nevertheless, to the best of our knowledge, little evidence-based data is available which explains the negative reputation. Minorities described by Chua (2002), have rather little contact with the dominating population and are increasingly becoming wealthy, and become prestigious members of society; in contrast, market women in Ghana belong to the same prevailing ethnic community in the region and are not visibly accumulating savings or increasing their wealth.

**Tomato Traders in Ghana**

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

Type of Research Design and Data Collection
Empirical data for this study was collected through a field study conducted for seven months during two periods between September 2015 and 2016 in all 10 regions of Ghana. The markets visited include regional (10), district capitals (22) and community markets (9). Larger cities have more markets; therefore, the total number of markets visited was 38.

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

The selection of interviewees was done through purposeful sampling, determined by: (i) Commodity sold. The traders interviewed were selling cassava, plantain, and maize in the South and dried fish, yam, and maize in the North. Maize is common nationwide, cassava and yam represented the prevalent starchy stable crops in the south and north, respectively; plantain and fish were chosen because of their importance in the regional diet. (ii) The role they have in the market network. The data was collected from market traders and market traders with leadership function (when available); additional informants (traders) in the market were selected by snowball sampling (see Biernacki and Waldorf, 1981:141). The inclusion of additional traders in the interview process was determined by the concept of theoretical saturation described in Grounded Theory (see Corbin and Strauss, 2008). Based on this, when no new information emerges, and redundant information prevails, the process can be concluded in the particular area.

At the market, a formal introduction by local civil authorities who granted the research permission preceded the interviews. To avoid deception, the purpose of the study was explained to the respondents and consent was sought from the market authorities in advance. All respondents voluntarily shared information for the study. The discussion mainly covered topics such as market activities, function and responsibilities of traders in the group, and features and roles of the group leader. Also, flexible interview guidelines enabled us to capture rich and detailed qualitative data without requiring prolonged interviews with participants (Shabbir & Di Gregorio 1996). The researchers assured confidentiality of the information shared and the in-depth interviews allowed researchers to gain insights into sensitive and personal topics. With this method, 68 in-depth interviews were conducted (table 1) with durations between 45 minutes to 1.5 hours. Only six interviews were held in English while the majority of interviews was translated from the regional language into English. The interviews were recorded and transcribed; this study is based on the analysis of the original interviews as the core of the empirical data.
Experts for the interviews were identified among research and government institutions, which work at different stages of the value chain of the chosen products. The snowball sampling technique was utilized here and resulted in nine expert interviews.

By using qualitative methods, it was possible to disclose features on the market associations’ structure and their network, which are difficult to reveal with other methods. Moreover, this empirical technique allowed accounting for difficult-to-measure variables, such as social standing, reputation, and trust. The presented empirical findings are not considered statistically significant in a narrow sense, but aim to shed light on indigenous market institutions that are not fully understood but play an important role for female traders and contribute to food security and the functioning of the value chain.

### Data analysis

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

### Validation

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

Female traders dominate markets across Ghana; the relatively few male sellers are dealing with high-value commodities such as livestock and fresh meat, and north cola nuts in the north (used for ceremonies and gifts). Trading is a risky activity because of the investment in perishable products and due to the challenges encountered during transportation such as breakdowns, accidents, robberies, extortion, and in the worst case, death.

Variations of Organizations between Markets

Similar commodities come with comparable risks, face equivalent constraints, and are purchased under similar conditions; therefore, exchange of information becomes especially valuable. For that reason market women form groups based on the commodities sold. In smaller markets, commodities with similar intrinsic characteristics are grouped and sold by the same trader. For example, plantain, cocoyam and cassava were sometimes sold by the same trader; the same is true for rice and maize or beans and groundnuts.

It is important to consider that markets differ between rural and urban areas and within the urban setting. Markets also differ in sizes, schedule, and in terms of seller typologies.

Daily markets are located in town centres with regular traders. Basic services, such as stalls, public toilets, and waste collection systems, are available with a fee.

