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EXECUTIVE SUMMARY

GENDER ISSUES IN RURAL-URBAN MARKETING NETWORKS¹

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ABSTRACT OF TEXT

The planning for increased development of market towns and secondary cities to enhance links between rural and urban areas must consider gender issues in agricultural production and marketing. African women's contribution to farming of cash and food crops and livestock is significant, but their lack of land tenure and reduced access to the means to intensify agriculture (extension services, credit, input, and training programs, and mechanization either in the public or private sectors.) results in losses in efficiency and welfare.

African internal marketing systems vary in complexity, but link rural and urban areas in the transfer of farm commodities and manufactured goods. Traders and wholesalers, many of whom are women, provide the human linkages by virtue of their skills, knowledge, and resources. Women traders often set prices of commodities both on the farm and at the market, and provide a multitude of services such as bulking agricultural commodities in rural periodic markets; breaking bulk and retailing commodities in rural and urban markets; providing credit to sellers and buyers; and maintaining the food supply system. There is gender variation within the market system in terms of the scale of trade, types of commodities, and services offered. Even in areas where women are less important in the market sector or are in seclusion, they may retail agricultural products and cooked foods. The components of women's urban trade include retailing of agricultural produce, food processing for sale, and the vending of street foods. Women play key roles in organizing the movement of goods through marketing systems by buying from rural markets, arranging transport, and organizing sales to other intermediaries.

Women's needs will not be met by "grafting on women" as a category to projects or interventions, but rather by a thorough understanding of their needs and of societal constraints. Their roles in agricultural intensification and structural transformation will have to be studied and strategies will have to be devised to ensure that they are participants in rather than victims of development efforts.

SUMMARY OF RECOMMENDATIONS

AGRICULTURAL INTENSIFICATION

(1) Improve the knowledge and information base for the design and implementation of both rural development and urbanization projects by collecting sex-disaggregated

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data on the farmers and commodities produced, the recipients of extension services, and the types of traders and the goods marketed.

- (2) Investigate women's access to agricultural inputs in the private sector, and devise strategies for their involvement in private sector development.
- (3) Devise strategies to enhance and insure women's involvement in urbanization projects and make certain that formal sector and rural commercialization interventions do not have differential and negative impacts on men and women.

MARKET INFRASTRUCTURE

- (1) Improve market place infrastructure particularly the provision of basic services such as sheds, water, and sanitation, especially in rural and intermediate city markets.
- (2) In urban markets where women predominate, explore the provision of childcare centers, clinics, and schools located in the market.
- (3) Provide storage facilities and insure access by women traders and retailers.
- (4) Make market administration accountable for maintenance services.

LOCATION OF MARKETS

- (1) Recognize the continuing need for market places in central city locations and do not allow their destruction in favor of large-scale commercial development.
- (2) In the construction of urban housing, make provisions for locales for income-earning activities of women (e.g., trade, food processing, renting rooms) and/or improve their access to existing locales.
- (3) Provide locales for street food vending in central city and high-density urban locations; do not allow removal of vendors to sites far away from population concentrations.

TRANSPORTATION

- (1) Transport needs to be improved, especially that involved in the movement of produce from rural to urban markets. Transport needs to be affordable, readily available, and safe for women.
- (2) Women should have access to programs that provide capital for transport such as the purchase or rental of vehicles.

CREDIT AND MICRO-ENTERPRISES

- (1) Target specific groups (i.e., women who are small scale and commercial agricultural producers, intermediary traders based in smaller cities, and street food vendors) for credit and other micro-enterprise programs.
- (2) Repayment schedules should be flexible to accommodate traders and vendors whose incomes have seasonal fluctuations.

REGULATORY POLICIES

- (1) Regulatory policies aimed at banning street vending and/or removing vendors from central city locations need to be changed and acceptable locales for street trading, especially in central city locations, need to be found.
- (2) Services that can enable street vendors to provide better quality and more sanitary produce--e.g., access to water supply or training courses in hygiene--are needed.
- (3) Regulatory policies directed toward traders (e.g., taxation efforts, relocation of market places, etc.) need to be reexamined in light of the recognition of the importance of informal sector occupations.
- (4) Change policies that inhibit women's access to tenure of land and ownership of market stalls, shops, and other commercial establishments.

