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THE ROLE OF URBAN MARKET WOMEN IN LOCAL DEVELOPMENT PROCESSES AND ITS IMPLICATION FOR POLICY MAKING: A CASE STUDY OF KUMASI CENTRAL MARKET, GHANA.

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EXECUTIVE SUMMARY

Chapter	1	INTRODUCTION	1
	1. 1	Background	1
	1. 2	Theoretical and Conceptual Background	2
	1. 3	Objectives	4
	1. 4	Task	4
	1. 5	Research Methodology	5
	1. 6	Structure of the Report	9
	1. 7	Why Women Traders	10
	1. 8	Limitations to Field Work	10
Chapter	**2**	**THE KUMASI METROPOLITAN ASSEMBLY AND THE KUMASI CENTRAL MARKET**	
	2. 1	**The Kumasi Metropolitan Assembly (KMA)**	**12**
	2. 1. 1	Introduction of the KMA	12
	2. 1. 2	KMA Market Committee	13
	2. 2	**The Kumasi Central Market**	**15**
	2. 2. 1	Introduction of the Kumasi Central Market(KCM)	15
	2. 2. 2	Structure of the Market	16
	2. 2. 3	Number of Buyers and Sellers in the KCM	18
	2. 2. 4	Rents of Market Stalls/Stores	18
	2. 2. 5	The Traders	19
	2. 2. 6	Wholesaling, Retailing and the Middlemen	23
	2. 2. 7	Market Revenue	25
	2. 2. 8	Market Associations	27

	2. 2. 9	Commodity Queen Mothers	28
	2. 2. 10	Market Officials	29
	2. 2. 11	Gender Relations in the KCM	31
	2. 2. 12	Profit/Income from the KCM	33
	2. 2. 13	Traders and Market By-Laws	34
Chapter	**3**	**KCM AS A SOURCE OF EMPLOYMENT AND TRAINING**	
	3. 1	**Commodity-Specific Porters**	**35**
	3. 2	**Gao Middlemen (Tomato Sellers)**	**36**
	3. 3	**Security men**	**37**
	3. 4	**"Free Lance" Porters**	**38**
	3. 4. 1	Female Porters 38	
	3. 4. 2	Male Porters	40
	3. 5	**Indigenous Savings Operators**	**40**
	3. 6	**Small-Scale Farm Holders**	**42**
	3. 7	**Revenue Collectors**	**43**
	3. 8	**Craftsmanship/Apprenticeship**	**44**
Chapter	**4**	**FINDINGS**	
	4. 1	**Factors Hindering Economic Development of Market Women**	**45**
	4. 1. 1	Credit	45
	4. 1. 2	Amenities in the KCM	46
	4. 1. 3	Market Sanitation	47
	4. 1. 4	Drainage in the Market	49
	4. 1. 5	High Transportation Cost	50
	4. 2.	**Non-Cash Incentives of Trading**	50
	4. 2. 1	Cheaper Foodstuffs	50
	4. 2. 2	Social Benefit	51
	4. 2. 3	"Trading" as a Pastime	51
	4. 2. 4	Networking and Information Flow	52
	4. 2. 5	Child-care	53

	4. 3	**Composition of the Market Committees**	**53**
	4. 4	**The Market a Place for Attaining Independence**	**53**
	4. 5	**Market Rates**	**54**
	4. 6	**Responsibilities of KMA towards KCM**	**55**
	4. 7	**Inability of Traders to Influence Policy**	**55**
	4. 7. 1	Weak Market Commodity Associations	56
	4. 7. 2	Disunity among Commodity Groups and Queens	56
	4. 7. 3	Inability to Dialogue with Decision Makers	56
	4. 8	**Relationship Between Trading and Household Chores**	**57**
	4. 9	**Wealth Accumulation**	**58**
	4. 10	**Shift in Gender Roles**	**59**
Chapter	5	RECOMMENDATIONS AND CONCLUDING REMARKS	
		Recommendations	**60**
	5. 1. 1	Improving Women's Economic Performance in the KCM	61
		Credit	
		Market Sanitation	
		Provision and Maintenance of Market Facilities	
		Health Education	
		Market Revenue	
		Re-organisation of KMA Market Committee	
		Participation of Women Assembly Members at the KMA	
		Political Stability and Will	
		Gender Training as a Political Process	

4

5. 2 Summary and Concluding Remarks 66

APPENDICES 69

EXECUTIVE SUMMARY

The role of women in the economy is an important aspect of any sustainable development. It has been argued that women's work is critical: it is the underlying ethic that defines women's economic roles. It produces money for household survival and sends children to school, as well as gives status. Thus women are the backbone of their immediate households and the entire society. They are therefore at the heart of most economic activities, defying all odds to make enormous economic contributions to local and national economies. They are engaged in numerous reproductive and productive activities to sustain the society. Among others, they are responsible for the reproduction and maintenance of the future labour force of the society.

In the urban centres of many developing countries, most of these women are concentrated in the informal sector (precisely, in market trade) as a result of lack of qualifications or skills that could capture better employment. Their inability to fit into the formal employment sector can largely be blamed on the way society has in the past and at present stereotyped women. Society decides where a woman should belong, and what is expected of her. Thus the contributions made by women have always been ignored. Women in the informal sector in urban centres are often regarded as "nuisance", and therefore do not receive any consideration from policy makers and planners. Yet, they are in the centre of the urban economy and contribute significantly to it, as is the case in the entire West African region.

The study examines the economic and social dynamics of women market traders in the largest market in Ghana i.e. the Kumasi Central Market (KCM), and suggests possible ways of enhancing their participation in the development process. The study examines market-based activities, as a source of income generation and wealth, as networking for women, and the relationship between these women traders and their households, as well as with development planners.

A number of research methodologies were adopted for this study. They include a market census, the conventional formal interviews, observation, focus group discussions and Participatory Learning and Action (PLA) method. The PLA methodology was employed to complement the conventional formal interviews, by elaborating on questions which conventional methods could not provide adequate answers for. The PLA was also employed to provide a forum for the market traders to think about and discuss their own problems as a group, and to come up with actions and proposals that would be recommended to the local authorities.

For the formal interviews, a sample size of 4% of all permanent market traders with stores/stalls was taken, using systematic and probabilistic random sampling techniques. Fifteen out of the sixty commodity groupings in the market were also considered for the focal group discussions and the PLA sessions. Other people who were also interviewed include those who provide different forms of services to the traders in the market, such as the porters.

There were few limitations that delayed the early completion of the fieldwork. The main ones being the sudden recall of the District Chief Executive of the Kumasi Metropolitan Assembly by the government, and the inability to bring together senior local government officials in a PLA session, not to mention of course, financial and time constraints.

The research found that there are significant constraints to the improvement of the relationship between the local government and the market traders which could hinder the development of these women and their trade. Some of these constraints are:

- lack of commitment of traders to their commodity groups, resulting in their inability to influence policy as a pressure group;

- poor representation of women in the local government, which is the Kumasi Metropolitan Assembly (KMA), thus their inability to influence decisions on behalf of women;

- lack of unity among commodity groups and queens, and this makes it impossible for them to represent the traders;

- poor infrastructure in the KCM, creating additional cost for traders;

- inadequate dialogue between the local government and the market representatives resulting in very little attempt on the part of the assembly to consider traders in their plans and policy;

- reluctance of traders to adhere to market by-laws, thereby making the administration of the market difficult for the KMA.

In addition to the above, a number of other factors have also been determined as obstacles hindering the economic development of women traders. In the assessment done by the traders in

the PLA sessions, it became obvious that the market has the potential of improving the lot of the women if only the local government could improve some of the facilities in the market, (e.g. by providing dustbins and places of convenience at vantage points). Secondly, poor access to credit due to lack of collateral is a further hindrance to economic development of women in the market. This has become a main factor determining the level of trade one can engage in. Many of these women do not have enough money to buy goods in large quantities to sell. As a result, profit margins are very minimal for most of the female traders. Lack of credit therefore, prevents them from operating adequately in the market. Initial trading capital could be very high for wholesalers, without who the retailers cannot trade in the market. The greater part of this capital goes into the transportation of goods into the market. High transportation costs are therefore amongst obstacles hindering the economic performance of women traders.

Of great concern to the commodity queens is the disunity among the market queens which prevent them from having a united front to lobby or influence policy in their favour. To the traders, their greatest concern, apart from credit, is the poor sanitation in the market. This causes illnesses which result in lost of market days, etc.

Among the findings of this research is that (contrary to what the literature on women has), women traders are gradually assuming the responsibilities of bread-winners within their households even though their husbands remain the heads of their households. This implies women have to work harder and for longer hours.

Despite the above problems, female traders are able to make some profit that goes to sustain their families, with a few actually becoming wealthy. But one would expect that with very little profit coming from the market, traders would shift to more lucrative jobs. This is however not the case because traders derive other non-remunerative benefits from the market which to them are equally important. Traders are able to go home with some of their goods for the consumption of their own households at no cost. Hence, even in the absence of any profit, traders are assured of food for their families. In addition to the economic benefits, the market also forms the social life of the traders. This is inevitable since traders spend an average of eight hours a day in the market.

Apart from the market sustaining these traders, it generates about 40% of the local government revenue, and supports thousands of auxiliary employees of the traders. It also serves as a training ground for many apprentices. The KCM therefore plays a very important role in

sustaining the urban population. However, to be able to derive maximum economic benefit from the KCM which will benefit the traders, some major improvements and re-organisation are needed. These will include:

- gender-responsive decision making and planning by the local government;
- gender balance in the local assembly;
- unity among commodity groups and queens;
- re-formation of the KMA Market Committee to include representatives from the KCM;
- re-organisation of commodity groups in the market;
- introduction of credit unions/co-operatives in the market.

In the broader context of development planning, it is the hope that with an active involvement of the local government in issues related to urban market women, the lot of these traders will be improved and this will trickle down to their households and the society at large.

CHAPTER ONE

1. 0 INTRODUCTION

1. 1. Background

It is slowly being recognised that macro-economic policies impact on men and women differently because of their socially ascribed roles and their different relations to material resources. Consequently, the needs of women vary from the needs of men and that is why it becomes necessary for gender to be taken into account in any development planning process. Unless planning for the future takes cognisance of all categories of people, especially the majority poor (who are mostly women) and their needs, planning efforts will inevitably be subverted. A country where the majority of people live in poverty can be neither have a peaceful nor stable civic order.

Unfortunately, development policies tend to marginalise women. Policy makers and planners are rarely in touch with the poor and fail to take into account their perspective. Women constitute the majority (about 51%) and an important part of Ghana's population. In order to earn a living, particularly in urban areas, most of these women have to work in what is often referred to as the "informal" or "unorganised" sector. The people in this sector are frequently referred to as "marginal", "vulnerable", "peripheral", "unorganised" and so on. These references have a negative connotation about both the people and the type of work they do. Consequently, they are regarded as inferior and insignificant in the urban economy, whereas, they are at the centre of it and contribute a great deal. Statistics show that about 90% of retail trade is under women's control in the Kumasi Metropolis(Kessey, 1995).

The above problems stem from the fact that economic studies tend to have said very little about contributions urban markets make to development, although not the importance of markets for the local economy. In Ghana, central urban markets are responsible for most of the inter-regional trade in imports, manufactured goods and local foodstuffs. Indeed, the main distributive system in Ghanaian cities and towns is through the system of market trade. Yet the market system is hardly recognised, planned for or appreciated. Horn's(1994) explanation for this anomaly is that the location of such market in the informal sector, the people who work in it being mostly women, and the commodity they sell are altogether invisible in any development process. Traders are regarded as an "obstruction" or a "nuisance" in urban centres(Clark, 1994). It is

therefore not surprising that the only market committee of the Kumasi Metropolitan Assembly (KMA) has, as one of its main objectives, to "de-congest" the central business district (CBD).

The constraints imposed by governments on markets and the effects of these constraints on the development process have received little attention. This can probably be attributed to the fact that the key actors (i. e. female traders) are often not involved in the decision-making process of their local government. It is probably because the roles they play are not understood or recognised.

Apart from trading contributing to economic success story of women in Ghana and other West African countries, has also contributed to their social and political awareness, though they lack the "structural potentials for co-ordinating and exercising the diverse strengths they have" (Clark, 1994: 248). Generally, women's influence on policies regarding agriculture, education, health and the economy is insignificant in Ghana. This is partly due to the poor representation of women in government over the years. For example, in the Kumasi Metropolitan Assembly which comprises 89 assembly members, only 9% are women. Influencing policy in favour of women could be difficult for this minority assembly members. Similarly a market committee formed as one of the ad-hoc committees of the local government, has only two women representatives out of a membership of 13. Worse still, these women do not work in the market, and therefore cannot really appreciate the problems of the women traders.

Though much is being said these days to imply that the role of women is appreciated in every development process of local governments, this research intends to investigate the extent to which this is being done - whether it is mere rhetoric or it is being done in practical terms - in view of the fact that the Kumasi Central Market (KCM), which is mainly dominated by women, generates about the same revenue for KMA as they receive from the Government as subvention.

1. 2 Theoretical and Conceptual Background

Despite the apparent successes of the concept of Women in Development (WID) advocacy in the late 1970s and 1980s, women continue to occupy a marginal place in development thought and policy. There are certain basic underlying factors rooted in gender inequalities that eventually shape the opportunities available for women in the development process. This is the result of a combination of patriarchal cultural norms, disadvantageous laws that do not take women's

productive roles into account, historical biases of Westerners and a complete misunderstanding of women's economic needs by governments. The above have led to the marginalisation of women in development processes. Women's marginal presence in considerations of the state translates into the performance of their economic activities in the equally marginal area of the informal economy, where they structurally cannot gain access to inputs for growth and development. This is what Horn (1994) refers to as women's triple invisibility. In other words, the gender of women, the commodity they trade in and the locus of their activities are all the result of their inability to have equal opportunities in the development arena where they can become visible and be given the recognition as contributing to development.

According to Kabeer (1994), governments and non-governmental organisations are compelled by recent outcry to involve women in development processes to include, for example, a memo, a chapter on or make references to women to show that they are concerned about women. The mainstream of development effort however, remains unconstructed, thus making it difficult for women's efforts to be appreciated. The invisibility of women are therefore some of the biases inherent in economic research in developing countries. Consequently, the theoretical and conceptual understanding of the above biases are important for deconstructing some of these myths surrounding women's economic activities. One way of doing this is by re-examining some of the economic activities of these women in the informal sector as this study intends to do as a way of de-mystifying the notion of women's invisibility.

The informal economy under which market trading activities are considered constitutes the most important source of employment for the majority of urban women in sub-Saharan Africa. Relating to women in the informal sector becomes even more complicated as the debate on the concept of the informal sector that started in the early seventies, has not really been resolved. The sector seems to have assumed different dimensions and seems to be thriving along-side the formal sector. Consequently, it has not been possible to define it.

A review of some of the literature on African women and their economic roles (e. g. Robertson, 1984; Frolich, 1940/1982; Gore, 1978; Obbo, 1980; Sudarkasa, 1973; Little, 1973 ; Horn, 1994, etc.) makes it possible for this study to acknowledge women's economic roles and at the same time to challenge some of the earlier assumptions posited in the literature about women's earnings and their relative insignificance to the national economy. Making the consequences of women's marketing activities more visible to policy makers and development planners are some of the aims of this research.

1. 3 Objective

The objective of this study is to examine the economic and social dynamics of women market traders in the Kumasi Central Market - the largest market in Ghana, and to develop recommendations to increase their economic opportunities and participation in the development process. (Refer to Appendix 1 for Terms of Reference).

1. 4 Task

The main task contained in the objective is to examine

* market trading as a source of income generation and wealth
* markets as networking for women
* market traders and development planners
* market trade and household dynamics

The study investigates the dynamics of the market, using a market census, a market economic survey, participatory learning and action methodology and observation. The study also analyses the effects of market activities on market women and their ability to influence policy decisions that affect their lives .

A few of the research questions considered include:

* What are the incentives for traders to participate; are there other activities they might be doing - e.g. leaving non-profitable farming activities for higher profits in trading?

* Are there non-remunerative incentives to trading - e.g. ability to work and provide child care at the same time?

* Farm produce loses its price comparative advantage after leaving the farm gate. Is this true or not? What the women have to say about this system through which they purchase farm produce.

* Which other people are within the market system, whose livelihood depends upon the activities of market women, e.g. "kayayoos" (female porters), transport operations, the "susu" collectors (informal way of saving in the market) etc.

1. 5. Research Methodology

a. Field Work

Field research was carried out in Kumasi from the 23rd of November 1995 to 31st of March 1996. A number of research research activities were carried out. These were:

1. A market census to determine the total number of people that make use of the Kumasi Central Market (KCM) on daily basis, during the lean and peak seasons. The census was therefore carried out on two occasions - in November and March - by counting every one entering the market;

2. A socio-economic survey of 346 traders in KCM was carried out using structured interviews to gather data on market trade, what goes on within the household of these traders, and the relationship between the two, as well as the relationship between the traders and the local authorities;

3. A Participatory Learning and Action (PLA) to gather data on 15 commodity groups, their commodity queens[1], and the KMA.

The research methods selected for the PLA were mainly drawn from a set of techniques commonly known under the rubric of Participatory Rural Appraisal (PRA). These include conventional and non - conventional forms of investigation drawn from other forms of qualitative research, such as semi-structured interviewing, focus group discussions and some other techniques specific to PRA. The above involved analytical exercises carried out by the traders themselves and not by the researcher. It enabled them to critically analyse their own situation in the market. This was done through discussions among themselves and they came out with actions they propose should be taken, which were finally presented to the KMA, in an attempt to analyse the main issues they face as traders. Some of the exercises they did included:

* matrix ranking of issues in the market, to assess priority needs of the women traders;

[1]Commodity or market queens are leaders of associations/groups of traders selling the same commodities.

* livelihood analysis of some of the traders, to assess the relationship between market trade and their household;

* wealth and well-being ranking within the market, to determine whether market trading is a viable business for women - which was however not successful because traders did not want to talk about their profit margins and wealth in a group with other traders;

* trend analysis, to assess the present situation in the market in terms of income generation, sanitation, and other problems as against conditions in the market in the last decade;

* daily routine diagrams, to assess how the woman trader combines her daily household responsibilities and those of market trading.

4. An informal interview with market queens to gather data on their roles and functions in their various associations/groups capacity as leaders of commodity groups;

5. A survey of auxiliaries in the market, i.e. porters, lorry drivers, etc. to gather data on their economic and social life in the market;

6. Informal interviews with some institutions such as the Women's World Bank International and the Association of "Susu" Collectors to gather data on the role they play in the improvement of the well-being of market women and trade; and finally,

7. A review of several existing pieces of research, documents, reports etc. PM the KCM.

b. <u>The Survey Sample</u>

Systematic and probabilistic random sampling methods were used in selecting the stalls/stores of which the owners/occupants were interviewed to ensure that all the different types of traders in the market and all the different category of structures in all the four sections in the market were represented.