In urban areas, a ‘weekly’ market that operates regularly, on a 3 to 8 days basis, is common. These markets are located on the outskirts of towns; here, different groups of traders and consumers come together: farmers who sell directly, wholesalers and long distance traders that fill up their trucks, chop bar owners, private consumers, as well as traders from the daily markets that purchase part of their supply. These markets represent a very dynamic and well-attended platform; due to the direct interaction with producers, prices are lower.

Market traders’ associations are based on trust and personal interactions, among ‘full-time’ traders in both typologies of markets. Groups of female traders in weekly markets have organized their activities and follow a common schedule.
Variation of Organizations between Regions

Functions and norms prevailing in different associations reflect the ethnical context in which they operate under. Our findings show a remarkable difference between the structure and the aim of the market traders associations of the Akan-dominated southern and the Dagomba-dominated northern Ghana.

To provide quantitative information of the themes mentioned by the traders, table 2 shows the frequencies of themes mentioned by respondents. Due to regional and ethnical differences, respondents were divided by location.

**Table 2: Frequency of themes mentioned by respondents during the interviews**

<table>
<thead>
<tr>
<th>Themes</th>
<th>Per cent of respondents who mentioned theme</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Traders in the south (37 respondents)</td>
</tr>
<tr>
<td></td>
<td>Traders in the north (31 respondents)</td>
</tr>
<tr>
<td><strong>Qualities of the organization leader</strong></td>
<td></td>
</tr>
<tr>
<td>Good character</td>
<td>86%</td>
</tr>
<tr>
<td>Good rhetoric skills</td>
<td>73%</td>
</tr>
<tr>
<td>Families trading history</td>
<td>32%</td>
</tr>
<tr>
<td>Well connected in the community, with other traders and farmers</td>
<td>95%</td>
</tr>
<tr>
<td>Social status/wealth</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Functions of the leader</strong></td>
<td></td>
</tr>
<tr>
<td>Link between the market and the traditional and government authorities</td>
<td>100%</td>
</tr>
<tr>
<td>Coordinate the markets activities</td>
<td>100%</td>
</tr>
<tr>
<td>Enforce contractual arrangements</td>
<td>92%</td>
</tr>
<tr>
<td>Preside disputes</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Functions of the group</strong></td>
<td></td>
</tr>
<tr>
<td>Insurance against adverse events</td>
<td>59%</td>
</tr>
<tr>
<td>Protection towards opportunistic behaviour</td>
<td>73%</td>
</tr>
<tr>
<td>Financial support for funerals</td>
<td>95%</td>
</tr>
<tr>
<td>Access lending and saving facility</td>
<td>27%</td>
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<td></td>
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</tbody>
</table>

All markets visited in the south are headed by ‘market queens’, who serve as point of reference for all traders. Larger urban areas have various female-led associations, led by ‘queens’, that
organize according to commodities sold; economically less prominent commodities are grouped under one ‘queen’. The wording is borrowed from the Akan tradition, of matrilineal kinship, where the chief and the queen mother are in charge of the overall community, looking after its wellbeing, and choose the new king from her lineage. Accordingly, market women are known as ‘queens’ because of their responsibility for associations. Depending on the commodities they trade, MQ take the name of the product. For example ‘bankye or banyere hemaa’ is the definition of the leader of the tubers sellers association (cassava or yam queen mother).

MQ are responsible for anything that happens to the traders of the association she is leading. In case of an emergency, such as when a trader has to be taken to a hospital, a “queen” would be responsible until a family member arrives. She also needs to mediate and solve disputes between traders and the formal and informal authorities. In addition, she has to maintain the reputation of the entire group and herself.

Patrilineal kinship communities, mainly Dagombas, with a large share of Muslim population, dominate societies in the north. In all sites in the northern Ghana, the associations are more commercially-oriented and they operate as microcredit or saving groups for women in the market. Widely adopted by the traders are the rotating savings and credit associations (ROSCAs) and the peer-to-peer banking and lending systems. The groups are organized based on the commodity sold and their commodity leader or chief is the so-called magajia. The wealth of the commodity leader was considered as a reason to nominate her into office to show respect for her status. Because of her privileged position, local authorities are keener to accept her position, which is an advantage for the entire group.