GENDER ISSUES IN RURAL-URBAN MARKETING NETWORKS¹

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As governments and donors plan for increased development of market centers (in secondary cities and towns) as links between rural and urban areas in Africa, the planning and implementation of projects need to consider African women's crucial roles of agricultural producer and processor, trader and wholesaler, and household manager and decision maker. Lele notes "that overlooking women's role in production in formulating and implementing agricultural policies and programs has particularly unfortunate consequences for efficiency and welfare losses in Africa" (1986:206).

This paper considers women's roles in agricultural production briefly and then focuses on gender issues in agricultural marketing systems. In addition, it is pointed out that rural--urban "linkages" are in fact traders' skills, knowledge, and resources involved in the distribution of commodities as well as basic infrastructure and institutions.

Recommendations are offered to assist in the planning of agricultural intensification, infrastructure, market location, transportation, credit and micro-enterprise programs, and regulatory policies.

I. WOMEN IN AGRICULTURAL PRODUCTION

African women perform 30 to 70 percent of the agricultural labor in the smallholder sector depending on the area and on the commodity. In the past, it was thought that their work was limited to the production of food crops for subsistence. However, in many places they are fully involved in the production of cash and non-food crops as well as in livestock production for local consumption and for sale (Boserup 1970; Spring 1985, 1986, 1988; Staudt 1975-76; Rogers 1980). Women's roles as producers and household managers mean that they make decisions (either on their own or in conjunction with men) concerning the allocation and retention of commodities for the household and for sale. Women's contribution to production is not matched by their access to land tenure or by their access to the means to achieve agricultural intensification. Although some rural women and higher income urban women own land in their own right (that has been acquired by inheritance, gift, purchase, or clearing), the majority cultivate land belonging to husbands and male relatives. This has consequences for long term improvement, holding size requirements for certain commercial enterprises, and collateral for credit or input programs.

Many writers note women's importance in production, but when they discuss the need for incentives to motivate farmers, there is often little recognition that women as household heads and as wives are usually constrained compared with men in terms of their access to production resources (land, labor, and capital) and extension

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services (training, inputs and credit programs, and mechanization). Although it is generally the case that women (especially female heads of households) are more likely to be low resource farmers, there are examples of high resource female farmers and women who have access to new technology (Moock 1976; Spring 1988). Plans to provide incentives to farmers have to account for the tendency to overlook women farmers who are typically left out of the usual programs by virtue of their lack of contact with extension, absence of membership in farmers' organizations, lack of collateral or adequate farm size, or low levels of literacy (that make them "ineligible" for certain training programs).

Agricultural intensification usually includes the use of new species, varieties, cultivation practices (including mechanization), marketing strategies, and knowledge of policies. Gender must be factored into discussions about structural transformation, especially because women's access to resources such as agricultural inputs and credit through the public sector (government, parastatal, or donor programs) has been so reduced compared with that of men's. Whether or not women's access to fertilizers, improved seed, agricultural machinery, and the like through private suppliers is or will be better or worse is not yet known and should be investigated. Strategies for increasing agricultural production and food security need to account for how production and market conditions (extension services, pricing, transport, housing, etc.) affect men and women differently.

II. WOMEN AND AGRICULTURAL MARKETING SYSTEMS

The internal marketing systems within African countries link rural and urban areas as well as different regions in the transfer of rural agricultural commodities and manufactured goods. Whether daily or periodic, these internal markets function to exchange locally produced goods, to bulk agricultural produce in rural markets for internal trade to larger, urban markets, and to distribute both locally manufactured and imported goods from urban to rural areas.¹

Within Africa there is considerable variation in the extent to which marketing systems are highly developed and to which small and intermediate towns and cities exist and play roles in agricultural marketing. In parts of West Africa, for example, there are well-developed market hierarchies (involving systems of rural periodic markets, market towns, and large cities) with flows of goods both upward through the markets from rural to urban areas and flows of manufactured goods from urban to rural. Other regions have much less well-developed hierarchies or no hierarchy at