To determine the sample population for the research, certain assumptions had to be made. It was assumed that each structure in the market was meant to be occupied by one trader. Thus, each structure was considered to belong to a trader. Consequently, the existing number of

stores/stalls in the market represents the total number of traders that are official occupants of the facilities in the market. These are reasonably permanent structures with fixed locations and the owners can be identified with the facilities.

Table 1: Existing Structures in Kumasi Central Market (KCM)

Section	Lock-up Store	Stalls	Super Lock-up Store	Temporary Structures	TOTAL
1	99	1031	-	5594	6724
2	546	168	-	-	714
3	42	672	-	-	714
4	156	309	56	-	521
Total	843	2180	56	5594	8673

Source: From the Office of the Market Manager, Kumasi Central Market

The various types of structures in the market (refer to Table 1) provided the strata from which 1/25 or 4% of structures were selected as shown in Table 2. The different sections in the market also provided another strata from which samples were drawn. The results of these multi-phase samples is shown in Table 3.

These stores/stalls were also randomly selected from each of the four sections in the market, based on the proportion of structures within each section as shown in Table 3.

Table 2: Sample of Market Structures Selected for the Survey

Type of Structure	Total No. of Structure	Sample Size	% of Sample
Lock-up-Store	843	33	9.54
Stalls	2180	87	25.14
Super Lock-up-Store	56	2	0.58
Temporary Structure	5594	224	64.74
TOTAL	8673	346	100

Source: KCM Manager's Office, 1995.

Table 3: Sample Coverage Within Each Section in the Market

	Lock-up Store	Stalls	Super Lock-Up	Temporary Structure Store	Total
1	4	41	-	224	269
2	21	7	-	-	28
3	2	27	-	-	29
4	6	12	2	-	20
TOTAL	33	87	2	224	346

Sample of Market Associations/Groups Covered in the Survey

Total no. of associations	60
Sample Size	15
% of Total no. of associations covered in the survey	25%

Since the total population of other groups of market users could not be determined, the following number of these people were selected for interviewing, conforming to the statistically acceptable number of people that can be considered in a sample in the absence of the total population size.

Table 4: Other Market Users Interviewed

Category of Market Users	No. Interviewed
Male Porters	33
Female Porters	50
Truck Drivers	30

Source: Fieldwork, 1996.

There were informal interviews with few small scale farmers and some indigenous savings collectors and their president.

c. **Data Analysis**

The report is basically descriptive and qualitative. The statistical package for social scientists (SPSS) was used for data analysis. This was done within the conceptual framework of gender and development (GAD) approach. Part of the analysis was also based on the analysis done by the traders themselves during the PLA sessions.

1. 6 Why Women Traders

Traders are made up of both male and female but the research (study) is more interested in female traders because women have been and continue to be at the centre of sustaining their families, irrespective of the position of their husbands. Thus, improving the status of women goes a long way to improve the living standards of their households.

While some women have improved their position, far more have become poor in recent years. Women in Ghana and other African countries have borne the brunt of adjustment efforts. They have been the most affected by the deteriorating balance between incomes and prices and by cuts in social services. It is women who have had to find means for the survival of their households. To achieve this, they have had to work harder and longer and yet they are hardly recognised in

the mainstream of development. Consequently, they are unable to influence decisions of the state. Thus this study hopes that by investigating the circumstances of women traders at the KCM, it can identify some of the obstacles hindering their progress, and make some suggestions on how to improve their circumstances.

However, in a market where all traders are subjected to almost the same conditions of work, it becomes difficult to distinguish between problems women face from that of men. As such, one can expect that the male traders of KCM face similar problems as the women. Nevertheless, the way the problem impacts on each of them is what makes the gender difference. For example, all traders are subjected to poor sanitation in the market, but the amount of money a male trader may spend on his health as a result of the poor sanitation may differ from what a female trader will spend on her health. This could be explained by the type and size of trade each one handles and how easily they have access to resources. Consequently, though problems may be general for all, the impacts are felt differently by each sex, with the women at the disadvantaged position, and hence the concern for women in this research

1. 7 Structure of the Report

This report is divided into five chapters.

Chapter One introduces the report and its organisation. Chapter Two gives a general profile of the Kumasi Metropolitan Assembly and a situation analysis of the KCM. The second part of Chapter Two is a situation analysis of what goes on in the market. It gives a brief account of the structure and organisation of the market, the key actors and their main activities. Chapter Three is a description of the types of employment that the KCM generates for other people and those involved in it. Chapter Four is the analysis of the findings. Finally, observations and recommendations, and concluding remarks are considered under Chapter Five.

1. 8 Limitations to Field Work

The following limitations were experienced during the course of the fieldwork.

1. Lack of basic statistics on market activities and the population of the various groups who work in it, made it difficult to determine an accurate sample size of the actors in the market.

2. Because KCM traders have been subjected to paying taxes for so long - i.e. levies, dues, fees, etc. - they have become extremely suspicious of anyone who comes to question them about their trade and profit margins. Thus, traders were not very co-operative. This resulted in having a member of staff from the KCM manager's office going round to introduce interviewers to traders everyday of the survey to ensure a favourable response from the traders. Consequently, data collection in the market was delayed.

3. Traders have very little or no time to spend on anything that is not of immediate benefit to them in the market. They were reluctant to be taken away from their stalls/stores to any other place to be questioned or interviewed. PLA workshops could therefore not go on any longer than one hour. Some lasted for just 30 minutes.

4. The sudden recall of the district chief executive of the KMA by the Government disrupted work at the KMA and this affected some of the PLA workshops, thereby delaying the research further.

5. There was the usual problem of limited time and funding due to the complexity of the market structure and the dynamics of market trade.

CHAPTER TWO

2. 0 THE KUMASI METROPOLITAN ASSEMBLY AND THE CENTRAL MARKET

2. 1. The Kumasi Metropolitan Assembly (KMA)

The KCM operates under a bigger institution which is the KMA. It will therefore be out of context to discuss KCM without discussing the KMA. This chapter introduces the KMA's, composition and functions.

2. 1. 1 Introduction of the KMA

The Kumasi metropolis is one of the 110 districts in Ghana with Kumasi as its district capital. Kumasi can be said to have reasonably good infrastructural base, unlike some other district capitals in the country. It has good roads, railway lines, markets, hospitals, educational institutions and water and sanitation facilities.

The estimated population of the metropolis as at 1993 was 732,263 (Kessey, 1995). Annual growth rate has varied from 8.1 per cent (1948-1960) to 2.7 per cent (1970-1984). The population increases at a decreasing growth rate.

The metropolis has four sub-metropolitan assemblies, namely; Asokwa, Manhyia, Subin and Bantama sub-metropolitan districts. The economy of the metropolis is basically dominated by the service sector. Commerce and vehicle servicing constitute the main employment sector in the metropolis and activities in the KCM fall under commerce.

Politically, Kumasi is ruled by 89 assembly members, comprising:

- one metropolitan chief executive who is appointed by the President and confirmed by two-thirds of the general assembly;
- sixty elected assembly persons representing the local electoral areas
- twenty-four residents from different interest groups, also nominated by the President;

- and persons representing the metropolis at the national parliament (ex officio).

Every year, the assembly elects a Presiding Member to preside over their affairs. The assembly has an executive committee with a membership of about 30% of the assembly. This committee is responsible for the co-ordination and execution of the policies of the assembly.

About 75 (88%) members of the assembly serve on different committees, with 57 (76%) of them serving on two or more of the following sub-committees:

- economic development (13 members)
- social services (23 members)
- technical infrastructure (32 member)
- planning, programming and budgeting (14 members)
- finance and administration (32 members)
- justice and security (14 members)

The issue of concern is that, if there are only 9 women assembly members who are serving on some of these important sub-committees, through which the Assembly operates in the administration of the district, then these few women will find it difficult to influence local government policies, and thus, fail to make any meaningful impact on overall policies. If this is the case, then the concerns of women will hardly be taken on board in any decision-making process.

2. 1. 2 KMA Market Committee

The KMA Market Committee is the only body within the KMA that works directly with markets in Kumasi. It was established by the Assembly in 1985 as one of the standing committees that the Local Government Act 426 allows any district assembly to establish. It is therefore not one of the statutory committees of the assembly. The members of the committee are drawn from the local government. It is made up of nine assembly members (who are not permanent members of this Committee), a legal officer from KMA, the estate officer of KMA, the KCM Market Manager and two policemen. These last five people are permanent members of the Committee. The Committee has a life span of three months after which its non-permanent members are changed, but this has not been the case for over a year now. As a result, the non-permanent members of the Committee have served for more than a year, while the permanent members hardly serve on the Committee. The Committee has only two women serving on it. It has a

chairman who is nominated by the chief executive of the Assembly and is voted into office by the Assembly. The Committee is responsible for all markets in the metropolis.

The objectives of the Market Committee are to:

a) settle disputes from the markets
b) de-congest the central business district (CBD)
c) resettle traders who have been displaced.

Complaints from the markets to the chief executive of the Assembly is forwarded to the Market Committee for its deliberations and comments. The response is then sent back to the chief executive for action.

The Committee visits the markets in Kumasi and assess their problems. Its recommendations are sent to the Chief Executive for action. It was however observed that the Committee is more concerned about the "de-congestion" issue than any other problem. It seems to be pre-occupied with arresting and fining those selling in unauthorised places in and around the market and the central business district(CBD).

Though it has constantly been receiving complaints from traders concerning the appalling market conditions, much time is spent in arresting traders selling at unauthorised places than solving the major issues in the market. Since most of the committee members are assembly men representing different constituencies in the metropolis, they represent the interest of their constituencies at the assembly more than those of the markets. Like any government officials, they have little sympathy for the market traders because they see the traders as very "stubborn" people. The Committee members are of the opinion that the traders create most of the problems in the market because they do not adhere to market by-laws, which is partly correct. Thus the role the market women play in the local economy is over-shadowed by their "stubbornness". The committee is of the view that the revenue generated from the KCM is less than their expected C5 million a day, looking at the briskness of business activities.

The research has determined that the KCM hardly features in the assembly's deliberations. According to one of the officials, the assembly always meets with an agenda that rarely contains anything on traders or the KCM.

2. 2 The Kumasi Central Market

2. 2. 1 Introduction of The Kumasi Central Market (KCM)

The Kumasi Central Market (KCM) was built in 1924. It is the largest market in Ghana. The KMA "owns" and theoretically runs the KCM.

The economy of the Kumasi Metropolitan area is the most important of the eighteen districts of the Ashanti Region. It depends to a large extent on resource availability, resource mobilisation and an integrated marketing system enjoyed by people from all over the country. The city's estimated population of 732,263 (Kessey, 1995) constitutes the backbone of its consumers in an active marketing system. The KCM is the central place where exchange takes place.

The KCM enjoys all the advantages of central location in both the metropolis and the country and this has made it an important commercial centre in the country. It is also located in the centre of the communication and the transportation networks of the country. In fact, the founding of this market is associated with the extension of the western railway to Kumasi in 1903, (Kessey, 1995). The centrality of Kumasi Central Market in Ghana, and therefore its importance in the economy, was expressed in the preference of the respondents over which market they would prefer to sell at Kumasi. 85% of the respondents indicated they prefer to trade in the Kumasi Central Market, which serves all surrounding towns and villages.

The Kumasi Central Market (KCM) covers an area of about 10 hectares. It is officially divided into 6 sections, with each section dealing with specific types of commodities. Two of the sessions are located outside the walls of the market. This study will not deal with them (refer to Table 5) but will confine the study to the four sections inside.

Table 5 : Commodities sold in each Section of the Market

Section	Main Commodity	Remarks
1	Textiles and clothing, cosmetics, shoes and leather products, machetes, crockery and tobacco	
2	Canned foods, edible oil, cereals, fresh fish and meat, flour and nuts	
3	Tubers, plantain, shea butter, salted fish etc.	Local foodstuffs - retail
4	Yams, vegetables, fruits, poultry, smoked fish	Wholesaling centre - mainly agriculture produce

Source:- KMA, 1995

2. 2. 2 Structure of the Market

The market stores/stalls occupy blocks of long sheds. There are about 119 blocks in the market, each containing two rows of stalls/stores which are placed back-to-back. Some of the blocks contain as many as 200 stores/stalls.

The market is mainly dominated by agricultural produce, a reflection of the close link between the rural areas and the city. One cannot underscore the importance and dynamics of the KCM by glancing at the list of all other items sold in the market, ranging from needles to farming and building implements, and from stationery to chemicals (refer to Appendix 2).

The present size of the market is estimated at 4,000 permanent stores, 6,349 temporary stalls of different sizes and 9,000 squatters (refer to Table 6). The number of permanent stores and stalls is however not fixed, as more of the temporary structures are turned into permanent structures

by the traders. The market officials are unable to change their records as fast as the structures are changed.

Table 6: Types and no. of Stores/Stalls in KCM

Categories of Stalls	No.	%
Super lock-up Stalls	56	0.33
Lock-up Stalls	843	4.93
Temporary Structures	6349	37.13
Open Stalls	2280	13.3
Butcher Tables	150	0.88
Tables	7423	43.41
TOTAL	17101	100

Source: KMA, 1995

The original structures and utilities in the market have outlived their physical capacities, particularly the temporary structures and all the original electrical wiring. A study carried out in the market in 1991 indicated that only about 20% of the structures in the market were in an acceptable state. The remaining 80%, according to the report, "exhibit severe strains of physical decay and are so defective that they would have to be demolished completely in any comprehensive redevelopment exercise" (Integrated Development Consultants, 1991). Some of the traders (about 19%) covered in the survey said they have done maintenance work on their structures on two or more occasions (despite the structures being owned by the KMA).

It has therefore become necessary for many of the traders to constantly maintain or rehabilitate their stores/stalls, and this has changed many of the original designs of the structures, thus, creating poor accessibility in the market. Others have also built unauthorised new structures in the market and located them in unofficial places. For instance, this survey has found that 40.3% of the traders covered in the study have rehabilitated their stores/stalls, with a majority of them raising the height of the structures or changing the temporary structures into permanent ones.

2. 2. 3 Number of Buyers and Sellers in the KCM

No accurate enumeration of the number of traders in the market exists and it was impossible for this study to establish the population given the time limit. Although the market is a very busy one throughout the week, it has its market days (Mondays, Wednesdays and Saturdays) when villagers, in particular, visit the market. Similarly, the number of traders varies from the non-festive to festive occasions. Thus, the market is busiest from October to the end of December which is the Christmas season, than in the other months of the year, which are regarded as the lean season.

From one market census conducted by this research, 202,854 people (buyers and sellers) were recorded entering the market from 6.00 a. m. to 6.00 p. m. in the KCM on the day of the census. This was in the month of November and it is believed that this number went up nearer Christmas. In March, by a second census, 198,643 buyers and traders were recorded entering the market on a non-market day, from 6.00 a. m. to 6.00 p. m. The peak hours for those entering the market are between 9.00 a. m. and 11.00 a. m and 2.00 p. m to 4.00 p. m. The majority of those who enter the market in the mornings are traders while the majority of those who enter in the afternoons are the buyers, mainly civil servants.

2. 2. 4 Rents of Market Stalls/Stores

The different market structures attract different rents at the end of each month. Some of the traders pay their rents annually, while others pay it as and when they have the money. According to the estate officer of the KMA, not many of the traders default in the payment because they are aware that the stores/stalls of defaulters are closed down by the KMA until such time that the rent is settled, which can be an expensive exercise for the traders, since they will have no where to sell their goods.

Daily tolls are paid by traders who sell on table tops and on the ground in the open air. This includes those with stores/stalls who will still want to display their goods on tables in front of their stores/stalls. The daily toll is C100 per table.

Increases in market rents together with other properties belonging to the KMA are done by the Planning and Budgeting Unit of the KMA. No evaluation of the structures is done before rents are increased even though the facilities in the market continue to depreciate in value.

Table 7: Rents for the Various Market Structures

Type of Structure	Rents (in Cedis) (monthly) 1994	1995	1996
Open Stall	2,600	2,600	3,200
Lock-up Store	4,500	4,500	5,600
Raised Lock-up Store	4,500	4,500	5,600
Super Lock-up Store	8,000	8,000	10,000
Raised Stall	4,500	4,500	5,600
Raised Temporary Structure	3,200	3,200	4,000

Source: KMA Planning and Budgeting Unit

2. 2. 5 The Traders

The market is made up of retailers, middlemen and wholesalers. The retailers are dominating. They form about 72% of traders in the market. Of the 72% retailers, 42% are men. Others include apprentices, and those who render the traders other forms of services such as the porters, cooked food sellers etc.

The presence of these core people in the market has a multiplier effect on the economy of the district by creating other job opportunities for many more people.

Most of the traders covered in the survey are urban dwellers who grew up in the city of Kumasi and have their permanent homes within the city. From the survey, about 77% of the respondents said they grew up in Kumasi (but were not necessarily born in Kumasi), while the rest grew up elsewhere in the country.

The traders in the market are mainly Akans (86%), and speak Twi. The remaining 24% are from other parts of the country and are made up of Ewes, Gas and those from the northern part of the country such as the Frafras, Gonjas and Dargatis.

Table 8: Type of Traders

Type of Trader	Male	Female	Total	%
Retailers	74	177	251	72.5
Wholesalers	22	6	28	8.1
Retailer/ Wholes.	26	32	58	16.8
Wholes./retailers/ Middlemen	1	3	4	1.2
Middlemen	1	2	3	0.9
Others	-	2	2	0.6
Total	124	222	346	100

Source: Author's Fieldwork, 1995

Typical of any form of gender stereotype, the research shows that soon after completing basic education, young women at the age of 18 and above are introduced to trading mainly by their mothers. Thus the future of these young women are determined by the social norms that prevail. The research also shows that the mothers of some of the traders (44%) were once traders themselves in the same market.

The number of years traders remain in the market as traders varies from one individual to the other. There is no age limit as to when one can enter or leave the market trade as indicated in Table 9 below. One can therefore remain a trader for one's entire active life if he/she so wishes. About 57% of the traders have been in the market trade for at least 10 years and about 8% of the respondents have been in it for more than 30 years.

Table 9: No. of Years Spent in the Market as a Trader

No. of Years	No.	%
Less than 1 year	7	2
1 - 4	74	21
5 - 9	66	19
10 - 14	75	22
15 - 19	43	12
20 - 24	36	11
25 - 39	18	5
30+	27	8
TOTAL	346	100

Source: Author's Fieldwork

Some schools of thought maintain that those who engage in the informal economy do so due to inaccessibility of certain basic facilities and opportunities such as education: market traders are regarded as one such group. This study has however found that the trend is gradually changing. From the survey, only 23% of the traders have had no basic education; and that these people fall within a certain age group (50 years plus), which portrays a trend about two to three decades ago when only few women had the opportunity to go to school. The remaining 77% have had at least primary education. About 39% of respondents completed middle school, while about 10% completed secondary school (senior secondary school). About 15% have had education beyond the secondary school level (including university graduates). The educational background of majority of the traders enables them to keep records of their trading activities, and about 93% of the respondents say they do so, with 50% of them actually recording them in books. Some of the traders however indicated that they found themselves in the trading profession due to lack of financial support to continue with education.