In the text we refer to queen, magajia and leader interchangeably.

The Market Organization and Role of the Leaders

MQ were not found to be commodity-specific in small markets (district or community level) but they function as coordinators for the entire market. In contrast, in very large markets (larger districts and regional capitals), one of the commodity queens assumes this role as a market coordinator. MQ differs from the commodity leaders, as she is the link between authorities and the commodity queens and the contact person for matters concerning the entire market population.

In all larger markets, traders organize into associations depending on the commodity sold, and an elected member heads the associations. In even bigger cities, with more groups selling the same
commodities, traders join groups based on ethnicity. Trader’s members fee is between 5 and 30 GHC (1 and 7.5USD), in small cities and communities there is no charge. Membership in a group secures access to a safety net as well as reduced transaction costs for transport and information. Group members are expected to comply with the rules, contribute when others are in need, and be aware that failing any of these responsibilities can lead to exclusion from the group. Among the markets visited, a group did not exceed 50 members, mainly because trust and personal relationships are the most valuable assets to traders. Across all visited markets, the group leader is an important centralizing and coordinating agent in the complex market network. The respect and authority given by social norms and the recognition of her position are crucial for a smooth-running market business. Anyone is eligible for the position but recurring traits and features were identified by the respondents that a queen or leader should have. Paramount is the character\(^1\).

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

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

\(^1\) ‘The queen should be someone with a good character, she should not love to fight but, have strength to settle disputes and talk well in public’ (Plantain trader in Goaso, 2015)

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

‘The queen should be the one that can provide plantain in very time of the year, even if there is no plantain in the market’ (Plantain trader in Kumasi, 2015)
meetings, local festivities and celebrations. With such skills, she can lobby for spaces in the market or better facilities for her group to the traditional authorities or the district assembly.

In the north, due to the commercial orientation of the associations, a leader is chosen based on her economic status. Here, wealthier women were elected to office because of their personal ability to give loans to their peers, a feature not found to be a priority in the south.

The elected queen or leader will be in office until her death. When she is not able to come to the market because of the advanced age, she would delegate her responsibilities, often to a family member in trading. After her death, a new leader is elected into office. If the newly-elected leader is not considered to have adequate abilities to represent the group, members will call for a re-election. This process was equally mentioned in markets in the north and south. In some instances, the queen would then be introduced to the chief, who has to agree with the choice. This happens mainly there where the chieftaincy is still strong and the royal family resides in town. In rare cases, the chief himself would appoint the MQ (this was found only in two very traditional locations).

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

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

All interviewees confirmed that all members meet to discuss market problems and ways to improve their marketing techniques. They also discuss problems related to the market infrastructure, such as accessibility to the wholesale yard, sanitation problems, and storage and waste management issues, which are then brought up during meetings with local authorities. Meetings among group members were rather irregular in the southern regions; whereas in the north, some groups (four) and their meetings were very strict (participants were even fined for
not attending meetings without excuse or for coming late). The fine was kept in a common savings pot and was used for group purposes. Due to a higher degree of commercial orientation in the north, administration of the contributions was also a prominent topic.

At all markets visited, the leaders preside over disputes and enforce contractual arrangements between the agents in the market. For the involved parties, accepting the queens’ decision is the cheapest way of enforcing a contract. Involving local authorities such as the police, the chief or even the court would come with high transaction costs for all involved parties. A good leader is respected by all parties through her ability to negotiate with producers and retailers alike.

At all study sites, respondents emphasized the queen’s function to settle quarrels, to ensure the smooth-running of business, and to be the link between traditional and governmental authorities. Dispute settlement is one of the most time consuming activities of the queen. Quarrels arise between farmers and traders, amongst traders, and between traders and customers on loan repayment issues, quality perceptions and contract agreements. Disputes also surface between traders and market-fee collectors of the district assembly. The fees for market space maintenance are collected every day in the south and only a few times a year (irregularly) in the north. The queen’s reputation to be a fair negotiator and a person ‘who does not love to fight’ (cassava trader Sunyani, 2015) is important for the efficiency of her business.