¹The terminology used in this paper conforms with that generally used in the literature on market place systems (e.g., Berry 1967; Smith 1978). Periodic markets are those that meet on a regular, but not daily, basis and are found in rural areas throughout Africa. Periodic markets can serve three different functions -- local exchange, internal trade, and central place functions -- and often do so simultaneously (Smith 1978:13). The participants who trade in periodic markets include farmers and traders, both part time and full time. Intermediaries are traders who engage in vertical trade, moving goods between rural and urban markets. They frequently do their buying in rural periodic markets and their selling in urban markets, although they may also buy directly from individual farmers. In the latter situation, farmers may be more dependent on a limited number of intermediaries, whereas in situations where there is a system of rural periodic markets at which intermediaries buy, farmers have relatively good outlets for their produce.

all. Rural periodic markets, if they exist, may simply serve the surrounding hinterland, with few or no links to larger centers. Alternatively, there may be systems of small shops that help provision rural areas or small numbers of urban based intermediaries who buy produce from farmers. These latter types of arrangements are more common in areas with low levels of urbanization and where there is no system of intermediate towns and cities.

Despite these variations, traders play important roles in agricultural marketing systems throughout Africa. Traders act as key participants in all marketing systems, bulking produce, buying and selling goods, arranging transport, and providing credit. There are various types of traders ranging from part-time traders/producers in local exchange to full time intermediaries engaged in the distribution of goods on a large scale. In some areas particular ethnic groups dominate trade activities.

Women in much of Africa play key roles in both local trade and as intermediaries. Trade is an important aspect of urban informal sector activity and an important source of income for women. There are regional variations ranging from marketing systems where women are the key participants at all levels of trade, to those where their role is limited to certain commodities, to those where men are the key participants at all levels of trade, although women market some commodities including cooked foods. Subsumed within these regional variations are gender differences in terms of the scale of trade, the type of commodities traded, and the locale (urban or rural) of the markets. These variations in women's participation cannot be correlated exactly with the extent of commercialization and urbanization of the system, although their greatest participation does seem to be in those areas where market hierarchies are among the most fully developed.

Despite these variations, however, the data demonstrate two central points about women's participation in African agricultural marketing systems: (1) in much of Africa, women play major roles in the internal distribution of agricultural commodities and (2) for many women, trade and marketing activities are important components of their income and contribute to family and household incomes as well.

In West African marketing systems (especially Ghana and Nigeria), women comprise the central participants at all levels of distribution for most of the major commodities. These areas historically had high levels of urbanization with intermediate towns and cities that functioned as regional market centers. Cities such as Kumasi in Ghana and the Yoruba cities in Southwestern Nigeria are largely commercial centers and have markets that are linked to the surrounding rural hinterlands. In these systems, women traders are "middlemen" who are responsible for organizing the distribution of goods from one rural region to another and from rural to urban areas. For example, in Southwestern Nigeria, they do this by carrying out the following key functions: (1) selling locally-produced agricultural commodities in rural periodic markets (rural traders); (2) bulking agricultural commodities and arranging for their transportation to local and regional urban markets (intermediary traders); (3) breaking bulk by resale to retailers in the urban markets (intermediary traders); and (4) retailing in markets of both intermediate and large cities (retail traders) (Trager 1976-77).

In the process of carrying out these activities, women traders move foodstuffs and goods over considerable distances both within regions of the country and between regions using a variety of mechanisms, including regular "customer" relationships and credit ties in organizing and maintaining this supply system (Trager 1981a:50, 1981b). Women in Ghana play the central role in nearly all marketing and

distribution activities. Their activities include the assembling of farm produce at periodic markets and at individual farms, the transport of produce from rural to urban areas, as well as the wholesale and retail trade in urban markets (ATRCW 1984:1-2). The most important source of farm produce sold in urban markets is "the woman wholesaler who acts as a first-level intermediary and may either purchase directly from the farm and transport the goods to the urban market for sale or she may buy bulk from a local periodic market for sale in the urban centers" (ATRCW 1984:23). Clark notes that:

Market women handle the exchange of local foodstuffs produced by small-scale female farmers that make up most of the local diet. Market traders manage the physical flow of goods and bargain the prices at which consumers have access of food. They likewise stimulate farm production through prices, and by providing dependable retail and wholesale outlets. These economic positions join traders' individual roles as breadwinners for themselves and their families" (1987:1).