The traders are unable to keep a second occupation because of lack of time even though some of them may wish to do so during the lean seasons. About 81% of the traders spend 6 days in a week in the market, and rest on the 7th day which is usually Sunday (for Christians) or Friday (for the Muslims). The seventh day is used to put their homes in order before they resume their weekly routine in the market. Apart from illness or bereavement, little prevents them from

going to the market because of the need for survival. Some traders (about 9%) even spend the whole week trading in the market. Traders enter the market as early as 6.00am in the morning and leave just before the market gates are locked up at 6.00pm. Most traders (74%) therefore spend between 9 to 10 hours each day in the market. Their entire life is therefore influenced by the environment and their social life is based on what goes on in the market.

A large proportion of the traders, as mentioned above, are retailers who do not need much capital to begin trading. What is of crucial need to them is to have a permanent place in the market where they can display their goods on a daily basis. As mentioned by Little (1973), stall/store is the biggest hurdle to jump if one wants to be a trader. Both wholesaling and retailing take place in the market. As such, most retailers do not have to go elsewhere to buy goods to sell. In spite of the fact that storage facilities in the market are not the best, about 88% of the respondents are content with what they have in the market and those who are not, complain about theft of their goods. About 94% of the traders store or leave their goods in their stores/stalls at the close of each day. Those who sell in the open space move their goods to where their watchmen are located in the market.

Trading or selling in the market where there are so many people selling the same commodity can be very competitive. Some of the traders in such a situation seek the assistance of other family members, especially their children. It has even become necessary for traders to send assistants to go hawking in the market as a means of increasing sales. The survey indicates that about half the respondents covered do not use any assistance in their work, while the other half does. Of those who use assistance, their children are the ones they fall on first. In the absence of their children, other family members such as brothers, sisters, husbands and mothers substitute(refer to Box 1 in Appendix 4). This assistance is provided on daily basis. For most traders, the assistance from their daughters are preferred which is the beginning of gender stereotype because these girls grow up and take to trading even if they can continue with their education. Where no family member is available to provide the assistance, traders employ others to assist. In this case they pay the assistant, but this is rare since most of the traders are retailers struggling to survive in the market. From the survey, 40 respondents (11.36%) said they pay their assistants.

Another way of increasing sales in the market is by selling on credit, and about 37% of the respondents said they do so to their regular customers. On the whole, most of the traders have regular customers - whether they sell to them on credit or not.

2. 2. 6 Wholesaling, Retailing and the Middlemen

Wholesaling is the most tedious and risky part of the market trade, and as a result, only few traders are engaged in it, compared to retailing. Secondly, it involves heavy financial investment which most traders do not have. The nature of the work involves a lot of risk on the roads that can cause the lose of goods and hence the capital investment. However, profit margins are much better than those of retailing. The women are also subjected to a number of hardships on their trips in attempt to bring goods into the urban market such as sleeping on the trucks at night. The male traders hardly engage in this type of trade.

The wholesalers are the link between the producers in the rural areas and the urban consumers, as well as the main informants for the retailers in the market. They are engaged in all the price negotiations at the farm gate with the farmer and with the retailers in the urban market. Wholesalers are therefore the backbone of trading in urban markets. Without them, neither small scale farmers nor the retailers would be able to have goods to sell. Most of the wholesalers interviewed say they partly finance the farmers who supply them with goods. This is done mainly by food crop and fish sellers. It is a form of guarantee that the wholesaler will always get goods to buy because by supporting the farmer financially places an obligation on the farmer not to sell his/her pr duce to any other person. This mutual trust and agreement between the trader and the farmer is acceptable to the two parties involved. In other words, they both need each other, hence they are a support for one another. Some farmers however are unable to fulfil the promise when other wholesalers come offering them higher prices for their goods. In this case, the wholesaler again stands the chance of losing or not getting goods to buy at all. Fish sellers buy and send fishing nets to the fishermen and in turn receive goods worth the cost of the fishing nets they bought. Some of these fishermen also disappear from the traders when they are offered better prices by others.

With the poor nature of roads in most rural areas of the country, transport owners charge high transportation fees, which make work difficult for the traders because they can end up paying more for the transportation of the goods, than for buying the food items. For instance, a medium sized basket full of fish transported 300 kilometres from the Afram Plains to the KCM, attracts a lorry fare of C12,000; while a crate of tomatoes from the northern part of the country attracts a lorry fare of C7,000. Because no transport owner wants to put a good vehicle on such roads, the wholesalers are at the mercy of transport owners and are often faced with the problem of vehicles breaking down with their goods on board. Sometimes, before these vehicles are repaired and moved to the urban centre, the wholesaler may have lost all her goods. This is a

common problem faced by those who trade in perishable commodities such as vegetables, plantain etc. When this happens, the entire trading capital may be lost and some of these traders are automatically forced out of the market trade. Thus the other problem faced by wholesalers apart from credit is the high transportation cost which eventually reflects in the prices of the food items they sell in the market. The high transportation cost often over-shadows the specific cost of the commodity, thereby causing others to think that traders reap all the benefits of the farmers' toil. Sometimes the wholesalers have to forego their profit in order to get customers to buy their goods, because customers quickly shift to other food items when prices become unaffordable.

Wholesalers also have to contend with uncomfortable conditions when they are on their trips. Sometimes they spend the night at places where they cannot even get any drinking water. Other times they have to walk long distances to the farming villages to buy the food items, which can take a whole day. Yam wholesalers occasionally have to travel by bicycle to the very remote villages, and this means hiring a bicycle together with a rider for C4,000 per day.

In spite of all the risk involved in wholesaling, the women do not give up the job because they are able to bring back enough food for their households which they buy at a lower price from the rural areas. For example, one wholesaler said she comes back with meat, a bag of charcoal, a bag of cocoyam and some tubers of yam which last until the next trip. It can therefore be deduced from the above that, apart from what they gain from the market, wholesalers also take into consideration the immediate needs of their households, which are the non-financial gains they derive from their work. Sometimes the non-financial benefits outweigh the financial gains they derive from the market and they are content with that.

Unlike wholesalers, retailers are able to buy items on credit to sell in the market and pay back only after they have sold the items. This is a very common practice among tomatoes retailers in the market. For example, a plantain wholesaler needs about C3 million to be able to bring a truck load of plantain (into the market), while with only C20,000, a retailer can start selling plantain. The plantain wholesaler will however not be given C3 million worth of plantain on credit.

The middlemen are gradually reducing in number in the urban market trade as compared to five to ten years ago. As a means of reducing cost, there is now a direct link between retailers and wholesalers and wholesalers and farmers. In other words most of the intermediaries have been removed and the direct link is now the wholesaler.

2. 2. 7 Market Revenue

KMA generates its revenue from the KCM through seven sources, namely: markets, hawkers, licences, parking area, offices, property tax and basic rates. Property tax is supposed to be the highest revenue generator for the assembly, but due to poor collection of this tax, very little comes from property tax.

Market tolls and rents from stores, stalls, kiosks and the temporary structures form the main source of revenue generated from the Kumasi Central Market. Tolls of C100 are paid on a daily basis by any one selling on table-tops or on the ground in the open space, as well as by hawkers and porters operating in the market. On average, tolls alone generate about C2 million a day for the KMA. The entire market generates about C60 million a month.

Table 10 shows revenue generated from the market on a monthly basis for the past two years. This may probably not be the actual figures due to poor cellection mechanism, but it gives a rough idea as to how much the market generates.

Table 10: Monthly Revenue From Kumasi Central Market (in millions of cedis)

Month	1995	1994	Average for 1994 & 1995
January	62.339	67.022	64.68
February	49.352	51.568	50.46
March	65.206	62.908	64.10
April	53.379	54.725	54.10
May	59.593	51.568	55.58
June	58.740	54.517	56.63
July	59.863	48.240	54.10
August	59.057	58.676	58.87
September	53.951	49.059	51.51
October	60.207	52.828	56.52
November	56.204	55.619	55.91
December	50.030	56.957	53.49

Source: KMA Treasury, 1996

In 1994, the market revenue KMA received was C669,013,900 going up to C687,921,800 in 1995. Records of the previous revenues from the market show that it increases each year. This can be attributed to many factors, one of which is the increase in the population of traders in the market (although the market is not expanding physically and increase in market tolls/rents.

Revenue from the market compares favourably with the average subvention that KMA normally receives from government, which is C700 million (including the District Assembly Common Fund). In 1995 for example, KMA received C817.7 million from the government as its subvention, but this year (1996), the Assembly is expecting government subvention of C2.465 billion. The KMA generates about 98% of its own subvention of which revenue from the market forms a major part. It is estimated by the KMA that revenue from the KCM forms about 40% of the local revenue. This could even be more considering the fact that apart from revenues, some service operators in the market pay licence and fees to the KMA for operating there, e.g. "Susu" operators pay C24,000 per annum, and the association responsible for market revenue collection takes 10% of revenue collected as its commission. Despite all the revenue

being generated from the market, KMA allocates only a small fraction of this money for the maintenance of the market.

Market administration and maintenance falls under the general maintenance of physical structures in the district. There is therefore no exclusive vote of funds for the maintenance of the market. The bulk of the money voted for maintenance is used on other facilities such as KMA's private residences and public buildings, and not the market, because no one in particular talks on behalf of the market (traders). The only time any maintenance work is done in the market is when there are urgent needs that need immediate attention such as fire outbreaks.

2. 2. 8 Market Associations

The market has a number of hierarchical social institutions, complex interpersonal roles and social welfare objectives. The well known ones are the commodity groupings, some of which have become formal associations in the market.

Apart from few market groups/associations of which membership is compulsory e.g. the yam and plantain sellers associations (or commodity groups), the other traders are free to join if they wish. Majority of the traders in the market do not belong to any market association because most of them, from their experience, do not benefit from the associations and therefore do not find it necessary. Those who belong to one do so for one single reason - for social welfare, that is to have people mourning with her/him during times of bereavement. The associations are not formed to assist the members financially. This was said to be because members do not trust each other and no one is prepared to do the mobilisation work. Some of the associations exist in name, but are not functional. Others are very active and seek the welfare of their members. All the commodity associations and groups were however established on the basis of welfare and support for each other in times of trouble but have little to do with their economic well-being or their trade.

The economic activities that go on in the market cannot be separated from the social, political and cultural life of the people. Therefore, any economic study must take into account the social and cultural norms of the people. Funerals among the Akans of Ghana serve a very important function, where other relationships are established and business contacts made. One's importance among family members and peer group is also determined by the number of people who come to mourn with the bereaved. Since these market associations attract very large crowds from the market, it becomes easy to attract these crowds to funerals when one is

bereaved. The bereaved person therefore is honoured when a large crowd attend their funeral. This motivates the market women to join the market associations. Most of the groups/associations tasks are carried out by the group leaders or the queen mothers.

The research found that only 28% (99 respondents) of the traders interviewed belonged to market associations, and out of this number, 63% join the commodity groups in the market. The others belong to other friendly/benevolent associations that have nothing specifically to do with the economic activities of the traders. Apart from the participation in funeral celebrations which bring most members together, majority of the associations are made up of the queen mothers and their secretaries. This is also because there is nothing binding members of the association such as by-laws. They are not officially registered and members do not pay any membership dues. They seldom organise and attend any meetings. The associations do not give nor organise credit for members because they are not sufficiently organised to develop a capital base for their members. Trading capital and profits for most of these traders is marginal, especially for the retailers. This makes it impossible for members to save with their associations. In some associations or groups, their leaders have made it compulsory for any trader selling that commodity to join the association. These are the very powerful queens whose authority in the market is very much respected by members, and have monopoly over the wholesaling of their commodities in the market. Some of these associations include that of yam, smoked river fish, plantain and cosmetic sellers. For instance, 32% of those who belong to market associations claim it was compulsory for them to join, while 17% claim they joined only to identify themselves with an association in the market.

2. 2. 9 "Commodity Queen Mothers"

Once a "queen" is elected she remains a "queen" until she dies. Even when she can no longer operate or come to the market, she remains a "queen" while someone acts on her behalf. As a result, some of the "queens" have been leaders for over 40 years in the market e.g. the "queens" of the yam and onion sellers associations. The yam "queen" mother is the overall "queen" of all other commodity "queens" and traders in the market. Unfortunately, the incumbent is very old now and rarely comes to the market. In her absence there is someone who acts as her vice-queen. She has a male full-time secretary who sees to the affairs and administrative work of the association. When other "queens" are unable to settle disputes among traders, the case is brought before the yam "queen" mother for final settlement. Wrong doers are sometimes subjected to fines when found to be guilty. The fines go into the coffers of the associations.

"Queen" mothers are elected by association members, based on personal qualities. They look out for the one who has leadership qualities and can be a good spokeswoman and whose lifestyle in the market is an exemplary one for others to emulate. They also try to find someone who is eloquent and can defend and represent them in times of trouble. As a result, most of the "queens" wield authority in the market. They are very assertive, influential and forceful. When a commodity "queen" is elected. she is taken to the palace of the Asantehene (the king of the Ashanti tribe in Kumasi) to be introduced to the chiefs and "queen mother" of the Ashantis, as tradition demands, before she is officially recognised as a commodity "queen". The authority of the "queen mother" is therefore respected even beyond the market gates.

The younger generation of traders find it difficult to co-operate with older leaders whose ideas are completely different from theirs and so do not find it appealing joining the associations. Discussions with the market "queens" also indicate that the younger generation no longer respect authority in the market and therefore mobilising them for anything is difficult. Though the organised women's commodity groups could be "the most structural potentials for co-ordinating and exercising the diverse strengths that market women draw on from ethnic, gender, community connections as well as their commercial positions" (Clark, 1994: 248), it can also be a source of subordination and oppression. The leaders have on several occasions been accused of mis-managing the financial affairs of the groups and seeking their own personal interests. As "queens" of the groups, they enjoy certain privileges at the expense of the other members. For example, the "queen" mother of river fish sellers is given a monthly allowance for playing the leadership role. The maize "queen" mother takes some maize from all the traders for herself, while the tomato sellers "queen" takes some of the tomatoes from the traders to sell for an income. Some of these items are given to the "queen mothers" as token gifts in appreciation for their leadership roles, but some of the "queen mothers" take advantage of this and exploit the group members. As a result of these negative tendencies of the leaders, members are no longer loyal to their groups. On the other hand, some of these moneys go into the work of the associations.

2. 2. 10 Market Officials

The presence of the KMA market officials in the KCM is to ensure the smooth administration of the market. The bulk of the work is however done by the market supervisors who go round the market all the time to ensure that there is peace and traders are not selling at unauthorised places such as on the pavements. They report problems to the market manager, or his deputy, who liases between the KMA and the market. Much of the manager's - and his deputy's time - is

spent collecting daily tolls or settling disputes among traders over stall/store ownership. In one of the PLA sessions with the "queen mothers", poor management of the market by the KMA market staff was mentioned among the problems faced by traders in the market, as shown in Table 11 below. Asked whether traders were provided with sufficient or adequate services by KMA in the market, only 16% said yes. Some of the respondents thought KMA does not do anything for them in the market (43%), while 52% think the only service they provide for them is cleaning and collecting refuse (refer to Tables 12 and 13 respectively).

Table 11: Ranking of Problems by Commodity Queens

Problems	Ranking Of Responses	
	1st Ranking	2nd & Final Ranking
Poor Sanitation	4	9
Poor Drainage	22	13
Lack of Clinic	9	10
Lack of Toilet	9	9
Poor Lighting	3	3
Poor administration of Management	3	6
TOTAL SCORES	50	50

Source: Field Survey 1996

Table 12: Level of Satisfaction Of Traders About Quality of Services Provided by KMA

Level of Satisfaction	No of Respondents	% of Respondents
Sufficient/Adequate	56	16
Not Sufficient/Adequate	203	59
Can't tell	87	25
TOTAL	346	100

Source: Field Survey, 1996

Table 13: Services Provided by KMA to Traders in the KCM

	No. of Respondents	Percentage
Does nothing	148	43
Cleans & collects refuse	179	52
Others	19	5
TOTAL	346	100

Source: Field Survey, 1996

2. 11 Gender Relations in the Kumasi Central Market

Sex is no barrier to trading. Although markets in Ghana are seen as the domains of women, the participation of men in market trade is a normal market phenomena. Long before independence, men were known to be engaged in long distance trade (Arhin, 1971), but this form of trade has gradually changed over the years with the introduction of industrialisation and white collar jobs. Women, however, remained the key actors in the urban distribution system, with about 90% of them engaged in market trade. Clark (1994) noted that about 70% of traders in the Kumasi Central Market were women a few years ago, but as a result of stringent economic policies (i.e.

the Structural Adjustment Programmes) being embarked on by the Government of Ghana, many unemployed and retrenched young men have found their way into the market, even though the market is not expanding physically. Similarly, both school drop-outs and those who are financially constrained in their education enter the market as apprentices to learn various trades. This has increased the number of male traders and apprentices in the market. From the survey, 63% of women traders were recorded, as against 37% men traders. There are over 2,000 male apprentices in the market at the time of the survey.

A large proportion of the traders (91%) (both male and female), perceived the number of male traders in the market to have increased within the last five years. The female traders do not see this as a threat to them because they say the men engage in the sale of different commodities, which the females do not trade in. Secondly, the men do not interfere with their business and so female traders do not see the men as a threat to their existence in the market. Some of the men have joined their wives in the market. Most of the men are engaged in production rather than selling. Those engaged in selling sell imported manufactured items which requires more capital investment. There is however, the likelihood that with the increase in the number of male traders in the market, they may gradually take over from the women. The male traders are more organised and have access to credit more than the women. They tend to trade in goods that have higher profit margins.

The influx of more people in the market has worsened its problem of overcrowding. This has had other negative impacts in the market, such as: (1) worsening the issue of sanitation in the market and hence, the health of the traders, and (2) frequent outbreak of fire as the electrical facilities are being over utilised.

The interesting question that the issue of more men being in the market raises is where are the displaced women going to if the market is not expanding? It was discovered that individual traders tend to help their relatives and friends by sharing their stalls/stores with them, although it is illegal. Taking the shoe makers for example, one can find as many as three shoe makers occupying one tiny stall. Pavements and any unused space in the market have all been taken up by table-top sellers to make room for the increase in population. The congestion in the market therefore can be explained by lack of space in the market. The increase in the number of male traders in the market does not however, appear to affect the co-existence of male and female traders.