This last statement was emphasized in most interviews. The office is a sign of prestige and respect, and some acknowledged that they have a better bargaining position with wholesalers because the latter wants to keep a good relation with the queen to avoid frictions, which overall does not contribute to their income. Holding the office was often described as more of a burden because of the time-consuming activities involved (for example mediating, attending functions and meetings) at the expenses of trading herself.

At smaller markets, where farmers sell directly, the relation between producers and traders is crucial for both sides in different seasons. The farmer wants to keep a good relation with the

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*‘Being the queen is a honour (laugh)... but it is also a big burden and you need someone, you see my daughter here, she is here every day, as a queen you are called everywhere in the market, all the time, and who runs your business? (laugh)...There is no benefit... only the respect’ (Commodity queen Koforidua, 2015).*
traders to have an outlet for his produce during bumper harvest of his crops, and the trader will continue buying because she wants the producer to sell to her during the low season of crops, a season with produce shortage. The ability to have goods to sell in low season enhances her reputation of being a good trader of that particular commodity. It is a form of trust and reliability between the actors in the value chain, but it also highlights the need for strong relationships and networks. In general, the queen does have a strong network, also to other commodity leaders in other locations; this provides information on prices and quantities in the production areas. This information is passed along to the group members who will adjust their bargaining with itinerant traders and wholesalers.

Traders stressed that the membership in a commodity group is a form of insurance. The active contribution in the group is a guarantee for support in times of need. Members support each other through hard times due to robberies, loss of acquired produce due to breakdowns during transportation and/or other unforeseeable shocks such as hospital bills and funerals. In the north, associations collected weekly contributions or after the trading day and took them to a common bank account. The savings can be lent to a member to restart her business after a shock or to make an investment. Repayment modalities depend on the groups’ arrangements. Eighty percent of the groups stated that they share the commonly-accumulated savings plus the interests among the members, and only 20 per cent of them let the deposits remain in the bank even for more than a year until someone is in need. The access to the informal savings and credit sources is extremely important in the risky business of trading and for traders with small capital and no collateral to access these kinds of services.

Across regions and ethnicities, funerals are considered a hardship; during this time, a group member can receive support. Although weddings are also a financial burden for the families, they are not unexpected events; therefore, they are not considered reasons to access the groups’ safety net.

Funerals are generally of high social and customary importance. In the south (Akan-dominated area) they are meant to celebrate the life of the deceased and disclose the status of a family. It involves high costs and (often) leaves families in debt. Part of these huge costs is to be paid in advance and all family members are meant to contribute while neighbours and friends would give their donations and contribute to the expenses as well. Funerals are also reasons for group members to raise funds in the north, even though the dagomba adopted prevalently Muslim
customs in this regard, in which funerals are much less of a social event and representation of the family’s social status. However, funerals also represent a financial shock since they have to take place within three days, putting financial pressure on the relatives.

The presence of MQ or commodity leader at funerals is of high social value for the families, since their presence reflects the family’s social status, which was found to be the case among all regions.

**Perception of Traders Organizations and MQ**

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

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

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

Organizations Function and Role of the Leader

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

Lyon (2000) and Lyon and Porter (2009), analysing the role of moral norms, trust and networks in the agricultural markets in Nigeria and Accra, conclude that strongly enforced moral norms make competitors act as colleagues and do not let the market spiral into chaos. The strength of an authority (for example queen or magajia) is based on common values, beliefs, tradition and on the recognition of the leadership, similar to the chieftaincy system. Norms can be enforced by sanctions, and norms determine which sanctions are acceptable. Due to a lack of formal legal institutions, petty traders and microenterprises in agricultural markets in Ghana rely on these moral norms (Lyon 2000; Clark 1994; Gore 1978).