In other regions of Africa, women play a less central and visible role in marketing systems, but one that is nevertheless important in at least some aspects of distribution. These are found in areas with both relatively low levels of urbanization with few intermediate cities as well as in areas with more extensive urban development usually where cities have for the most part been administrative and political centers rather than centers of market place activity and commerce. In such areas, there is gender variation within the marketing system in terms of type of commodity, scale of trade, and location of the markets. There is also evidence of changes in gender participation that relate to changes in the economy. For example, in Zimbabwe, women have been primarily responsible for production and distribution of fruits and vegetables in the Shona-speaking area since before the colonial period. Their role in the marketing of fruits and vegetables became even more central during the colonial period. More recently, however, men have taken on the role of wholesalers while women continue to be the retail traders (Horn 1987).

In Burkina Faso, the importance of women's participation in agricultural marketing depends on the commodity as well as the region of the country. The large-volume grain market supplying the cities is now largely controlled by men, but women are still heavily involved in small-scale grain trade in the western part of the country. Women also dominate in the trade in other types of produce, such as vegetables (Saul 1986).

Even in areas of Africa where women are in seclusion, they may play crucial roles in local trade and marketing systems. Hill has shown how Hausa women in seclusion in Northern Nigeria carry out two types of trading activities from their houses: wives of local farmer-traders retail grain and other produce such as cowpeas on their husbands' behalf, and about two-thirds of all women are also house-traders on their own account, selling cooked and processed foodstuffs (Hill 1969; 1971). Thus, even when women are not visible in market places, it cannot be assumed that they play no role in the organization of distribution.

Finally, there are regions of Africa where women play a very small role in rural market trade, but where their urban market activities are increasingly important. Evidence from countries such as Uganda and Tanzania, where marketing systems have much less historical depth than in West Africa, and where urban systems likewise are relatively recent and undeveloped, indicates that rural market trade is dominated by men. A case study of small markets in the Rufiji district of Tanzania

shows that "all of the sellers and more than 90 percent of the buyers are men;" however, this is "in sharp contrast to the large number of women sellers found in the periodic markets meeting once or twice a week in other parts of Tanzania" (McKim 1981:66). In a study of Ankole, Uganda in the 1960s, over 90 percent of the full-time traders were male, as were about 75 percent of the part-time traders (Good 1970:69-71). On the other hand, in the major urban area of Kampala, men only outnumbered women traders by a ratio of 3 to 2, and in some Kampala markets women were more numerous (Good 1970:71).

In the urban retail market trade, especially in the informal sector activities, women tend to predominate both in those market systems where they control much of the trade as well as those where their overall role is less central. There are three major components to women's urban market activities: (1) they engage in retail trade of agricultural produce in urban market places; (2) they process produce for sale; and (3) they function as vendors of prepared and cooked food, especially as street vendors. These three sets of activities are interconnected and may be carried out by the same people, although usually they are not. Together, retail market trade, food processing, and street food vending comprise a large portion of the urban informal sector occupations open to women (Trager 1987; Jules-Rosette 1982). Cohen (1986:25) argues both that although food processing and vending street foods provide women with important sources of income, women should not automatically be locked into or restricted to these enterprises nor should the enterprises be deemed of "marginal economic value" to society.