2. 2. 12 Profits/Income from the KCM

The scramble for stalls and tables or space in the market is an indication that market trade can be very lucrative. This is also evidenced in the desire of most of the respondents (85%) to remain and trade in the KCM (rather than any other market in Kumasi) due to its locational advantages. About 78% of the respondents covered in the research admitted they make some profit at the end of each day while the rest said they do not. A few of the more successful traders (26%) have been able to acquire assets from the savings they make from the market and these are the successful ones. To these people therefore, wealth accumulation becomes a possibility in the market(Refer to Table 16). Majority of the traders, although they have not been able to acquire any physical properties, said they have been able, through their trading activities, to sustain their households and educate their children which is also an investment, but not a tangible one such as a house.

Table 16: Assets Acquired by Traders

Assets	No. of Respondents	%
House	35	38.46
Farm	10	10.99
Another shop/stall	6	6.59
Land	21	23.08
Others (refrigerator, furniture etc.)	19	20.88
TOTAL	91	100

Source: Fieldwork, 1996.

About 31% of the women traders said they provided their initial trading capital and therefore do not allow their husbands to control their incomes. About 14% said they are capable of controlling their own income.

2. 2. 13 Traders and Market By-laws

Like any other institution, the KCM has its by-laws which are meant for an effective and orderly running of the market. The majority of the traders for one reason or the other do not abide by these laws. This can be partly blamed on the KMA because they are unable to put certain facilities in place to make the laws effective. Secondly, defaulters are hardly punished. The laxity on the part of the KMA makes it easy for the traders to ignore the by-laws. For instance, traders bribe the security men in order to leave the market premises after six o'clock in the evening when the market gates are supposed to be closed. Opening and closing the market gates at odd times attract thieves into the market and so the KMA officials also do not see why the traders complain about security in the market when they are the people who attract the thieves into the market by breaking the laws. Because the security men are poorly paid, they condone with the traders to break the laws. Thus the problem becomes a vicious one. Traders also bribe market officials to erect unauthorised structures on pavements in the market. At the focal group discussion with market queens, they admitted they are unable to abide by the market laws. Without co-operation from the traders therefore, the work becomes difficult for the KMA alone to manage.

CHAPTER THREE

3. 0. KCM AS A SOURCE OF EMPLOYMENT AND TRAINING

Introduction

Apart from being the main revenue generator for the KMA, thousands of other people (in addition to the market traders) depend on the employment opportunities that exist in the KCM for their daily survival. These include:

- porters
- private security men
- indigenous savings associations
- transport owners/drivers/mates
- Gao tomato sellers (middlemen)
- small-scale farmers
- service men (prepared food sellers etc.)

The above provide different types of indispensable services to the traders in the market. Others come into the market to learn a trade. These are mainly young people, both male and female. Improving women's economic opportunities will therefore have a trickle down effect on all those whose livelihood and future development depend on the activities of these traders in the market.

3. 1. Commodity - Specific Porters

These are porters attached directly to the queen mothers at the wholesaling yards where goods are off-loaded. (Refer to Table 14.)

They are all middle-aged men of between 30 to 45 years who have done this work since infancy. Some of these men followed their grandfathers and fathers, who did the same work for several years. These porters are mostly Gao migrants from Mali. According to the wholesalers, they are people they have worked with for years and therefore trust them. The porters spend the day with the wholesalers loading and off-loading goods that come into the market for the wholesalers. Their services in the market therefore are indispensable because the women cannot off-load the goods from the trucks at the lorry stations before conveying them to the market on their own. The porters sometimes offer voluntary assistance to the women traders by helping

them to sell their goods. Some of them sleep in the market in the wholesaling yards and watch over the goods at night.

Table 14 Porters at Wholesaling Yards

Wholesaling Yard	No. of Porters
Tomatoes	30
Cassava	25
River Fish	10
Yams	60
Plantain	25
"Keta School boys" (smoked sea fish)	10

Source: Author's Fieldwork

3. 2. Gao Middlemen (Tomato Sellers)

Among the tomato sellers are the Gao migrants from Mali (men) whose sole work is to sell tomatoes as middlemen for the tomato wholesalers. As well as being responsible for loading and unloading of goods and empty crates, the porters are also responsible for getting new crates and selling of the tomatoes for the wholesalers. Their roles have developed over the years as elder wholesalers were unable to carry the goods for loading and unloading.

The Gao middlemen take a commission of C1,000 per crate of tomatoes that they sell. Out of this C1,000, C200 goes to the tomato queen mother and another C200 goes to the tomato association. The Gao man therefore earns a commission of C400 on each crate of tomatoes that he sells. They know all the tomato retailers and do the negotiation for the buying of the tomatoes because the more they sell, the more their commission. Thus, if a wholesaler brings back 50 crates of tomatoes, the Gao middleman will automatically make a profit of C20,000 for selling the tomatoes for the wholesaler. The speed with which the Gao men sell the tomatoes will determine whether it will take a day or more to make that profit; but this also depends on the season and the cost per crate. Whatever the troubles the Gao men go through to sell the

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tomatoes, they are better off than the wholesalers who go through a lot of risk to bring the goods into the market.

As to whether the tomatoes go bad or not has nothing to do with the Gao men. This becomes the burden of the wholesaler since the tomatoes belong to them. The Gao men are however keen on selling the tomatoes quickly because it is only after the sales that they can take their commission. They also go round retailers collecting moneys for the wholesalers. All that the wholesalers do on arrival in the market is to wait to receive moneys from the Gao men for the tomatoes sold.

3. 3. Security men

Traders in the market are compelled to employ their own security/watchmen to watch over their wares at night because the official security men in the market are not sufficient to go round the 10-hectare market at night or to cover the 22 market gates. To add to the above problem, the market do not have enough security lights to keep away thieves. The KCM has only four security men at the moment. At best they stay at some of the main gates and are unable to go round the market. Since certain portions of the market are not walled, thieves are able to enter and steal goods at night because they know there are not enough security men nor security lights in the market. The women reported officially to the KMA about the inability of the official security men to watch over their goods and requested that they should be granted permission to engage their own watchmen to do the work for them. As a result, traders on each of the lanes in the market contribute an average of C500 a month to employ one security man to watch over all the stalls/stores on the lane. From the study, about 88% said they employ their own security men. The research was however unable to determine the total number of security men employed in the entire market. At least in a single lane of about 60 traders, the watchman takes 60 x C500 as salary per month. Some lanes have as many as 100 to 200 traders. For most of these security men, this is a secondary occupation which they do to earn extra income. Some of them receive gifts in kind (e. g. foodstuff) from the traders which is an additional gain for them. Though the issue of security in the market is strictly the responsibility of the KMA, the burden has been shifted on to the traders. Women are compelled to take on this assignment which is an additional cost they have to incur for being in the market.

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3. 4. "Free Lance" Porters

Some of the porters are referred to as "free lance" in the study because unlike the commodity-specific porters, these are male and female porters not attached to any commodity groups. Rather, they move freely about in the market and are ready to render service to anyone who needs them. The female porters roam about in the market with a headpan, while the male porters are stationed at the entrances of the market, at different points which they call their "stations". There are six "stations" in the market where such porters can be located.

3. 4. 1. Female Porters

These are all girls and women who originate from the northern part of the country. Unlike the men, the women and the girls are much younger and they do only head portage, often with their babies at their backs (if they are mothers). Some of the newly arrived girls are very young, between the ages of 10 and 12 years, and they do not speak the local Twi language which is spoken by everyone in the market. Communication can be a barrier in their job. Such girls work closely with the older ones who have been in the job for quite a long time and have learnt to speak Twi. About 54% of those interviewed were single. (Refer to Table 15).

Table 15: Marital Status of Female Porters

Marital Status	No of Respondent	Percentage
Single	27	54
Married	12	24
Divorced	3	6
Widowed	8	16
TOTAL	50	100

Source: Author's Fieldwork, 1996.

The majority of them (60%) have never been to school. According to the survey, some of the young girls (6% of those interviewed) completed their basic education in their home towns before coming south in search of employment while about 34% claim they dropped out of school. However, being unable to get a decent job, they end up being porters. Some of them

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come to the city without knowing where they are going to live, and so they end up staying in unauthorised structures around the market vicinity with other female porters. The few who have had their basic education come down south because their parents are unable to support them financially in furthering their education. Those who have more than a child and have nowhere to keep them leave their bigger children with their parents in the north and remit their parents as and when it is possible.

The female porters are able to carry, on the average, about six loads in a day and the charge for each load depends on the weight and type of goods they carry. On the average, they earn about C4,000 a day after deducting feeding costs. Most of the female porters are able to save part of their income on daily basis. They save about C1,500 per day on the average. Thus, in a 25-day working month, they save about C37,500, which can be considered as their monthly income. Some of them save towards the up-keep of their children staying with their parents, or towards future investment in a better job, such as trading or apprenticeship. None intends to remain a porter.

According to the survey, some of these girls and women have been doing this work for years. Many of them came down south as a result of the recent tribal war in the northern part of the country. The survey shows that 30% of the respondents have been in this job for only 2 years - the period within which they came down south when the war was on (refer to Table 16).

Table 16: No of Years Spent Working as a Porter

No. of Years	No. of Respondent	Percentage
Less than one year	1	2%
1 to 3	31	62%
4 to 6	13	26%
7 to 9	4	10
10+	-	-
TOTAL	50	100

Source: Author's Fieldwork

3. 4. 2 Male Porters

Like the female porters, a large proportion of the male porters are from the northern part of Ghana. Most of them, like in any urban development process, move down from the rural areas to the urban centres with the hope of finding a better and a more financially rewarding job. A number of them were farmers before coming down south. However, such rural people are often handicapped by lack of marketable skills and thus, end up in the urban informal sector. From the survey, 82% of the male porters interviewed have never been to school before and this limits the job opportunities they can find in the city.

The male porters are the trolley pushers in the market, but they are usually unable to raise enough capital to buy their own trolleys. Their inability to own their own trolleys has created job opportunities for others. Those who have the capital and can afford to buy the trolleys which sell at C200,000 each, do so and leave it at the disposal of the porters on rental basis. Each time a trolley is moved to cart goods, the owner of the trolley earns C500. If a trolley should move 10 times in a day (which is the average number of times it moves) the owner earns C5,000 a day from the trolley. The porters are made to bear the maintenance cost of the trolleys.

The male porters are much older than the female porters and some of them have been in the business for more than 8 years. On the average, majority of the male porters have spent 4 years on the job.

3. 5 Indigenous Savings Operators

The indigenous savings operators are known as "susu"[2] collectors. They are often found in the informal sector such as the market. Inaccessibility of formal credit to market women has necessitated the informal credit operation in the markets and the Kumasi Central Market is no exception.

As the traders rely on the "susu" collectors as savings facility, so do the "susu" collectors depend on the traders for their daily bread.

There are about 100 officially registered "susu" collectors in Kumasi. There are also those who have not registered with the indigenous savings association in Kumasi but their exact number is

[2]" Susu" in the local Twi language in Ghana means savings.

unknown. It can be assumed that there are many of them operating in the market since apart from Suame Magazine, the KCM is the other place that offers a large gathering of informal workers and a good range of possible customers. About 90% of the customers of the "susu" collectors are women who are mostly in the market .

The "susu" is operated in such a way that the market woman understands what is happening. Secondly they operate within the market where the traders are and this makes it easily accessible to the traders. The "susu" collectors mainly operate small - scale savings for the traders. The traders are at liberty to make savings with any amount they can afford on daily basis and this is recorded on a card that the trader keeps. The "susu" collector also keeps one. For every month, the traders pay for an extra day which the "susu" collector takes as his commission. Thus, the higher the daily savings made by the trader, the higher the commission for the "susu" operator. Since the amount a "susu" collector can earn a month as his commission from this employment depends on the number of customers he has, it becomes very important for the "susu" collectors to have as many customers as possible. Some of those interviewed have as many as 300 customers in the market.

In the past, the local "susu" operators were the only people operating credit and savings for the traders in the market but as some of the "susu" collectors were dishonest, other formal "susu" groups started operating in the market. At the moment there are three different types of "susu" groups operating in the market but the patronage for the other two are not encouraging. These are;

1. Women's World Bank International Ltd.
2. Catholic Credit Union.

They all render the same service to the traders, but the Catholic Credit Union and the Women's World Bank International Ltd. have gone a step ahead to give the traders credit. The credit does not however exceed two times the money saved with the groups. The patronage has been poor so far.

Very often "susu" collectors pay traders at the end of each month, but those who do not need the money do not take them until such time that it is needed. Traders come into agreement with "susu" collectors as to how much savings they can make every month before they start the savings. "Susu" collectors deposit their moneys at the bank at the end of each day.

Both men and women engage in the "Susu" collection, but about 80% of them are men. Some of the "Susu" collectors do the job as full-time employment, while others do it on part-time basis - these are mostly school teachers and women.

The local "susu" collectors are unable to give credit to the traders because earlier attempts to do so proved that when traders default in payment, it affects the operations of the "susu" collectors. This is because the operators rely on the savings of the traders to provide the credit for others. The operation of credit facilities where the "susu" collector does not have any money reserve to fall on for such purpose can easily make them go bankrupt.

Notwithstanding the above problems, "susu" collection is a very lucrative job for those who are engaged in it, provided they do a genuine job. Some of those interviewed said through this work they have been able to acquire assets such as houses and other properties.

According to the "susu "collectors, there are more female traders saving with them than the male traders. The male traders are better educated than the female traders and they operate on a larger scale than the women. Consequently, unlike the women they are able to approach the formal financial institutions for assistance because they are able to meet the credit requirements of those institutions

3. 6. Small-Scale Farm Holders

In addition to the above, market trade also creates employment for small-scale farmers. The research has shown that majority of small-scale farmers depend mainly on market women to dispose of their farm produce because no government agency buy (especially food crops) from these small-scale farmers. The trading activities of the market women keep many of these farmers in business. They rely on the traders for credit and inputs and they are assured of the sale of their produce. It has been observed over the years that these farmers' vulnerability is translated into a weaker bargaining position when selling produce to market traders or private companies. However, this seems to be dying away gradually. The small-scale farmers are becoming aware that the traders make the best sales after they have toiled to produce the crops. Wholesalers indicated that farmers hardly sell to them now on credit, and they will take the money from the traders before supplying them with the goods. The farmers collectively determine the prices of their produce and ensure that they make some profit from their toils.

According to tomato wholesalers, the farmers meet and fix their own prices before the wholesalers arrive in the villages, but negotiation is allowed when the wholesalers are not satisfied with the prices. Notwithstanding the firmness of the farmers these days, the market traders still have the upper hand in making profit because the village weight is often much more than the weight acceptable in the urban market. Traders have what they call "bush weight" which is much more than the normal weight acceptable in the urban areas.

Because small-scale farmers do not make much money which they can save to take them through the lean season, they are unable to store part of their harvest against the lean season when produce fetches higher prices. As a result, they dispose of all their produce soon after the harvest to the traders who have money to buy and store the produce. What this means is that the benefit derived from farming therefore is shifted to the traders who make better profit from the produce during the lean season. Inadequate and poor storage facilities prevent the farmers from holding on to their produce until the lean season.

A third factor affecting marketing of produce by the farmers themselves is transportation and lack of accessible roads to the farms. Farmers are unable to commute to the nearest selling points with the bulk of their produce. They are therefore compelled by these circumstances to wait for the traders who come down to their farms with their own transport or tractor or even bicycles (as is the case of yam wholesalers who go to the north). With this situation the farmers find themselves in, they are bound to foster a good link between the traders and themselves if they want to have readily available market for their produce. There is therefore a mutual inter-dependence among the traders and the small-scale farmers.

3. 7 Revenue Collectors

In addition to all those mentioned earlier who gain directly through employment in the market, there are those who are also benefiting indirectly from the existence of the market. A group of such people are the revenue collectors who number 213 in the market. Although they are working for a private NGO known as the Committee of Indigenous Business Association (CIBA), they are paid from revenues they collect from the market. CIBA collects revenue on behalf of the KMA, and are paid 10% of what they collect monthly. The workers of CIBA are also paid from this 10% they generate for the association. In effect, revenue from the market also supports some of the employees of other organisations.

3. 8 Craftsmanship/Apprenticeship

The Kumasi Central Market, as mentioned earlier on, serves other purposes apart from buying and selling. There is a whole lot of craftsmanship going on in the market for both male and female. These trades include shoe-making, trunk-making, hair dressing, dressmaking, bag making and a few more. The gender division of labour is very distinct in the sector of craftsmanship. The women are engaged in dress-making and hair dressing, while the men are engaged in the others.

A focal group discussion with the shoe-makers (who are all males) indicated that there are about 500 shoe-makers in the market, and each one has at least 2 apprentices. In other words, there is about a thousand male apprentices learning the trade. There are many such apprentices (both male and female) learning other trades in the market, but their total number is unknown. The apprentices pay C70,000 for a period of two years to learn the trade.

In conclusion, it is obvious from the above that the mere existence of the market has its multiplier effects. Needless to say, the market supports quite a number of people in providing them with their livelihoods and other social benefits. The market has also served as a training ground for many school leavers who for one reason or the other cannot continue their education in a formal institution.

CHAPTER FOUR

4. 0. FINDINGS,

Introduction - Analytical Framework

In the past decade or two, the Women in Development (WID) approach to analysing women's issues became very common. It was later realised that using this approach created a situation where women were not considered as an integral part of any development process. "Special" projects were created for women in the name of development, to take care of their economic needs. The loop-holes in the above approach led to the introduction of what is known as the gender in development approach (GAD). This approach analyses the situation of women alongside their male counter parts and considers women as an integral part of any development process from its inception to end.

Conceptually, the GAD approach has been used to analyse the situation of women in the KCM, in the framework of what is known as "gender roles". The gender roles framework offers a methodology for integrating gender-awareness into any plan. "Its basic analytical tool is a matrix of questions that focuses attention on gender divisions in production as well as in access and control over resources and benefits" (Kabeer, 1994: 271).

4. 1 Factors Hindering Economic development of Market women

4. 1. 1 Credit

Credit or lack of trading capital is one of the main obstacles hindering the development of women and their business in the market. With an ever-rising cost of living, coupled with recent economic reforms in the country, the pressure on women to earn an income has increased. Working capital is insufficient for many of the traders in their work. This can be partly attributed to high rate of inflation eroding purchasing power. For example, a trader who could bring into the market two truck loads of yam about five years ago can only bring half a truck full of yam to the market now with the same amount of money. A truck load of plantain costs C3 million, while a truck load of yam is C5 million. These are huge sums of money to the market trader, and access to such large sums of money is near impossible.

Women generally do not have title deeds and this disqualifies them from taking credit from the formal financial institutions. From the survey, about 90% of the female traders say they do not take credit from the banks neither do they save with them. Again this can be blamed on the triple marginalisation of women in many of the development efforts. Wholesalers who bring goods into the market do not buy their goods on credit and this means that without any substantial amount of money, they cannot survive as wholesalers. The result of this is that over half the traders in the market are retailers with little goods to sell.