The transaction costs are high since small amounts are bought from a large number of farmers and sold in small amounts to a large number of customers. Market organizations are crucial to decrease transaction cost by facilitating access to transport and credit, settling disputes without the intervention of formal authorities and by providing channels for information and training (Smith & Luttrell 1994; Fafchamps & Minten 2001). In Ghana, commodity leaders have been responsible for the smooth-running of market transactions, which in the past led to a well-documented politicization of the institution. In times of shortages, commodity leaders were politicized to divert attention from underlying political and economic problems. “Market women, because of their visible role, were forced to bear the brunt of public displeasure provoked by shortages in goods, invisible inflation, decline in terms of trade, corruption, and incompetence” (Robertson 1983: 469). As a result, the public perception that MQ impose prices and even create artificial shortages in the market to control quantities was very widespread and repeatedly mentioned. In addition, this was most likely fuelled by studies on tomato marketing and this study was indistinctively projected to all crops traded. However, the challenge of food provision and security is linked to increasingly-growing urban areas, it has been suggested that mature groups with functioning rules and activities based on natural or social capital are in the best position to improve the market situation (Salifu et al. 2010).
Factors determining differentiation

Commodities traded

There is a very small body of literature that describes market associations which trade products other than tomatoes. This work concentrates on market associations of regionally important commodities, such as tubers, plantains, maize, and dried fish. These crops are produced locally in backyards, can be transported in bulk, and have longer shelf lives. Tomatoes, on the other hand, need careful handling during the entire value chain, especially during transport; large quantities are transported in crates or baskets with high risk of getting damaged. Storing tomatoes presents a challenge in most markets, since there is no refrigeration and the available stalls are often overcrowded. Additionally, tomatoes are usually purchased far away from main urban centres with the high demand, an entire network has revolved around the value chain network, which prevents new traders from entering the business and regulates the quantities of tomatoes in Accra and Kumasi (Adimabuno 2010; Amikuzuno & von Cramon-Taubadel 2012; Wongnaa et al. 2014). The main markets in these two cities are busy; space rather constrained, and need a certain degree of organization to guarantee a smooth supply of all items. Available studies on tomato trade portray queens as itinerant traders, who take risks and bear the costs of traveling to the other end of the country. On the other hand, for commodities other than tomatoes, queens are the chairperson of a more or less structured group of retailers. The structure of tomato trader organizations is fairly well documented and the influence on prices has been acknowledged and assessed in the past (Adimabuno 2010; Wongnaa et al. 2014; Amikuzuno 2009; Okali & Sumberg 2012). Drawing general conclusions for heterogeneous commodities and markets of traders and organizations around one specific crop seems overly simplistic.

Market Typologies

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

*Regions, kinship and norms*

From the results collected among all ten regions in Ghana, it was possible to categorize trader organizations based on their regional and ethnical affiliations. Female trader organizations in southern Ghana are imprinted by the Akan-dominating societal structure. The community leadership system is based on gender parallelism and dual leadership of the chief and the queen mother. In practice, the chief makes political and administrative decisions, including land tenure, supported by male elders. In the symbolic domain, the queen mother represents the mother of the clan and the mother of chief. This gives her a special position in the overall socio-political system, as she is respected as advisor to the chief (Okali 1983; Odame 2014). This structure is reflected to some extent in the market, as the commodity queen, supported by her members, assumes a similar role of an overall leader to be responsible for the wellbeing of the group members. The strong bargaining skills such as her calm character and the ability to not react to provocations influence the election decision. The reputation of the group very much depends on the way she represents herself and her group. Market institutions are backed by the community chief, who is involved in market affairs only if the queen cannot solve the issues herself. Nevertheless, dealing with higher authorities is not desirable since it is seen as leadership failure.

In the Akan tradition, the chief owns the land and allocates it to individuals or for community purposes, for example, the market. The royal family formerly had market personnel who collected food items, as a fee for the land, from each trader for their consumption or for festivals; for this process, the commodity leader would gather the food items to be sent to the palace. This commitment is limited to festivals nowadays, but she still represents the link between traditional authorities and the market traders.