As with distribution from rural areas, there is regional variation in the extent to which women participate in urban retail trade of agricultural commodities. They predominate in much of West Africa, but in other regions, such as Southern and Eastern Africa, women have been less prominent, although their role appears to be increasing. In a study of Lusaka, Zambia, Beveridge and Oberschall found that there had been marked changes in sex ratios in market activities since the 1950s. Whereas men dominated nearly all trade activity, including the fruit and vegetable trade in the 1950s, by 1971, women had come to play a much more prominent role in "the fruit and vegetable trades...[and]...had continued to monopolize the sale of prepared foods, beans, nuts, spices, and kaffir corn, and had made inroads in the trade in other commodities" (1979:62). Even in areas where women are not the predominant retail market traders of agricultural produce, they do play a key role in food processing activities, both of raw produce for retail trade and of prepared foods for vending. Many staple foods require some type of processing at some stage before retail sale to consumers. For example, in Nigeria, cassava is processed into gari; this is usually carried out in the village or small town before distribution to urban markets. On the other hand, maize may be removed from the cobs, or kola nuts from the husk by the market traders who buy them in rural markets; intermediaries based in intermediate cities and small towns often do this work. Similarly, processing of the food flavoring known as dawadawa in Northern Nigeria is carried out by women in small towns and cities, before sale to regional and urban markets (Trager 1987:246).

The processing of prepared food and drink in large urban areas is carried out by women in many parts of Africa. Beer brewing has been especially important in Southern and Eastern Africa; "among other forms of unlicensed commerce for women...beer brewing is the option with the highest economic profits and the greatest legal risks" (Jules-Rosette 1982:8; Mbilinyi 1985:89). Recently, attention has been focussed in particular on the roles of women in the street food trade, with research showing the importance of prepared street foods for urban residents' diets

and the role of street foods in the urban economy (Cohen 1986; EPOC 1985). In the EPOC-coordinated street foods research project, two studies were carried out in intermediate cities of West Africa. In Ziguinchor, Senegal, women comprised 53 percent of the street food vendors, whereas in Ile-Ife, Nigeria, they were 94 percent (Cohen 1986:5). These studies demonstrate the importance of street food vending as an informal sector occupation for women. In addition, street food vending has important implications for demand for rural produce; in Ziguinchor, it is estimated that street food sellers process over three tons of millet weekly during the peak season (Cohen 1986:29).

In summary, women play key roles in many crucial aspects of agricultural marketing systems. In some parts of Africa, they largely control and organize the internal trade in basic agricultural commodities. In other regions, they dominate the trade in certain crops, or at specific levels of trade. Even in those regions where women's role is minimal in rural trade and in the movement of produce from rural to urban areas, they play important roles in urban retail trade and in food processing and the sale of prepared foods. Finally, in all areas, women's trade activities are central to the incomes they earn.

III. RURAL-URBAN LINKAGES

Marketing systems are an essential component of rural-urban linkages in Africa and women play key roles in organizing the movement of goods through those systems. In those systems where women are primarily responsible at all levels of trade, they are the ones who create and maintain the linkages necessary for the functioning of the system. For example, intermediaries in Ghana and Nigeria who bulk produce from rural to urban markets must (1) organize the supply by buying either at the village or rural market level, (2) arrange transport, and (3) organize sales to other intermediaries or to retailers in the urban market. Such activities require knowledge and timing, and are often carried out when there is little available information (beyond personal knowledge) of market conditions. Thus, when "rural-urban linkages, are referred to, what is in fact occurring is the utilization of traders' skills, knowledge, and resources (including personal ties) to carry out distribution of agricultural produce from rural to urban areas effectively.

In those areas where women are primarily engaged in urban retail trade, food processing, and vending of prepared foods, their role in rural-urban linkages is perhaps less direct and visible, but nevertheless important. Food processing and prepared food vending require raw materials that are supplied through the market system. The demand from these activities creates linkages through the food production and distribution system, as in the case of the utilization of millet in Senegalese street food trade noted above. The Northern Nigeria production of dawadawa, a condiment made from locust or soybean, takes place in small towns; the supply of raw produce comes from the rural hinterlands and the sale after processing goes to regional markets throughout the north. While the extent and level of commercialization and urbanization affect the extent to which these linkages are developed, it is important to note that backward linkages from food processing and prepared food vending can have significant implications, even in relatively non-urbanized contexts. In most large, capital cities, there is considerable demand for these products, and the raw materials for them come from the rural areas. In systems without well-developed market hierarchies, the existing linkages may require strengthening and reinforcement.