Most of the women traders (91%) rely on private sources such as their husbands, or other family members for credit: but again, they are not able to get as much as they would have liked. The women indicated during focus group discussions that they could do better business in the market if they could have access to enough funds to invest in their business. This is because the larger the stock of goods they have, the bigger the profit margin. There are no credit unions in the market, neither do the market associations nor the "susu" operators operate any on behalf of their members.

4. 1. 2 Amenities in the Kumasi Central Market

The KCM was provided with a number of utilities when it was constructed over sixty years ago. These utilities included electricity and water supply. With very little maintenance over the years, these utilities have outlived their life span, and hence, their usefulness. The public standpipes in the market broke down and have been out of use for over a decade, but there are a number of private standpipes. The KMA is aware of these problems but have not provided the market with solution.

The electrical fittings have outlived their usefulness but continue to be over-loaded due to the ever-increasing market population. This has led to a number of fire outbreaks in the market in recent years, which have cost the traders a lot of money since their goods are not insured.

The entire KCM, which is over 10 hectares and attract over 200,000 people daily has no toilet facilities. The available toilets are located outside the market walls, not easily accessible to the traders in the market. As a result, the market is misused by traders as places of convenience as and when it suits them, creating health hazards. The market is also not provided with day-care centres like some other smaller markets in the country. Women traders with babies/toddlers are therefore obliged to combine their daily activities with child care. Although the traders do not

complain about this old traditional arrangement, a child care centre in the market could give traders more time to go about their work.

The market has also not got any bank to serve the needs of women. This can be attributed to some of the gender biases associated with the provision of certain facilities. The location i.e. the market, the commodity being sold and the gender of those involved in trade, what Horn (1994) calls the triple invisibility, make it impossible for any bank to be located in the market.

4. 1. 3 Market Sanitation

The following two reasons account for the poor sanitation in the KCM.

a) Lack of Co-operation from the Traders

According to the market regulations, traders are supposed to sweep their immediate selling environs at the end of each day and remove the garbage to a central point for collection by the labourers in the market. Some of the women abide by this regulation, but others are unable to do so, and instead dump the garbage in the gutters or crevices around their trading areas. This has led to the choking of most of the gutters in the market with filth. One of the reason why the women do so can be attributed to the fact that the KMA no longer provides dustbins at vantage points to be used by traders, and so moving long distances away from their goods becomes a problem. The dumping grounds are located outside the market walls at a distance far away from most traders, depending on where they are located in the market. The garbage is rarely removed from the central collection points. The irony of it is that traders are fined when the garbage piles up in front of their stalls/stores; an indication of how traders' are taken for granted by the KMA. Traders also place additional tables at wrong places which make cleaning difficult for the labourers, e.g. on pavements, on covered gutters.

Discussions with local government officials responsible for sanitation in the market showed that, there is a very serious sanitation problem which, if not resolved soon, could lead to a disaster in the market. A recent soil study in the market has proved that the soil in the market contains faecal matter which is detrimental to the health of the traders. With poor health, productivity level goes down, and hence the returns.

b) Inadequate Tools and Insufficient Staff for the KMA Sanitation Unit in the Market

The sanitation and health unit in the KCM is a department of the KMA, but KMA is unable to supply the unit with adequate equipment and manpower to cope with sanitation in the market. A cut in the labour force in the market is partly the result of government's economic reforms which call for a cut in public expenditure as one of its policies. The labourers in the market have been reduced from 120 to 51, a mere responsible for the cleanliness of the entire market. It might have been possible for these people to cope with the load of work in the market if they had adequate and efficient cleaning tools. Unfortunately, this is not the case. At the time of the survey, the unit had the following equipment for cleaning the entire market:

10 wheel barrows	1 shovel
1 pick axe	8 forks
4 wheel carts	

The office did not have any rake nor brushes/brooms at the time of the survey. According to the staff of the sanitation unit, they have on several occasions reported the inadequacy of cleaning tools to KMA but have had no favourable response. It was also reported that the labourers have for a long time not been supplied with protective attire such as Wellington boots, face masks and gloves. The labourers are often compelled to collect the garbage with bare hands and this can have very serious health implications. Lack of equipment means that instead of completing cleaning early in the morning before the traders arrive, they sometimes go on cleaning until twelve noon.

The labourers work seven days a week, but are not paid any overtime for working at week ends. This demoralises them, to give their best and the work is often done haphazardly in view of all the problems they face.

According to the senior officials of the sanitation unit they have not as yet taken delivery of any tools since the year began. Last year, 1995, they received 10 wheel barrows and 10 wheel carts from the KMA, some of which are already in disrepair. It was also reported that some of the labourers use their own moneys to repair some of these tools as a way of facilitating their work in the market.

With inadequate and inefficient equipment and few labourers, the cleanliness of the market can hardly be assured. Consequently, the health of the traders will continue to be at risk if the labourers are not content with their salaries.

To sum up all the above (i. e. items 4. 1. 2 and 4. 1. 3), sanitation is one major area that has to be critically looked at jointly by the traders and the KMA if a permanent solution has to be found. To have and maintain good health is very important if market women are to optimally exploit and increase the available economic opportunities that exist in the market. Thus, it is essential to keep good hygiene and work in a clean and environmentally sound place. Quite apart from the health of the traders, it is very important that a place which supplies the greater part of the food needs of the urban population should be kept neat and clean all the time because the poor sanitation of the market can lead to an epidemic which can affect the entire urban population. Sanitation in the market therefore is a very serious issue that needs to be addressed. With good health, productivity will be increased, which will also lead to increase in income levels of traders as well as increase in revenue for the KMA.

4. 1. 4 Drainage in the KCM

The KCM faces serious drainage problem which has been the case for decades, compounding the issue of poor sanitation in the market. The location of the market in a depression, with one of the open drains in Kumasi passing right through it, has led to this problem. Generally, the ground water table in the market is high, because the area is a reclaimed marshy area of the Subin flood plains. The overflow starts from a far away upstream bringing with it all kinds of debris and waste which is finally dumped into the market as the speed with which the water flows carries along all the filth. With choked and very narrow gutters, the market gets flooded anytime it rains from the months of May to July/August every year. This is also the lean season for traders and with the flooded and muddy conditions in the market, buyers avoid shopping from the KCM, thereby reducing sales for the traders during this period. Some of the traders have their stores/stalls completely flooded during this time. Apart from flooding, the rain disturbs traders of commodities that cannot withstand rain, such as clothing, charcoal, yam, cassava, etc., since these items are normally displayed on the ground in the open space. Transportation of goods into the market after a heavy rainfall also comes to a halt as it becomes difficult to drive in the flooded or muddy market.

The regular flooding of the market has also compelled many traders to improve on their stalls/stores as a way of preventing the flood waters from entering. Some, in addition, have paved the space in front of their stores/stalls at their own expense.

4. 1. 5 High Transportation Cost

The issue of high transportation cost is crucial to wholesalers who are mainly women. In the past, access to transport to convey produce from the farm gate to the urban markets was a major issue. In fact this had always been the case even before the KCM was built. But in recent years, access to transport has improved tremendously. The Ghana Private Road-Users Trade Union (GPRTU) has also been helping traders by making transport available to them conveniently. In spite of the above, high transportation cost in recent years have eroded the benefits of this readily available transports. This is due to the high cost of fuel and spare parts in the country, which both the trader and transport owners have no control over. As a result, it is only the owners of the relatively older vehicles who take the risk of conveying food items from the farm gate to the urban centres. These vehicles are unreliable and break down frequently. Traders often travel to these villages at night which some of the drivers do not like because of the poor roads. The poor quality of roads and vehicles become a risk factor to the traders because a breakdown of a vehicle or any delay can cost the traders lots of money. Owners of vehicles that are in good conditions dread travelling on the poor roads that go to the farms for fear of damaging their vehicles since it becomes too expensive for them to maintain.

The effect of high transportation cost has resulted in traders selling their goods at high prices, thus limiting patronage of their goods by customers. What this means to traders is that they have poor sales and goods are sold at a very slow pace. This in effect reduces their profit margins. With perishable goods such as cassava and vegetables, traders tend to loose even more when the prices become unaffordable.

4. 2 Non-Cash Incentives of Trading

The following are the non-cash benefits enjoyed by traders in the market.

4. 2. 1 Cheaper Foodstuffs

Market women enjoy several non-cash incentives from trading in the market. As has already been mentioned, wholesalers return from the farms with enough food items for their families,

which they buy at the farm gate at less prices. Thus, as a compensation for the risks they go through, they are satisfied to meet the food needs of their households, which they may not be able to afford back in the city. Since the survival of the household is of more importance to the women than mere financial gain, the women traders, 47% of who are also the heads of their households, are more concerned about sustaining their households than accumulating profit. The retailers also go home with some of the food items they sell, and complement whatever is missing by buying it with the profit made from the market. Trading in the market thus serves as a great non-financial support in sustaining households.

4. 2. 2 Social Benefits

Apart from being able to sustain their families with some of the items they trade in, the traders enjoy social benefits in times of illness or bereavement. During such occasions, commodity group/association members contribute money to support the sick or bereaved person. They also give moral support by physically being with the person.

Traders make friends in the market. They also meet people who come from their home towns who tell them about things happening back in the home-towns. In other words, their presence in the market makes it possible for them to keep in touch with their relatives in the villages and if possible send gifts through them.

Women traders therefore are saddled with both reproductive and productive roles as traders, while the male trader in the market is only concerned about his productive roles. Though not many female traders bring their young children into the market, those who do so do not see it conflicting with their trading activities in the market. Rather, it gives them the peace of mind to concentrate on their trade instead of worrying over a child left in the care of someone else somewhere, an indication that even the reproductive roles of women goes on while they are engaged in their productive roles. The KCM however, does not have any child-care facilities for nursing mothers.

4. 2. 3 "Trading" as a Pastime

Some of the elderly women aged 65 and above who are still in the market are not necessarily engaged in any active trading. Having been in the market for the better part of their lives, it becomes part of them to go there regularly to see and hear what is going on, to listen to gossips, to meet friends and most importantly, to feel they are still active and doing something profitable

with their lives. Such elderly people are catered for by their children and may not necessarily have to continue trading. Some of them go to watch how their successors are going about their business in the market and to guide them when necessary.

4. 2. 4 Networking and Information Flow

The market place has been identified by the KMA as the fastest place within the metropolis for dissemination of any information because of the total number of people who gather there daily from all over the city, the villages, and the regions. This makes information flow and networking easy, especially in a society where not many people read.

Wholesalers are the best informants in the market on issues concerning availability and shortage of goods, trade opportunities, government threats, prices of commodities and any other information concerning their work in the market, be it social, political or economic. They are the link between the farmers and the retailers or other traders in the market, as well as the entire rural and urban communities. The wholesalers are also the people who commute regularly between the urban and the rural areas. They are therefore the link between the rural areas and the urban centre, thus, information from the city is passed on to the villages through them, and vice versa. They therefore play an effective role in information dissemination between the urban and rural areas.

In the absence of the wholesalers are the middlemen who play the same role, but according to the study, there are not many middlemen to perform the informants' role in the market. The retailers are also good informants, (but not as effective as the wholesalers) since they are not mobile. Retailers interact with customers from all over and information is easily disseminated through this linkage also. Occasionally, the drivers who convey the goods to and from the rural and urban areas also pass on information from one place to the other.

Social networks are recognised as being a key mechanism by which women cope with some of the adverse consequences of and insecurity inherent in their limited entitlement to the means of generating income to have a decent livelihood.

4. 2. 5 Child-Care

Unlike the formal sector, women traders are able to conveniently combine child-care with their tradin activities. Other traders in the market often give helping hands to nursing mothers if it becomes necessar, by either selling their goods for them or caring for their children while the mothers' sell.

4. 3 Composition of the Market Committees

The composition of the KMA Market Committee leaves much to be desired. Most of the members of the committee are assembly men who do not spend their day in the market. The few KMA permanent representatives on the committee have very little to do with the KCM, and rarely attend committee meetings. There is therefore only the market manager who works in the market and know what goes on in it. On the other hand, none of the representatives of the commodity groups in the market are on such a committee that is supposed to be concerned with the markets. Similarly none of the staff of the sanitary unit (either from their office in the market or the KMA) is represented on the market committee. None of them is also in the assembly. The only channel through which they are able to communicate with the higher authorities is through their reports and memos sent through the Chief District Co-ordinator. As to whether these reports and memos are read or not is a different issue all together because this depends on the value the KMA attaches to market trade. The point being made here is that those who matter in the effective running of the KCM, and know the problems of the market - mainly female traders - are not on the committee that is supposed to be responsible for markets in the city.

4. 4 The Market as a Place for Attaining Independence

This and other researches (e.g. Clark, 1994) have shown that market trade gives women a lot of self assurance. Women spend their day in the market arguing, bargaining, soliciting, negotiating and defending their rights in the market. All these daily processes in addition to their cash, adds to their strength. It gives them some feeling of satisfaction and independence because they are able to do whatever they wish with the money without relying on their husbands. From the survey, about 93% of the women said they do not tell their husbands about the income they make from the market, and that they controlled it themselves. The explanation given for the above is that they provide the initial trading capital by themselves, or with the support of their relatives and therefore did not see the need for their husbands to control their income. However, about 10% of the respondents said their husbands control their market income, because such

husbands are the heads of their households, and some even provided the initial fund for trading. (Refer to Table 17 below).

Table 17 : Control of Market Income

Category	No. of Respondents	% of Respondents
Self	208	93.27
Husband	10	4.48
Husband and self	4	1.79
Others	1	0.44
TOTAL	0233	100

Sour: Fieldwork, 1996.

The ability for women traders to gain self-confidence and -assurance through market trade empowers them to fend for themselves financially, irrespective of whether they are married or not. In other words, they do not only rely on their husbands for survival.

4. 5 Market Rates

A focus group discussion involving traders representing the various commodity groups came to the conclusion that market rents and tolls are too high and that traders do not get their money's worth in terms of basic services in the market (refer to Table 7). Maintenance of the facilities are done by the traders themselves at their own expense when in actual fact that is the responsibility of the KMA. Decisions to increase rates/rents are taken by the KMA and then presented to few of the traders for their approval. For fear of loosing their shops, traders go by whatever decision the KMA comes up with and that goes for rent increments too. At the PLA session together with the KMA Market Committee members, the traders were bold enough and demanded to know what the KMA has been doing with their rents since it does not go to improve their lot in the market.

4. 6 Responsibilities of KMA towards KCM

In every development process, goals and objectives are set and priority areas identified for immediate attention and implementation. These priority areas are assessed against many other issues, objectives and the available resources aimed at achieving the desired objectives. Similarly, there are priority areas that KMA may want to work on before others. One would therefore imagine that a place that generates as much revenue KCM does, would be an area of concern to the local government but this is not the case.

Very little development has taken place in the KCM since it was built. The lack of proper facilities in the market for protecting, storing and transporting products raises both monetary and labour cost embedded in every transaction the traders undertake, thus eroding profits made by trading in the market.

The KMA is aware of its responsibility to regularly maintain the market, and has admitted, in an interview, that it has not been doing its part of the work in the market. According to the Estate Department of the KMA, the last time KMA maintained any of the market structures was between 1980 and 1984. Nonetheless, they have constantly increased rents amidst constant theft reports from the KCM. The KMA has more or less added to the responsibilities of traders by shifting its responsibility of maintenance to them. The KMA on the other hand is very vigilant about rents and toll collection.

4. 7 Inability of Traders to Influence Policy

The following were observed to be the reasons why traders are unable to influence policies concerning them.

4. 7. 1 Weak Market Commodity Associations

Unlike in the past, many of the KCM commodity groups and associations today exist only in name, all registered with the market manager but inactive. The study has found that market associations are gradually loosing their importance in the market institution, and are therefore not as influential as they used to be. This is an indication that the collective support for exercising the various strengths and potentials the traders had is gradually breaking down, and has affected their collective bargaining power at political and administrative levels. This makes it difficult for traders to influence decisions taken by the KMA.

4. 7. 2 Disunity Among Commodity Groups and Queens

Traders have always been represented by the commodity queens in the market when it comes to decision making. From the focal group discussions, it became apparent that most of the commodity queens are not active or united as they used to be in the past. There is often conflicts and rivalry between the queens over power and territory which make it difficult for them to fight a common cause as one body. For instance, at the time of the survey, the queen mother of the maize sellers was not on good terms with the queen mother of plantain sellers because she said the plantain queen mother had strayed into the sale of maize, denying her rightful benefits. Some of these problems stem from the fact that some of the queen mothers wield more power than others; the most powerful ones tend to lord it over the less powerful ones as is the case of the maize queen mother. Some of the queen mothers feel they do not get the support of the members when fighting the authorities on their behalf. They feel they are wasting their time when others are in the market selling, while they are going round fighting on behalf of traders.

There is also disunity and disinterest within the associations as was mentioned earlier. Some of the members of commodity groups cannot be bothered about what the association does and whether they are members or not because they feel it is all being controlled by a powerful individual and they cannot make any impact. Others also cannot be bothered about membership because the association has nothing to offer them, e.g. supporting them financially. With some of these problems it does not make it appealing for traders to join or work towards the interest of the association. Thus there is very little commitment on the part of many members towards their associations.

It also became apparent that the traders are unaware of the potential power they wield in their sheer numbers, if they were united, and can lobbied to influence policy. As a result of the above, there is hardly any united front to represent the traders and fight their cause to a conclusive end.

4. 7. 3 Inability to Dialogue with Decision makers

It was observed that one of the main problems traders face in the market is the inability to have sufficient dialogue with the KMA officials, to discuss ways and means of addressing market issues with the ultimate aim of improving the trading activities and income of the traders. Traders who attend meetings with the KMA officials are the commodity queens who wield a great deal of influence, not only over members of their associations, but within the market and

the wider community. Their ideas at meetings therefore are influenced by their own perceptions as to how things should be. Thus they are unlikely to represent the views of all their members.

Creating the atmosphere for the traders would make it possible for them to dialogue with the KMA officials without the fear of being intimidated. During PLA session that brought together the traders and the KMA officials for example, some of the traders demanded to know what the KMA does with the rents they collect from them. This made it clear that there are so many things going on which the traders do not understand. Similarly, the dialogue is equally important for the KMA officials because they also do not understand some of the things the traders do.

The venue of meetings also does not make it appealing for the traders. Not many traders are prepared to leave their jobs in the market to attend meetings at the KMA which is located few yards away from the market. It was also clear from the meeting that the KMA officials do not understand why the market women also do certain things and consequently, are unable to meet the demands of the traders. Thus lack of forum for traders and decision makers make it difficult for traders to influence policy in their favour.