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

Perception

The results show how market women associations try to solve structural problems that emerge for traders, but at the same time are confined in by social norms of solidarity and shared poverty. The affiliation to different ethnic groups solves ‘the trader’s dilemma’ by removing traders from their moral obligations (Evers & Schrader 1994). However, female traders in Ghana are neither socially nor ethnically different from the community in whose midst they live in; thus, one could argue that the creation of credit and saving institutions is partly allowing for their withdrawal from moral obligations. Despite little evidence, local authorities and the media demonize market women as obstacles (handicap) to a free-market economy (CUTS, 2016, interviews with all government officials and researchers 2015 and 2016). The image of greedy and profit-oriented traders that take advantage of their strategic position is deeply rooted in the perception of the general public\(^4\). This challenged the triangulation purpose of our interviews with local authorities.

Trading represents an opportunity for an additional source of income, which allows farmers to combine subsistence farming with cash-generating activities. An elaborated and heterogenic network keeps prices low (Korff 1994) and the cartel function of the market organizations appears challenging, where there is no restriction to entry, no space limitation, and no full control over the commodities traded in most Ghanaian markets. Empirical studies, nevertheless, have found market groups acting as cartels in the case of tomatoes, because of it peculiar features, but

\(^4\) This was evident also during the presentation during the Tropentag conference in 2015 were a male participant vehemently disapproved with the results, arguing that if the government and others institutions representatives were stating them to be a cartel, there was no reason to dough it.
a monopoly over prices and quantities of other commodities could not be confirmed through this work and other rigorous empirical findings in literature (Lyon 2000; Clark 1994; Mensah & Antoh 2005).

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

Applying these considerations to our case, we can try to answer the questions: Why have researchers not invested more time and effort to find out actual roles of MQ? Why have they just reproduced the negative public discourse about MQ rather than questioning this discourse? Considering Foucault’s propositions on the relations between knowledge production, discourse, and power, one can hypothesize that the negative discourse on MQ may have several sources: One source could be a general negative perception of traders and middlemen (in this case middlewomen), which is widely documented in the sociological literature on trade and markets in developing societies. Another source may be a disguised form of opposition that stems from the fact that MQ and the associations they represent have achieved a level of empowerment that is perceived to be a threat in a male-dominated society. The argument that MQ form a ‘cartel’ or ‘mafia’ is a discursive strategy that provides a rationale to abolish this institution since the positive role MQ play as elected leaders of self-help associations would undermine this discursive strategy. But why, if this is the case, have feminist researchers not developed the ‘will to know’ what is behind this institution of the MQ and to challenge the discourse of MQ as a form of cartel or mafia? The political economy of the will to knowledge may explain this fact as well. Females who are empowered based on their own collective action do not fit well into a feminist discourse that emphasizes, above all, the suppression of women in all spheres of society.
Neither do they fit in the discourse of development organizations, which raise their funds by implementing projects that aim at empowering suppressed women.
CONCLUSION

This work contributes to a small number of analytical studies devoted to successful grassroots female institutions and aims to challenge the perception of female traders in Ghana who are seen as ‘mafia’ or cartel-like organizations concentrating power and profits in their hands. A large body of literature has focused on intra-household gender roles, where women are generally power poor, but less is known about powerful female organizations and their structure. This study revealed regional differences of female-led groups and between commodities traded, shading light on the multiple facets of the associations which make generalizations shallow. The focus of this work is on organizations that are trading staples contributing to food security and highly appreciated commodities, both in large and small cities as well as very small communities. Ethnicity determines the association structure; especially the role of the queen in the south has an analogical role to the queen mother because she, perceived as a very powerful leader, is responsible for the commodity group. This perception is most probably because of the legacy of the dominating Akan kinship, and it is reinforced by studies focusing on tomatoes in space-constrained markets in Kumasi and Accra.

Furthermore, this study did not find evidence of cartel-like institutions due to the diverse group of traders, which also included direct marketing by producers, in the large varieties of markets even in the same urban area. In the north, market institutions, based on rotating savings, have a higher commercial orientation, which facilitate women to access credit and savings even in infrastructure-poor areas. However, throughout the country, market associations are important for women to engage in risky activities.

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