IV. SECONDARY CITIES AND MARKET TOWNS

In the agricultural market systems under discussion, small towns and intermediate cities are of great importance in facilitating the distribution of goods. Frequently, it is traders based in those centers who are involved in the first stages of bulking produce from rural areas and bringing it to larger markets for sale. There have been a number of discussions of the role of secondary cities and market towns in development, both of a general sort and with regard to specific locales (Southall 1979; Hardoy and Satterthwaite, forthcoming; UNCRD 1983; and Bromley 1984a, 1984b). Much of the work discussed in these publications is largely prescriptive and is based on central place analysis; the results have been more concerned "with the form of national settlement systems...than [with] their essential functions" (McNulty 1985). Nevertheless, these studies have been useful in pointing out both the potential and some of the problems associated with the role of small towns and cities as well as in arguing to promote their growth and development in ways beneficial to their surrounding hinterlands (e.g., Rondinelli 1984; Bromley 1984a). In these studies, one approach that has been advocated is the utilization of market centers as the basis of small town and city development (e.g., Bromley 1984b; Adalemo 1979; Trager 1979). Bromley suggests that "well selected and carefully-implemented changes in local marketing systems can make significant contributions both to economic growth and to reducing socioeconomic inequalities (1984b:337). Several studies have suggested that rural market centers in Western Nigeria and elsewhere could be important loci for rural development activities (e.g., Adalemo 1979; Trager 1979; Rondinelli 1987).

However, neither Bromley nor others concerned with this issue address gender in considering the development of small towns and market centers. There is little attention paid to the participants in the essential activities of these towns and to the different interests that different participants have. It is sometimes noted that urban middlemen may establish oligopolies, in which small producers are forced to "sell cheap and buy expensive" (Bromley 1984b:329). But there has been little investigation of the extent to which they actually occur in specific market systems. A partial exception is the study of consumer exploitation by market traders in Cameroon that concludes that "allegations of price gouging and other exploitative practices on the part of food crop vendors are largely unfounded." (Boyer and Davis 1988).

Most such discussions have paid little attention to gender issues and to the different interests and concerns that men and women may have with regard to their activities in such towns. The women traders who operate in small market towns, buying produce from rural producers, probably do not have the same interests as the farmers who sell to them (Trager 1979:150). In order to develop small and intermediate centers, the ways in which different groups--farmers and traders, men and women utilize these centers need to be considered. Given that women are among the key participants in the movement of goods in many African market systems, strategies based on the development of market towns and cities need to examine their specific interests.

V. POLICY ISSUES AND RECOMMENDATIONS

A. Agricultural Intensification

Women's needs will not be met by "grafting on women" as a category to existing...[projects]...because they have different needs and specific societal constraints" (Moser 1985:25). Policies affecting agricultural intensification cannot

assume that structural transformation takes place in a gender-neutral environment or that a general awareness of the sexual division of labor will translate into plans for action. If market structures and private suppliers in small towns and secondary cities are to be the vehicles to impact on the rural areas by delivering agricultural inputs or to be the loci for credit and micro-enterprise activities, then the ways in which gender differences or similarities affect access will have to be studied. Information on production, sales, and access to extension or to inputs will have to be collected and disaggregated by gender, and strategies for assuring participation in credit, training, and other programs will have to be integrated into project design and implementation (Spring 1985; 1988).

Recommendations:

- (1) Improve the knowledge and information base for the design and implementation of both rural development and urbanization projects by collecting sex-disaggregated data on the farmers and commodities produced, the recipients of extension services, and the types of traders and the goods marketed.
- (2) Investigate women's access to agricultural inputs in the private sector, and devise strategies for their involvement in private sector development.
- (3) Devise strategies to enhance and insure women's involvement in urbanization projects and make certain that formal sector and rural commercialization interventions do not have differential and negative impacts on men and women.

B. Market Infrastructure

In many regions of Africa, market place infrastructure is poor. Given that traders spend long working days in their base market and/or travelling to other markets, the lack of infrastructure and services in the markets place serious constraints on the traders' ability to perform effectively. Ghanaian urban market traders listed a number of problems in the markets: (1) sanitation--lack of drainage, poor or no refuse disposal, and no or poorly maintained toilets; (2) access to water--lack of public taps, malfunctioning public taps, and private tap owners who demand fees; (3) services--need for childcare, health clinics, and schools near the market; and (4) miscellaneous needs for cooking facilities, roofing and protection from rain, and electricity. In rural markets, the problems are likely to be even more basic. Most rural markets have no facilities other than sheds, and many are simply held in open spaces or near large shade trees. Another serious constraint is the lack of storage facilities.