4. 8 Relationship between Market Trading and Household Chores

As part of the dynamics of market trading, women traders have organised their households in such a way that there is minimal conflict between their households and market responsibilities. Consequently, life goes on within their households even in their absence.

Elder children generally take care of the household in the absence of their mothers. They do the cooking, feed the younger children and send them to school. One cannot overlook the fact that the social system of Ghanaians which includes communal ways of living - has made it possible for female traders to leave their homes the whole day with the assurance that their families are doing all right. Over 60% of Ghanaians (with the exception of the few affluent) live in what is known as "compound houses", made up of about ten to twenty households, either related, or simply tenants. This system ensures the availability of at least one adult, (often the elderly) in the house at any time of the day, who then becomes responsible for all the children in the house. Some of the traders also have their parents - particularly their mothers- staying with them, who take care of their children while the traders are away in the market. Other traders state they have maids or relative's child staying with them, who take care of their household while they are in the market. This system of caring for the household applies to both the wholesalers and retailers. The only difference between the two is that wholesalers make sure that they provide enough

foodstuff for their household before they leave because they often stay away for a week or two before their return.

According to the cassava wholesalers, they are able to go home during the course of the day when it becomes necessary before returning to the market again. Cassava wholesalers leave their homes as early as 3.30am for the market, and start selling at about 4.00am. This is because chop-bar and restaurant owners come very early to procure items for their restaurants, and by 8.00am in the morning, sales to those people are over. After that they attend to retailers in the market, up to about 12.00 noon, after which time sales go down drastically for the rest of the day. To do a good business, a cassava wholesaler has to be in the market very early.

The female traders claimed they also do not have any problem or conflicts with their husbands despite spending the greater part of the time in the market because they return home with food items which the man finds it hard to provide. Secondly, according to the traders, their husbands are very much aware of the support the women are providing by being in the market and can therefore not be against it. Though traders are often not sure of making any profit for the day, one thing always remains certain and that is they will always return home with some food items for the household.

4. 9 Wealth Accumulation

Between the focal group discussions, it was very difficult for the participants to concur on what wealth in the KCM meant because it meant different things to different commodity groups. Notwithstanding the above, it was clear that profit from the sale of commodities over and above what traders need to sustain their families and which is invested in other things forms what they may term as wealth. Accumulation of such excess profit therefore can be considered as wealth to the trader, but this also varies form trader to trader. (Refer to Item 2. 13). For instance, a cloth seller who probably sells a piece of wax print at C100,000 will see wealth from a different perspective as compared to the tomato seller who sells a heap of tomatoes for about C2,000, with different sales for each item. The turn over of the vegetable seller in the market is faster than that of the non-perishable good sellers, thus one cannot conclude that the cloth seller for instance, is wealthier than the vegetable seller and therefore cloth selling in the KCM is a more lucrative job than vegetable selling.

Some of the traders consider wealth to be intangible or invisible; as their excess profits have been invested in their children' education, which to them is more important than acquiring assets. Thus defining wealth in the market can be very difficult.

4. 10 Shift in Gender Roles

One other factor making women's economic performance invisible in the KCM is the fact that majority of them have now assumed the responsibility of bread-winners in their families, instead of their supposed traditional role of homemakers. Thus profits made in the market is quickly eroded since the responsibility of the female trader has increased. The research has found that marriage has more or less become a social status for most women, including women traders. Of the total number of traders who are married (71%), over half of them are women (63%), and their husbands are the heads of their households. The research has found that the husbands of these traders are either not working, or are receiving very poor income that cannot sustain their families without the support of their wives. It means that traders have to work harder and longer hours in the market. 85% of the women traders admitted market trade is important for the survival of their families. The women apart from feeding, provide clothing, transportation and take care of hospital bills. Refer to Box Two in Appendix 4. The need to work harder and for longer hours explains why they are unable to leave the market before 6 p. m. when the market gates are closed and hence creating other problems that make life in the market difficult, problem of thieves, disobeying the laws of the market, etc. The economic problems of women traders in the market therefore becomes a cyclical one that affects their performance in their homes as well.

CHAPTER FIVE

5. 0 REMARKS, RECOMMENDATIONS AND CONCLUSION

Recommendations

As a summary of the above, it has been identified that a number of factors affect the economic performance of women in the KCM.

The key ones are;

a) the poor state (sanitation) of the market that could possibly affect the health of traders, and hence their economic performance;

b) lack of credit;

c) high transportation costs;

d) inability to dialogue with policy makers and to influence policy at the local government level;

e) disunity among market queens; and

f) disorganised market associations.

The traders are unable to influence policy at the local government level to change their present status in the market because of lack of access to policy makers. The main reason for this is being the fact that market associations that used to be very powerful in the past and served as a medium through which women could be heard are no longer that effective in the market. The associations have more or less collapsed, with the exception of few which are still active.

Despite the above, women traders still find their participation in the market necessary because apart from the economic gains, women traders also enjoy other non-economic gains from the market, such as social benefits, the key ones are;

a) being able to sustain their families on some of the items they trade in, such as foodstuffs i. e. irrespective of whether they make profit or not;

b) the market serves as a place for social networking; and

c) as a place for passing away leisure time by the older traders.

Having assessed the problems of market women in the KCM and their relationship with the KMA, and within their households, the following remarks and recommendations were made.

5. 1 Improving Women's Economic Performance in the KCM

a) Credit

Market women can perform better if their access to credit could be improved because they have great need for credit and savings. The KMA is of the opinion that organising credit for market women would be adding up to their responsibility. However with strong, committed and solidarity market associations, organising credit for the traders will not be a problem. They may however need assistance from credit unions or co-operatives as to how best they can organise this in the market. There is the Women World Banking (WWB) who is willing to help market women with credit but the traders hardly go to them because the WWB is perceived by traders as any other formal banking institution. The WWB can however help the market associations to organise their own credit unions and link them up to the formal financial institutions for funding and support. The WWB can also take up the responsibility of giving the traders education on the need for credit. It can provide training and other activities related to credit to the associations. Traders over the years have demonstrated their ability to pay and save by saving with the indigenous savings operators.

b) Market Associations/Groups

Women's organisations in Africa are known to be powerful and effective channels through which women's voices are heard. In West Africa, the market women associations are even known for influencing political decisions, thus governments try to please them to win their favour in political issues. Women traders in the KCM therefore have this potential which they can develop to improve on their present state as traders.

Through the associations a lot of change can be made in the lives of the traders. For example, the associations in collaboration with the KMA can organise literacy classes for traders who lack basic education. They can also be trained to keep their accounts properly so that a distinction is made between trading capital and profits - a common mistake many of the traders make. With a well organised association, the traders can arrange their own transport collectively at a cheaper rate to go to the farms/villages to buy foodstuffs.

For the associations to achieve the above will mean re-organising most of the groups in the market. This can be done with the help of the successful associations such as that of yam sellers, with support form National Council on Women and Development (NCWD) or some of the NGOS that work with women's groups. The associations will need to define their goals and objectives and formulate strategies that can make members committed to their groups. They may also have to come up with by-laws that can guide the performance of the associations. Commitment and participation are the keywords underlying the success of most of these associations, without which they cannot achieve much. Decisions of these groups have to be collectively taken and not imposed on them by their leaders. Leadership has been one of the problems the groups face. This is an area which has to be looked at critically and which the by-laws can take care of.

There is the need to strengthen unity among commodity groups and associations, as well as among the market queens if traders have to depend on their collective support as a tool for fighting for their rights in the market. This calls for education about the need for unity and what their rights are as traders.

In conclusion, one can be sure that with very strong market associations, women traders will be in a position to influence policy at the local government and even participate in the decision-making process.

c) **Market Sanitation**

Sanitation is one major area that has to be critically looked at jointly by the traders and the KMA if a permanent solution has to be found. To have and maintain good health is very important if market women are to optimally exploit and increase the available economic opportunities that exist in the market. Thus, it is essential to keep good hygiene and work in a clean and environmentally sound place. Quite apart from the health of the traders, it is very important that

a place which supplies the greater part of the food needs of the urban population should be kept neat and clean all the time because the poor sanitation of the market can lead to an epidemic which can affect the entire urban population. Sanitation in the market therefore is a very serious issue that needs to be addressed. With good health, productivity will be increased, which will also lead to increase in income levels of traders as well as increase in revenue for the KMA.

In the short term, the KMA need to invest some money in maintaining good hygiene in the market. This money can conveniently come from the market revenue since very little of this revenue is re-invested in the market. There is a need to provide bins at vantage points in the market, employ more labourers to clean the market, and provide them with adequate and appropriate cleaning equipment. The labourers' salaries is also another area that need to be addressed. The labourers need better pay for motivation to do the work efficiently, without which no amount of extra facilities will improve the sanitation in the market.

d) Provision and Maintenance of Market Facilities

The KMA can also improve on its accepted responsibility of installing and maintaining physical structures and facilities in the market. This can go a long way to relieve the traders of the extra cost of maintenance. The above can be achieved in the short term. It is within the proposal of the World Bank Project to rebuild the market to provide all the basic facilities that can make traders comfortable. These include banks, day-care centres, stand-pipes and toilets, but this will not be in the short term whereby benefits can be felt immediately.

There is the need to increase security lights to reduce the incidence of theft in the market. The issue of drainage is a long term one which the World Bank Urban Two project is to tackle, as part of the proposal to rebuild the market. How soon this project will start depends on the political will of the KMA officials. All this can best be achieved with full participation of the traders since they are the people who use the market place daily and are therefore immediately affected.

All these will make working in the market more pleasant for traders if these changes take place.

e) Health Education

There is a need for frequent health education in the market. This is important because with the absence of certain basic facilities such as toilets, traders have acquired certain bad habits which have to be corrected through education. Introduction of health education will help the traders to keep basic hygiene. It will also make it easy for defaulters to be fined since through the training, they will become aware of what is expected of them. But for the training to take off, KMA will have to provide the necessary facilities that will make this process easy, such as dustbins at vantage points.

f) **Market Revenue**

It is necessary to impress upon the KMA that some of the revenue generated from the market should be re-invested in some of the facilities in the market. This can only be done effectively by the market associations if they become a force to be reckon with, and hence the need for the associations to be re-organised to take up more responsibilities in the market.

g) **Re-Organisation of the KMA Market Committee**

A possible way traders can influence policy in their favour is to re-organise the present market committee. The new committee should comprise more of people who work in the market or of market women traders. This will mean reducing the present number of assembly members on the market committee and bringing in more people from the market. Further, to make the committee more sensitive to the other issues in the market, the objectives of the Committee have to be reviewed and re-formulated to include issues of interest to the key actors in the market, and not only the assembly. With more traders on the committee, the voice of the traders may be heard by the assembly.

It is necessary that a women's quota is created on the committee to safeguard gender interest.

h) **Participation of Women Assembly Members at the Kumasi Metropolitan Assembly**

Although a national issue and not directly related to the issues of female traders, the increase in the number of female assembly members as a means of correcting the gender imbalance can eventually help women generally. It was observed that the few women in the assembly are not

very active at assembly meetings. They are often seconding motions, with very little contribution coming from them.

i) Political Stability and Will

For any change to take place in the KCM requires the political will of the senior officials of the KMA, because they influence local decisions a lot. This has been proved over the years by the different chief executives of the KMA. Political interest of the various leaders differ. It will therefore take someone who understands the role the KCM plays, and has its interests at heart, to put the market on his agenda, as was done by the last District Chief Executive. The benefits of having the market on local government agenda can then trickle down to the women traders in the market.

There is also the need for the local government to have a plan of action which can be carried out by anyone who takes over the administration of the local government. By doing this, any political instability at the local level - due frequent changes of political leaders - should not affect its policies, ensuring continuity in the implementation of local development plans. A typical example is the recent recall of the district chief executive by the government. The fear among those he left behind was that a new chief executive with his own agenda, may not be willing to carry on with old plans. This has been one of the basic political issues hindering development in the country.

j) Gender Training as a Development Process

A lot has been said in Ghana in the last one and a half decades about the need to consider gender issues in every development process. Daily news papers carry articles about gender- sensitisation workshops and speeches. Local government officials are some of the people who participate in such workshops. One would therefore have concluded that a lot of work has been done in this area to create gender awareness among the public, and more particularly among decision-makers, but the study has found that this is not the case. There is still a lot more to be done to make policy makers appreciate the need for gender-responsiveness if gender concerns are to influence local policies. This can be done through gender training as a development process for policy-makers.

Gender training will be an important means to de-institutionalise male privilege within development policy and planning. It will increase the awareness about the cost of being gender-blind. It will also help policy makers see the need to incorporate a gender perspective within their work (Kabeer, 1994).

Apart from the policy makers, female traders in the market also need to have gender training if the change being referred to is to be effective and understood by everyone. The training for the female traders is important because over the years, they have been made gender-blind by social and cultural expectations which make them to believe that trading is basically for women. As such, they do not encourage their daughters to continue with their education after elementary schooling as was noted in the study. Training and equipping a daughter with economic and domestic financial responsibilities become the priority of a female trader, what Grieco et al (1996) referred to as "occupational socialisation". Thus, instead of other economic opportunities available to be exploited by girls they are hooked onto trading very early in life and end up being in the same situation as their mothers. In conclusion, women traders can improve on the general economic life of other members of their families if they reduce the perpetuation of trading as a family occupation which can only be inherited by female daughters.

5. 2 Summary and Concluding Remarks

It is an indisputable fact that women traders in urban communities play an important role in local development processes. The results of the survey have shown that apart from the KCM serving multiple purposes such as job creation, a centre for women's networking, a source of income and wealth generation etc., it is also a source of revenue for the local government, the KMA. About 40% of the KMA revenue comes from the KCM.

Much as the women traders are doing their best economically to achieve maximum efficiency, there is still more to be done if market efficiency can be interpreted to include provision of and improvements in market infrastructure.

Improved infrastructure in the market will reduce the transaction costs associated with exchanges, and hence increase income of traders, which will eventually lead to increase in market revenue for the KMA. Productivity gains from the market would result from better security, storage and shelter systems. Other gains will also result because the health of the traders would improve with better sanitation. Even a marginal improvement in the physical infrastructure would reduce transaction costs.

The PLA approach as a research skill can be a good means for traders to have a dialogue with the local government. Apart from the traders' time which could be an obstacle in having PLA sessions in the market, the study found that participation can be good in terms of contributions traders make. Secondly, it created the awareness among the traders that they can always meet to discuss issues concerning them and come out with their own proposals with regards to how to handle the issues. For example, the session that brought together both the KMA Market Committee Members (KMA-MCMs), and the market queens and their representatives was a very successful one and participants wanted to know at the end of the session when the next meeting with the KMA-MCMs would be held. In this session, it became apparent to the KMA-MCMs that they have to present the concerns and requests of the traders at their assembly meetings, an indication that there is the need for such interactions.

In spite of the above, one cannot overlook the fact that a number of institutional barriers prevent the recognition of the roles women traders play in the market, and as long as market women continue to be treated with suspicion and ignored at policy levels, little change in the whole institutional structure of the KCM seems likely .

Little can change without the initiatives from the senior officials of the KMA and the market associations. Until policy-makers understand and are willing to act to enhance the benefits of development, the potential for the market to play an active role in their own development cannot fully materialise. There is therefore a need for a gender-responsive approach to decision-making and development planning at the local level. There is the need for local governments to appreciate the inter-sectoral and cross-cutting nature of economic and non-economic activities, especially as they affect women, and this can only be possible if decision-making is done from a gender perspective.

Just as development planning is multi-sectoral and inter-disciplinary, so is the attention to the gender dimension of development planning. Gender dimensions of planning is not limited to health or agriculture or human resources sectors, but permeates, with varying degrees of significance, all sectors of economic activity. Ensuring gender responsiveness therefore can provide a coherent framework for approaching a wide range of development disciplines and sectors.

Finally, urban markets have potential for the development of both women and the local governments. Thus with even the minimal improvement in the KCM, productivity will increase

and this will reflect positively in household incomes and local government revenues. With a participatory approach in the local decision-making process, there will not be divergence between local government priorities and those of the market community. Hence issues of concern to market traders can also be considered at all decision-making levels. Lastly, an area for further investigation in the market is how the market associations can be reactivated to help in the struggle for women's economic independence.

Appendix 1

SECTION C - DESCRIPTION/WORK STATEMENT:

The contrator will conduct a study on "The Role of Urban Market Women and the Local Development Processes: Its Implication for Policy Makers - A Case Study of Kumasi Central Market, Ghana." The study will examine marketing as a source of income generation and wealth, markets as networking for women, market traders and development planners, and market trade and household dynamics. The study will provide a description of the dynamics of the market, a market census, a market economic survey using participatory learning and action methodology and observation, and an analysis of the effects of the activities on market women and their ability to influence policy decisions that affect their lives.

A few of the research questions to be answered include:

* What are the incentives for traders to participate; are there other activities they might be doing - e.g. leaving non-profitable farming activities for higher profits in trading?

* Are there non-remunerative incentives to trading - e.g. ability to work and provide child care at the same time?

* Farm produce loses its price comparative advantage after leaving the farm gate. Can the women, in explaining the system through which they purchase farm produce, shed some light on why this happens?

* Identify other people within the marketing system whose livelihood depends upon the activities of market women, e.g. kayayoos, transport operators, etc.