Recommendations:

- (1) Improve market place infrastructure particularly the provision of basic services such as sheds, water, and sanitation, especially in rural and intermediate city markets.
- (2) In urban markets where women predominate, explore the provision of childcare centers, clinics, and schools located in the market.
- (3) Provide storage facilities and insure access by women traders and retailers.
- (4) Make market administration accountable for maintenance services.

C. Locational Issues Concerning Markets and Housing

The location of market places and areas for selling can be an issue, especially in large cities where new large commercial areas are being constructed and in areas where new housing settlements are being developed. Market places may be moved in favor of large-scale commercial development, and in most cities, street vendors are

prohibited from selling in central city locations. As a result, market traders and street vendors--especially women--find themselves being harrassed by authorities and unable to earn incomes from these activities (see section on regulatory policies below). (The most dramatic case was the bulldozing of the main market place in Accra, Ghana at the beginning of the first Rawlings regime). Further, when urban housing is constructed, little attention is paid to the income-earning activities of women particularly their need for space for trade, food processing, and renting rooms.

Recommendations:

- (1) Recognize the continuing need for market places in central city locations and do not allow their destruction in favor of large-scale commercial development.
- (2) In the construction of urban housing, make provisions for locales for income-earning activities of women (e.g., trade, food processing, and renting rooms) and/or improve their access to existing locales.
- (3) Provide locales for street food vending in central city and high-density urban locations; do not allow removal of vendors to sites far away from population concentrations.

D.. Rural-urban Linkages--the role of transport

Transport is essential to the smooth functioning of the market systems described. In Ghana in recent years, the shortage of transport has placed serious constraints on the ability of women traders to obtain supplies (ATRCW 1984:33). Transport is also a problem in smaller market systems, such as in Rufiji District Tanzania where "transportation...in such an endangered state that it is extremely difficult to move goods within the district or for export" (McKim 1981:69).

Recommendations:

- 1) Transport needs to be improved, especially that involved in the movement of produce from rural to urban markets. Transport needs to be affordable, readily available, and safe for women.
- (2) Women should have access to programs that provide capital for transport such as the purchase or rental of vehicles.

E. Credit and micro-enterprise programs

Access to credit is a major problem for producers and market traders throughout Africa, and especially for women and small-scale traders. In recent years, various micro-enterprise programs have assisted in setting up credit programs for very small-scale enterprises. However, these assistance programs frequently fail to reach those women who are prominent in production or trade. In urban areas, street vendors are often excluded because of the nature of their activities (Cohen 1986:15). Women intermediaries based in smaller cities, who are responsible for much of the distribution from rural to urban areas, are rarely targeted.

Recommendations:

- (1) Target specific groups (i.e., women who are small scale and commercial agricultural producers, intermediary traders based in smaller cities, and street food vendors) for credit and other micro-enterprise programs.
- (2) Repayment schedules should be flexible to accommodate traders and vendors whose incomes have seasonal fluctuations.

F Regulatory policies

Traders are frequently the target of state regulatory policies (Clark 1987). While this is especially true of street vendors, regulatory policies may also focus on other traders, as in efforts to tax them. The result is that traders spend time and money confronting (or evading) harassment rather than in their trade activities. Policies concerning street food vendors have been addressed by McGee and Yeung (1977) and Cohen (1986).

Recommendations:

(1) Regulatory policies aimed at banning street vending and/or removing vendors from central city locations need to be changed and acceptable locales for street trading, especially in central city locations, need to be found.

(2) Services that can enable street vendors to provide better quality and more sanitary produce--e.g., access to water supply or training courses in hygiene--are needed.

(3) Regulatory policies directed toward traders (e.g., taxation efforts, relocation of market places, etc.) need to be reexamined in light of the recognition of the importance of informal sector occupations.

(4) Change policies that inhibit women's access to tenure of land and ownership of market stalls, shops, and other commercial establishments.

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