APPENDIX 2

Commodities Represented in Survey Sample

Perishable Food

tomatoes	meat	yams
onions	crabs	plantain
pepper	eggs	fowls
fish	okra	palm nuts
shrimp	garden eggs	snails
corn dough	cassava	dried meat
cassava dough	kontomire	

Non-perishable Food

ginger	corn	egushi
oil	cassava flour	dry ground okra
salt	millet	corn flour
groundnut paste	gari	dried snails
shea butter	rice	cereals
beans	sorghum	pepper seeds
groundnuts	cattle	dry ground pepper
seeds for sauce	dry ground tomato	

Imported Food

baking powder	essence	maggi cubes
curry	vinegar	cloves
yeast	provisions	spices
nutmeg	coffee	

Craft Products

bags	chewing stick	wooden masher
kente cloths	bicycle repair	laundry starch
sandals and shoes	sews caps	corn husks
ice water	beads	bones
baskets	paper bags	sieves
mirrors	animal skin	lime
goldsmith	coalpot	calabshes
seamstress	adinkra cloth	fufu
hand-woven cloth	native medicine	"ampesie'
hair plaiting	pots	bread
purses	hair dye	kenkey

Industrial Products

records	blankets	pins
cassettes	enamelware	bowls
materials	gogglesladles	
weaving thread	cotton wool	aluminium products
weaving machines	pencils	ceramics
cloth	ballons	rope
soap	safety pins	zippers
towels	hair-nets	animal products
stationery	jewellery	hair straightening cream
shoe materials	powder	hair perming cream
cosmetics	plastic ware	boxes
spare parts	brushes	locker cloth covers
drugs	plastic bags	drinks
bed sheets	yarns	cooking utensils
mosquito coil	sacks	farming equipment
thread	ribbons	saucepans
combs	calico cloth	potash
blue	hardware	sulphur
cutlasses	chalk	watch straps
carbide	envelopes	steel wool
wires	incense	used bags
iron tools	hinge	tobacco

plates	hair thread	variety
needles	lamp shades	

Clothing

brassieres	underwear	belts
head-kerchiefs	shirts	housecoats
blouses	T-shirts	tailor
night-gowns	singlets	clothes
pants	vest	hats
dresses	used clothing	northern dress
children's dresses	trousers	veils
school uniforms	shorts	scarves

APPENDIX 3

Results from PLA Sessions

1. Participants at Joint PLA Workshop for Commodity Representatives and KMA Market Committee Member

Commodity Groups	No. of Representatives
Vegetable sellers	2
Onion sellers	1
Okro	2
Materials and clothing	3
Shoe makers	3
Tailors	1
Orange sellers	1
Locally made soap sellers	1
Plastic goods sellers	1
Plantain sellers	2
Maize seller	1
KMA Market Committee	6
Representative from an NGO	1
Total Participants	25

2. PLA Exercise: Prioritisation of Commodities sold in the Market, Daily Routine Diagrams, Problem Analysis and Trend Analysis by Cassava Sellers

No. of Participants : 7
Date: 1st February 1996

Report: The queen mother (cassava) and six other women (cassava sellers) were involved in the exercise. They started by saying that the place they occupy now was a refuse dump which was

cleared for them. There were no shelters so they were at the mercy of the weather. They therefore asked permission from KCC (now KMA) and put up their own structures.

Prioritisation of Commodities

There are so many commodities in the market. This includes cassava, plantain, garden eggs, tomatoes pepper, onion, dry fish, oil, rice, "kokonte", cabbage kontomire etc. From the ranking of these commodities by the market women, cassava came out as the predominant commodity. Cassava come to the market from so many places. This includes Techiman, Sunyani, Aboabogya, Nkenkenso, Bayerebon, villages around Kumasi and other places. Cassava is brought to the market mainly by middlemen even though some farmers bring their cassava and some market women too go to the villages to buy the cassava.

The conditions with the middlemen is that market women give them money (about C50,000) to buy the cassava and sacks in which the cassava is loaded. The cassava is then brought to them (market women) in the market. The reason why they don't give big amount to the middlemen is that cassava is a highly perishable commodity, if you are not able to sell all within a day, the price falls as the days go by and you run at a lost.

The average cost of a sack of cassava is C6000 The conveyer charges C150 per sack, preservative and sewing cost C100 and the one who covers it charges C500, while the toll (ticket) per sack is C200. The average profit on a sack of cassava is C500. The cassava market has its own conveyers (porters who are all male). They are about 25 in number some own truck and others hire them.

Daily Routine Analysis

The market woman's (cassava seller) day begin at 4.30 a.m. because the cassava trucks start arriving in the market around 1.00 a.m. to 4.30 a.m. Again most of their commodities are purchased by chop bar operators who also start cooking very early (around 8.30 a.m. their food should be ready). So from 4.30 a.m. to 8.00 a.m. they sell to chop bar operators and from 8.00 a.m. to 6.00 p.m. they do the retailing.

The mothers and elder children of cassava sellers look after their children when they(cassava sellers) come to the market. They take care of the children during out-of-school hours. Those who take care of our children join the cassava sellers in the market when the children go to

school and return home when the children are about to close from school. Sometimes traders come to the market at dawn, go back home to see what is happening and come back to the market again. Cassava sellers come to market everyday except Sundays.

Problem Analysis

The market women enumerated a lot of problems that hinder their activities in the market. These include unloading cassava at Sofo Line (this is a suburb in Kumasi), the Satellite markets, high fares, stealing and beating of traders by porters. Traders in the satellite markets tend to compete with those in the central markets and this affects sales for these traders. These problems were prioritised in this order;

1. Stealing and beating of cassava sellers by porters
2. High lorry fares
3. Poor management by KMA
4. Satellite markets

One of the women reported beaten by a porter who has been jailed. They said sometimes the porters beat them and rush to report them (market women) at the police station. To solve the first problem, the women said they need watchmen and measures should be taken to move the bad people away.

Trend Analysis

Cassava sellers were asked to describe how they view the above problems now as compared to the past - ten years ago. According to the market women, the situation has worsen over the past 10 years as illustrated below;

Problem	Now	Past
Stealing and beating is worsen to	60%	40%
High lorry fares	60%	40%
Middlemen	80%	20%
Poor management of KMA	70%	30%
Small markets	New problem	

Welfare of the Market Women

The market queen (cassava) gets nothing for her services. She settles disputes among cassava sellers. The queen mother does not collect any dues from her members. If they want to attend a funeral of a member or want to assist a member in anyway, contributions are made.

3. PLA Exercise: Seasonal Analysis Among Maize Sellers

No of Participants: 5
Date: 1st February 1996

Report: The queen mother and four maize sellers were involved in the exercise. The queen mother started by tracing the history of maize sellers in the market. The idea came about as a result of famine so Asantehene was consulted and a piece of land was allocated to them as a selling ground (the location was previously a refuse dump). The land was cleared. Just as maize sellers were located a place, the other commodity sellers like tomatoes, plantain, cassava and others were also given places to sell their products. The issue at stake now is that the vehicles that bring maize to the market are unable to get to the place which was allocated to maize sellers. They therefore unload their maize at the place allocated to plantain sellers. Because of that the benefit which should have gone to the queen mother of maize is taken by the plantain queen mother resulting in a conflict between these two queens.

According to the queen mother of the maize sellers, no dues is collected from members (i.e. maize sellers) but in every three days a bowl full of maize is taken/collected from the maize sellers. Some of these maize is taken to the Asantehene and Asantehemaa's place and the rest is sold. The money from the sale of the maize is used if they need to attend a meeting and some is taken by the queen mother.

The benefits members derive from the association is that it helps members to settle their loans and arrange for maize be to sold to members on credit. In times of funeral, the association makes contribution to the bereaved member. When asked of their needs, participants said they need a big warehouse and shelter since they are at the mercy of the weather.

The main source of maize is Ashanti, Ahafo and Brong. Middlemen bring maize to the market and some farmers also bring their own maize to the market. During the lean season, middlemen sell their maize on ready cash bases while they credit in the peak season.

Seasonal Analysis done by Participants

Month	J	F	M	A	M	J	J	A	S	O	N	D
Quantity												
Levels	8	9	7	6	3	10	9	12	20	20	1	23
Prices Levels	4	5	5	6	10	3	3	2	1	4	3	4
Profit Levels	2	2	3	1	3	5	4	1	1	1	1	1

The following explains the above analysis done by the traders. The new maize season is June. During this time middlemen do not bring the maize to the market because during this time the maize is very fresh with a lot of moisture and if it is kept in a sack for about three days it starts germinating or goes mouldy. During that time too, they do not get enough maize worth sending to Kumasi. So the market women themselves go to the village and buy the maize.

The month of May is the cultivating time and so maize becomes scarce in the market; it is during this time that the price of maize shoot up very high and their profit is reasonably good. June and July gives them the highest profit since many traders do not go to the villages and so the few that go make profit. December is the month that one gets plenty maize in the market because farmers want money to buy Christmas cloth for their children and wives. During this time prices are not all that high and the patronage is quick.

From September to November maize come to the market in large quantities because farmers become poor by then and would like to bring their stored maize to the market but the patronage is low since a lot of foodstuff is in the market then. In January the quantity of maize in the market reduces drastically as compared to December since Christmas is over, and no urgent need for money and at the same time people have spent all their moneys. From February going, the quantity reduces till it becomes scarce in May. As it reduces the prices go up and the profit is quite good.

4. Trend Analysis by Tomatoes Seller

	Now	10 year ago
Mud	8	2
Drainage	6	4
Sweeping	8	2
Market tolls	6	4
Troublesome porters	7	3
Thieves	8	3
Rent	7	3
High transport	7	3

Note: The higher the figure, the worse the situation.

Problems Ranking by Tomatoes Seller

Muddy condition of market	9
Poor drainage	7
Poor cleanliness	6
Market tolls	5
Troublesome porters	5
Thieves	6
Poor pedestrian movement	5
High rent	5
High transport cost	2

Note: The higher the figure, the worse the situation.

5. Seasonality Chart Prepared by some of the Smoked Fish Sellers

Months	J	F	M	A	M	J	J	A	S	O	N	D
Description												
Seasons of herrings	13	4	0	1	3	6	8	-	7	9	5	7
Supply level of "Keta school boys" (smoked -fish)	4	4	4	7	-	-	-	12	13	24	15	18
Demand level of "Keta school boys" (smoked fish)	10	10	10	9	13	15	10	7	7	4	3	2

Note: The higher the figures, the better the season in a particular month.

6. Prioritisation of Commodity Groups by Tomatoes Sellers in order of Importance

Yam	-	12	Groundnuts	-	4
Vegetables	-	10	Wrap leaves	-	4
Herrings	-	7	Kontomire	-	4
Plantain	-	6	Palm oil	-	4
			Onions	-	4
Cassava	-	6	Salt	-	4
Mudfish	-	6	Palm fruits	-	4
Maize	-	5	Bush meat	-	4
Fruits	-	5			

Note: The higher the figure, the worse the situation.

7. **Problem Ranking by Onion Sellers**

-	too many stores around them overshadowing their goods and creating poor ventilation	-	9
-	lack of warehouse for onion sellers	-	8
-	lack of toilets	-	4
-	trade taken over by porters	-	2
-	high rents	-	1

Note: The higher the figure, the worse the situation.

8. **Problem Ranking and Trend Analysis by Shoe Makers**

	Now	10 years ago
Fire outbreak	2	4
Over crowding	5	5
Poor drainage	4	3
Poor sanitation	6	6
Poor electrification	3	2
TOTAL	20	20

9. **Problems Mentioned and Ranked by Plantain Sellers**
(in order of priority)

- high rents
- lack of water supply in market
- poor roads
- lack of sheds
- no clinic
- lack of toilet
- no light
- poor cleanliness

- no day care centre
- lack of credit

10. Problem Analysis by Market Queens

In a 30-minute group discussion with seven commodity queens, the following problems were mentioned and discussed:

- poor sanitation
- poor drainage
- lack of clinic
- lack of toilet
- lack of lighting
- Poor management by KMA

The above problems were discussed and ranked in order of the seriousness of the problem. In the discussion of the problems, the queens lamented over the poor conditions in the market. The rubbish dumps located outside the market walls are too far away from many of the traders and this makes them dump the rubbish anywhere in the market. They indicated that previously different sections of the market were provided with dustbins which were removed at the close of the day, but they no longer enjoy that facility.

Lack of light in the market makes it possible for thieves to enter and steal their goods. The floods also damage properties in the market during the rainy seasons.

The queens admitted that they are not united and are therefore unable to help solve some of these problems facing them in the market. Most of them feel reluctant to attend meetings when they are invited and their ideas differ from one another. Though some of them claim they know their rights, the disunity among them prevents them from fighting for it.

They also make some suggestions as to how they can assist to alleviate some of the problems. They suggested frequent calls on the KMA with their problems. It was proposed that KMA should keep the traders informed about new developments in the KCM because they do not do it. The queens are also against the yearly increase of rents and tolls, especially when they do not see the use to which the moneys are put. The treasury department of the KMA also said that there is no exclusive money for the maintenance of the market, but what they do is to allocate

money for maintenance for all KMA properties. They are only compelled to do any maintenance work in the market when there is a disaster or an emergency.

Appendix 4.

BOX 1

Yam Sellers' Livelihood Analysis

With the impact of the structural adjustment programme, cost of living has become extremely high for most people especially the middle and low income groups such as the market traders. As a result, men are gradually loosing their traditional roles as bread winners of their families and this has shifted the responsibility to their wives. The income of most men who are engaged in formal employment are unable to sustain their families. This is well known to the women and they end up by intensifying their activities in the informal sector to make ends meet for their families. A PRA session done with yam sellers shows that the women are aware of the present position of their husbands and therefore do not rely on them any longer for their support because they know that the men do not have the means. Secondly, by the inflexible nature of the men's work in the formal sector, it makes it impossible for the men to increase their productivity for more income, unlike that of the women in the informal sector.

This inability on the part of the men to sustain their families has put more stress on women. The women have to contribute their usual quota towards the maintenance of their household as usual and in addition to that, have to make up for the income gap that has been created by the man's inability to fend adequately for the family as before. A yam wholesaler also narrates her story. She says she is married to a civil servant who earns only C60,000 a month. They have four children who are all attending school. They pay C15,000 per month for their two-room accommodation and C4,500 for electricity bill. They also pay C1,500 for water bill per month. This leaves the man with only C39,000 for the rest of the month to take care of feeding, pocket money for the school children, transportation etc. With this situation therefore, according to the woman, it becomes impossible for her to go the husband demanding money for feeding or any other thing because she is aware he has not got that much money for any other household expenditure. Coupled with this extra burden the women also need a bigger capital now to be able to cope with the same size of trade as before but this is also impossible due to the present high cost of living and a fall in real income. The structural adjustment programme has had a multiplier effect on the entire economy and the overall impact is mostly felt by those in the low income brackets - poor women and their households. Women traders seem to be feeling the stress a lot more because by the nature of their informal work which is controlled solely by them, it becomes possible for them to intensify their trading activities to make ends meet. This has brought into the market trade other household members who were previously not engaged in the

trade. These other family members come to assist the main bread winner to sell more in the course of the day, bringing into the market more hawkers and creating conflict between the buyers, traders and other pedestrians. Sometimes when a trader cannot get any family member to assist her in the market, the trader employs someone else to play that role for a fee.

BOX 2 : CHILDREN ASSISTING PARENTS IN TRADING

Talking to a fifteen year old girl who sells soft drinks in the market and who is a hawker, she indicated that the whole family is involved in the sale of the soft drinks in the market. At the close of each day, the father who sells refrigerators packs the drinks into the freezer for the next day's sales. Early in the morning this young girl I talked to comes to the market at six o'clock to switch on the freezer. The rest of the family, made up of two other sisters and the parents join her at about 9.00 a.m. when their normal day in the market begins. At 11 a.m., the first set of drinks is ready to be sold out as cold drinks. The three daughters therefore go hawking for the rest of the day. Sales stop at 6.00 p.m. when the market closes down. While the girls are away selling the soft drinks, their mother stays behind in the shop to sell from the shop and at the same time to refill the freezer with some of the hot drinks. The mother is also able to sell three crates a day from the shop so with the assistance of the three daughters they are able to sell 10 and a half crates of drinks a day.

BEST AVAILABLE DOCUMENT

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Appendix 5

SOCIO-ECONOMIC SURVEY OF TRADERS IN KUMASI CENTRAL MARKET

Name of Interviewer..... No.of Stall/Store.....
No. of Questionnaire:..... Date of Interview.....
Type of Trader..... Commodity Sold.....

[1] retailer [2] wholesaler
[3] middleman [4] 1 & 2

1. 0. Demographic Profile of Traders

1. 1. Relationship with head of household

[1] head of househol [2] spouse [3] child
[4] father/mother [5] parent's in-law

[6] other relatives [7] others(specify).....

1. 2. Age at last birthday .....years

1. 3. Sex: [1] Male [2] Female

1.4. Tribe.....

1. 5. Marital Status

[1] married [2] single(never married) [3] widowed
[4] in union [5] divorced/separated
[6] others(specify).....

1. 6. How many other wives has your husband got?

[1] no other one apart from me [2] one more
[3] two more [4] three more
[5] more than three others

1. 7. Level of education

[1] never been to school [2] completed prim. school
[3] not completed prim. school [4] completed middle sch./JSS
[5] not completed middle sch./JSS [6] completed sec. sch/SSS
[7] not completed sec. sch/SSS [8] completed voc./training college
[9] not completed voc./train. col [10] completed Muslim school

[11] others(specify).....

1. 8. No. of children under 18 years and their ages.

1..... 2..... 3.....
4..... 5..... 6.....

1. 9. No. of children who are 18 years and above and their ages.

1..... 2..... 3.....
4..... 5..... 6.....

1. 10. In which town did you grow up?

[1] Kumasi [2] outside Kumasi, but within Ashanti
[3] other regions in Ghana [4] outside Ghana

1. 11. Permanent area of residence.

[1] Kumasi [2] outside Kumasi but within Ashanti
[3] other regions in Ghana [4] outside Ghana

2. 0. Household Information

2.1. Who looks after your children when you are in the market?

[1] maid [2] mother/father [3] neighbours
[4] husband/wife [5] other relatives
[6] they go to school [7] no one, they take care of themselves
[8] I bring...to the market [9] others(specify).....
(If the answer above is code 7, go to question 2. 4.)

2. 2. How do you take care of the children you bring with you to the market when you are trading?.....

2. 3. What work does your husband/wife do?.....

2. 4. Why do you find it necessary to work again when your husband/wife is working?.....

2. 5. What work did/does your mother/father do?

father..... mother.....

2. 6. Who provides for the following in your family and how much per day?(put the appropriate code and amount beside each of the following)

feeding money..... C.....
daily pocket/transport money for kids..... C.....
school fees..... C.....
school uniforms/books..... C.....
electricity andwaterbills..... C.....
clothing..... C.....
rent ..... C.....
hospital bills..... C.....
others(specify)..... C.....

Responses:

[1] myself [2 husband/wife and self [3] parents
[4] husband [5] brothers/sister [6] uncles/aunts
[7] parents-in-law [8] other relatives
[9] others(specify)

2. 7. How much does the following contribute towards feeding and other household expenditure per day/week/month?
self(trader)..... husband/wife.....

2. 8. Do you consider market trade very important to the survival of your family?
[1] Yes [2] No (go toquestion 2. 10.)

2. 9. In which ways?
1..... 2..... 3.....

2. 10. Do you have any of your children staying with someone else?
E. g. with
[1] my parents [2] parents-in-law [3] other relatives
[4] friends [5] no(go to qst. 2. 13.)
[6] others(specify).....

2. 11. How many are staying away from you?.....

2. 12. Why are they not staying with you?
.....

2. 13. How many other dependants do you have apart from your children?.....

2. 14. Why are the dependents staying with you?.....

3. 0. Information on Trade

3.1.Why did you choose to become a trader and not any other thing?.....

3. 2. For how long have you been trading?.....years.

3. 3. How did you start trading? .....

3. 4. Who taught you how to trade?

[1] no one [2] mother [3] father
[4] aunt/uncle [5] other relatives [6] friends
[7] others(specify).....

3.5. If no one taught you how to trade, how did you learn it?.....

3. 6. Who provided you with the initial fund to start trading?

[1] own resources [2] husband and self [3] husband
[4] brothers/sisters [5] parents [6] wife
[7] friends [8] uncles/aunts
[9] other relatives [10] parents-in-law
[11] market association [12] others(specify).....

3.7. Was the initial trading capital a loan or a gift?

[1] loan [2] gift [3] other(specify).....

3. 8. How much was the initial loan/fund/capital? .....

3 .9. What work were you doing before deciding to become a trader?

[1] Farming [2] Teaching [3] Civil servant
[4]. Salesgirl/man [5] others(specify).....

3. 10. Why did you stop to become a trader?.....

3. 11. Who supplies you with the goods you trade in?

[1] from my market association
[2] wholesalers within the market
[3] Middlemen within the market
[4] Wholesalers outside the market
[5] middlemen outside the market
[6] direct from the producers
[7] others(specify).....

3. 12. Where does your goods come from?(multiple answers are possible here).
[1] Accra/Tema [2] Kumasi
[3] rural areas within Ashanti [4] rural areas outside Ashanti
[5] other urban area [6] others(specify).....

3. 13. How do you get the goods into the market?(multiple answers are possible here).
[1] By public transport(road) [2] by private transport(road)
[3] By train [4] trolley from Kejetia
[5] delivered in stall/store by wholesaler
[6] Head-portage from Kejetia [7] other means(specify)...

3. 14. Who gives you information on the following?
- availability of goods..... prices of goods.....
- shortagesof goods..... trade opportunities.....

Responses:
[1] commodity queen [2] producers [3] middlemen
[4] drivers [5] wholesalers [6] retailers
[7] others(specify).....

3.15. How many days in a week do you spend in the market?.....days.

3. 16.What do you do with your spare-time when you are not trading in the market etc?.....

3. 17. What time do you start trading in the market?.....

3. 18. What time do you close from the market?.....

3. 19. When do you have time for your family?.....

3. 20. Where in the market do you store your goods when you are going home?.....

3. 21. Are you satisfied with the type of storage facility you have in the market?
[1] satisfied(go to qust. 3. 24.) [2] not satisfied
[3] neither satisfied nor dissatisfied(go to quest. 3. 24.)

3. 22. Why are you not satisfied with the storage facilities you have in the market?.....

3. 23 Do you control your market income yourself or your husband/wife does?

[1] self(trader) [2] husband

3. 24. Why?.....

3. 25. Does your husband/wife know how much profit you make per day?

[1] Yes [2] No

3. 26. If no, why?.....

3. 27. Do you keep accounts of your trading activities?

[1] Yes [2] No

3. 28. Do you record your sales per day in a book or somewhere else?

[1] in a book [2] on the wall

[3] in my head [4] others(specify).....

3. 29. Has there ever been a break in your trading activities since you started?

[1] Yes [2] No(go to question 3. 32.)

3. 30. What did you do when you stopped trading?.....

3. 31. Why did you come back to trade?.....

3. 32. Have you been able to acquire any assets as a result of your market trade?

[1] Yes [2] No(go to question 3. 34)

3. 33. Which assets have you acquired(e.g. land, farm , another shop etc)?.....

3. 34. Would you prefer trading in some other market in Kumasi rather than this one?

[1] Yes 2] No [3] Can't tell

3. 35. Why?.....

3. 36. Have you made friends in the market since you started trading here?

[1] Yes [2] No(go to quest. 38)

3. 37. Of what help are these friends to you in the market?.....

3. 38 Do you think there are more men in the market now than there

were five years ago?
[1] Yes [2] No

3. 39. Do you feel threatened by the increase in the number of men trading in the market now?
[1] Yes [2] No

3. 40. Why?.....

3. 41. Would you like your children to take over from you one day?
[1] Yes [2] No

3. 42. If no, why?.....

4. 0. Profit and Savings

4. 1. Are you able to make any profit at the end of each day?
[1] Yes(go to qst. 4. 3.) [2] No

4. 2. If no, why not?.....

4. 3. How much profit do you make from your sales per day/week/month, etc(mark whichever one is appropriate)?.....

4. 4. What do you use the profit for?(could have multiple answers here)
[1] re-invest it in trade [2] used for feeding household
[3] saved [4] for paying school fees
[5] others(specify).....

4.5. Which times of the year are you likely to make more sales?.....

4. 6. Why?.....

4. 7. When in the year do you make a complete loss?.....

4.8. Why?.....

5. 0. Relationship with KMA

5. 1. From whom did you rent your store/stall?

[1] A friend [2] A relative, e.g. mother, aunt
[3] Another trader [4] KMA
[5] Others(specify).....

5. 2. What was the initial cost of procuring the store/stall?.....

5. 3. How many of you are using this stall/store?.....

5. 4. How much rent do you pay for the stall/store per month/annum?.....

5. 5. Do you have a watchman keeping watch over your goods at night?

[1] Yes [2] No(go to question 5. 8)

5. 6. Why do you need a watchman to watch over your goods in the market?.....

5. 7. How much do you pay him per month?.....

5. 8. Who repairs your stall/store when it has any structural problems?

[1] self [2] market association
[3] KMA [4] others(specify).....

5. 9. Have you done any repairs since you started using the stall/store?

[1] Yes [2] No(go to 5. 14.)

5. 10. What repairs have you done? .....

5. 11. Who paid for the repair work done on your stall/store?.....

5. 12. How many times have you worked on the stall/store since you started using it?.....

5.13. In all how much did it cost you to do the repairs?.....

5. 14. What services does the KMA provide you in the market?.....

5. 15. Is it sufficient/adequate?

[1] Yes [2] No

5. 16. Why do you think it is (not) sufficient/adequate?.....

5. 17. What do you expect KMA to do for traders in the market?.....

5. 18. How do you communicate your grievances to the KMA?.....

5. 19. Does the KMA listen to the problems of traders and meet your needs?

[1] Yes [2] No

5. 20. Are you satisfied with the response you receive from KMA?
[1] Satisfied [2] neither satisfied nor dissatisfied
[3] not satisfied

5. 21. How much toll do you pay in the market per day?.....

5. 22. Apart from rents, council tax('lampo') and tolls are there any other monies you pay to the KMA for being in the market?
[1] Yes [2] No(go to 6. 1.)

5. 23. What other monies do you pay to KMA?.....

5. 24. What problems do you face in the market?.....

6. 0. Volume of Trade

6. 1. What is the volume of goods you receive per delivery?..... .....

6. 2. How often do you take delivery of goods?
[1] daily [2] weekly [3] forthnightly
[4] monthly [5] not on regular basis
[6]` others(specify).....

6. 3. How often do you take delivery of goods?

[1] daily [2] weekly [3] forthnightly

[4] monthly [5] not on regular basis [6] others(specify).....

6. 4. How much worth (quantity in terms of basket, crate, sack, etc.) of goods are you able to sell when the season is :

good..... bad.....

6. 5. What is the total cost/volume (roughly) of goods you have in the market at the beginning of the day?.....

6. 6. How do you determine the prices of your goods?.....

6. 7. Are you involved in fixing prices for your goods?

a) [1] Yes [2] NO

b) If yes, how are you involved?.....

c) If no, why not? .....

6. 8. Which other jobs do you do in addition to the trading?.....

6. 9. When do you do the additional job(s)?.....

6. 10. Why do you have to do the additional job?.....

6. 11. Who assists you with the trading?(mark all relevant responses)

[1]	employee(s)	[2]	children	[3]	sister/brother
[4]	mother/father	[5]	husband/wife	[6]	other relatives
[7]	no one	[8]	others(specify).....		

6. 12.What form of assistance are you given by the above people?.....

6. 13. How often is this assistance provided?

[1] daily [2] afternoons only [3] weekly

4] mornings only [5] during holidays [6] irregularly

[7] few hours in the day [8]others(specify).....

6. 14. Do you pay those who asssist you in trading?

[1] Yes [2] No(go to question 6. 16.)

6. 15. If yes, how much do you pay them per day?.....

6.16 . Do you have savings accounts with any bank?

[1] Yes(go to question 6.18.) [2] No

6. 17. Why don't you have any bank account?.....

6. 18. Are you able to get credit from the bank?

[1] Yes [2] No

If no, why?

[1] have not asked the [2] tried but was not successful

[3] procedure was not appealing [4] others(specify)....

6. 19. Who gives you credit when you need it?

[1] the market association [2] relatives [3] friends
[4] husband [5] my susu group
[6] others(specify).....

6. 20. Do you pay any interest, either in cash or in kind, on loans you took to start the trade?
[1] Yes [2] No(go to question 6. 22)

6. 21. If yes, how much do you pay in cash or in kind?.....

6. 22. Do you have any intention of expanding your trade in future?
[1] Yes [2] No(go to 7. 1.)

6. 23. What form will the expansion take?.....

6. 24. Why do you want to expand your trading activities?.....

7. 0. Customers and Credit

7. 1. Do you have regular customers ?
[1] Yes [2] No

7. 2. Are some of your customers retailers:
in this market ?
[1] Yes [2] No

in other markets?
[1] Yes [2] No

7. 3. Do you sell on credit to your customers?
[1] Yes [2] No(go to question 8. 1.)

7. 4. How do you ensure that creditors pay back monies they owe you?.....

7. 5. In which ways does giving credit to customers benefit you?.....

8. 0. Market Associations

8. 1. Do you belong to any market asssociation?
[1] Yes [2] No(go to question 8. 8.)

8. 2. Which of the market association(s) do you belong to?.....

8. 3. Why did you join the associations?.....

8. 4. Do you receive credit from your market association?
[1] Yes [2] No(go to question 8. 8.)

8. 5. How much credit do you receive from your association(s) per month/annum/etc?.....

8. 6. How often do you receive credit from your market association(s)?.....

8. 7. Apart from credit, what else does your market assocaition(s) do for you?.....

8. 8. Why don't you receive credit from your market association?.....

8. 9. Do you also belong to any private susu group in the market?
[1] Yes [2] No(go to question 8. 11)

8. 10 Why did you join your susu group?.....

8. 11 What do you usually use the money you borrowed from all the associations for?.....

SURVEY OF MARKET PORTERS

Name of Interviewer..... Number of Questionnaire.....
Date of Interview..... Name of Interviewee.....

1.0. Type of Portage

1. 1. [1] head-portage [2] trolley portage
[3] others(specify).....

1. 2. Describe the nature of your work.....

2.0. Demographic Information

2. 1. Relationship with head of household
[1] head of household [2] spouse [3] child
[4] father/mother [5] parent's in-law
[6] other relatives [7] others(specify).....

2. 2. Sex: [1] female [2] male

2. 3. Age at last birthday? .....years

2.4. Tribe.....

2. 5. Marital Status
[1] married [2] single(never married) [4] widowed
[3] in union [5] divorced/separated
[6] others(specify).....

2. 6. What work does your husband/wife do/did?.....

2. 7. Level of education.....
[1] never been to school [2] completed primary school
[3] not completed primary school [4] completed middle sch./JSS
[5] not completed middle sch./JSS [6] completed sec. sch/SSS
[7] not completed sec. sch/SSS
[8] completed vocational/training col
[9] not completed voc./training col [10] completed Muslim school
[11] others(specify).....

2. 8. Why did you stop schooling to become a porter?.....

2. 9. No. of children and their ages.....
[1].....[2].....[3].....

[4].....[5].....[6].....

2. 10. Do you have any of your children staying somewhere else?
[1] Yes [2] No(go to 2. 12)

2. 11. How many are staying away from you?.....

2. 12. Who are they staying with?
[1] parents [2] other relatives [3] in-laws
[4] others(specify).....

2. 13. Who looks after your children when you come to work?
[1] husband/wife [2] mother/father [3] neighbours
[4] other relatives [5] they go to school
[6] no one, they take care of themselves
[7] I bring.....to the market [8] others(specify)....

2. 14. In which town did you grow up?
[1] Kumasi [2] outside Kumasi, but within Ashanti
[3] other regions in Ghana [4] outside Ghana

2. 15. Area of residence five years ago.....
[1] Kumasi [2] outside Kumasi, but within Ashanti
[3] other regions in Ghana [4] outside Ghana

2. 16. Permanent (presently) area of residence.
[1] Kumasi [2] outside Kumasi but within Ashanti
[3] other regions in Ghana [4] outside Ghana

3. 0. Portage and Income

3.1. How did you start working in the market as a porter?.....

3. 2. Who provided you with the pan/basket/trolley before you started this work?
[1] self [2] parents [3] other relatives
[4] rented it [5] others(specify).....

3. 3. What work were you doing before deciding to become a porter?
[1] nothing [2] farming [3] Civil servant
[4]. hawker [5] others(specify).....

3.4. For how long have you been doing this job?.....years

3. 5. How many days in a week do you work in the market?.....days.

3. 6. What do you do with yourself when you are not working in the market?.....

3. 7. What time do you start work in the market?.....

3. 8. When do you close from the market?.....

3. 9. When do you have time for your family?.....

3.10. On the average, how many jobs do you get to do in the market in a day?.....

3. 11. What is your average income per day?.....

3.12. What income did you make yesterday from the market?.....

3.13. Does your work depend on the seasons?
[1] Yes [2] No (go to question 14)

3.14. If so when is your peak and lean seasons?
[1] Peak season..... [2] Lean season.....

3. 15. How much income do you earn per day when the season is
[1] good..... [2] bad.....

3. 16. Do you do any other work/job apart from this one?

[1] Yes [2] No(go to question 3. 19.)

3.17. Which other work(s) do you do apart from this one?.....

3.18. How much do you earn from this other job(s) per day/week/month?.....

3.19. Are you able to make any savings from your earnings?

[1] Yes [2] No

3. 20. How much savings are you able to make in a day/week/month?.....

3. 21. Who provides the following in your family per day/week/month?
-daily subsistence/feeding money.....
-school fees.....
-transport fee.....
-hospital fee.....

-clothing.....
-pocket money for the school children.....
-rent.....

Responses:

[1] myself [2] husband/wife and self [3]parents
[4] husband [5] brothers/siste [6] uncles/auntsrs

[7] parents-in-law [8] other relative

[9] others(specify).....

3. 22. Do you have regular customers?

[1] Yes [2] No (go to question 3. 24.)

3. 23. Who are your customers?.....

3. 24. Do you pay any money to KMA for working in the market?

[1] Yes [2] No(go to question)

3.25. How much toll do you pay to KMA perday/week/month?.....

3. 26. Do you belong to any market association?

[1] Yes [2] No(go to question 3. 29.)

3.27. If yes, how many are you in the association(roughly)?.....

3.28. Of what help is this association to you? .....

3. 29. Who decides on how much you should charge per load?.....

3. 30. If you were offered another job will you accept it or you will choose to continue as a porter?

[1] accept the new job (go to question 3. 31)
[2] remain a porter (go to question 3. 31)
[3] cannot decide

3. 31. Why(explain)?.....

3. 32. What type of work would you like to do if you had the opportunity?.....

3. 33. Do you know someone who was once a porter and is now doing something better than being a porter?

[1] Yes [2] No

3. 34. What job is the fellow doing now?.....

3. 35. Did this person get the capital from being a porter in the market to do this new job?
[1] Yes [2] No

3. 36. Does the KMA do anything for porters in these market?

[1] Yes [2] No

3. 37. If yes, what do they do for you?.....

3. 38. What help would you like KMA to give to porters in the market?.....

KUMASI MARKET STUDY

INTERVIEW GUIDE FOR COMMODITY QUEENS IN THE KUMASI CENTRAL MARKET

1. 0. Membership

1. 1. Why was association formed?.....

1. 2. What qualifies one to be a member of the association?.....

1. 3. Do you have any by-laws/policies by which you are able to organise the association?

[1] Yes [2] No

1. 4. Do you sometimes meet to discuss issues affecting your association?

[1] Yes [2] No (go to question)

1. 5. How often do you meet in a month/year?.....

1. 6. How many members do you have?.....

1. 7. Do members pay dues?

[1] Yes [2] No (go to question 1.10.)

1.8. Why? .....

1. 9. How much dues does each member pay a month/year?.....

1. 10. Why don't your members pay any membership dues? .....

1. 11.What are the benefits that one can enjoy for being a member?.....

1. 12. Apart from economic relations what other relations does the association has with members?..... .....

1. 13. Does the association give credit to members?

[1] Yes [2] No

2. 0.Queenmother's Responsibilities

2. 1. What are your roles as a queenmother of the association?.....

.....

INTERVIEW GUIDE FOR KMA OFFICIALS ON KUMASI CENTRAL MARKET

Respondents:..... Date.....

A. ADMINISTRATIVE OFFICER:

1. 0. Development Plans and Policy

1. 1. Do you have a development plan for the Kumasi District?

[1] Yes [2] No

1.2 . If yes, were the markets included in it?

[1] Yes [2] No

1. 3. What development plans do you have for Kumasi Central Market?.....

1. 4. In what capacity were the markets considered in your plans?.....

1. 5. When do you hope to start the implementation of those plans?.....

1.6. Do you have any plans of improving the existing facilities in the Kumasi Central Market?

[1] Yes [2] No

1. 7. Name some of the plans you have for improving the market facilities.

1.....2.....3..... 4.....

1. 8. What happened to monies that were once collected from traders in the Central Market for development purposes?.....

2. 0. Relationship between traders and the KMA

2. 1. What is the relationship between you and the market women?.....

2. 2. How is information from KMA passed on to the market women?.....

2. 3. Do you have any of the market traders in the KMA Assembly?

[1] Yes [2] No

2. 4. If yes(or no), why?.....

2. 5. Do you readily give audience to market women when they have problems in the market?

[1] Yes [2] No

2. 6. Do you sometimes have conflict between you and the traders?

[1] Yes [2] No

2. 7. What are some of the causes such conflicts?..... .....

2. 8. How are conflicts between the two of you resolved?.....

B. ESTATE OFFICER:

3. 0. Revenue

3. 1. How many types of market structures do you have in the market?.....

3. 2. How much rent does the different types of stalls/stores attract in the market?

[1] open temporary structure.....
[2] super lock-up stores.....
[3] raised lock-up stalls.....
[4] stalls.....
[5] others.....

3. 3. How do you fix the rents for the market structures?

.....
.....

3. 4. How often are the rents collected?

[1] monthly [2] daily [3] yearly [4] others.....

3. 5. On what basis do you increase rents from time to time?

.....

3. 6. Do you plan to increase rents for this year?

[1] Yes [2] No

3. 7. If yes what are the new rents for the various structures?

1.....
2.....
3.....

4.....

3. 8. How do you ensure that everyone pays the rent?.....

3. 9. Who is responsible for the allocation of structures to clients?.....

3. 10. Who is responsible for the maintenance of the structures in the market? .

.....

3. 11. How often are they maintained?.....

3.12. When was the last time you did any maintenance work on the structures in the market?.....

4. 0. Market-Physical and Facilities

4. 1. What is the original capacity of the market (in terms of number of people it can take)?.....

4. 2. What is the current population of traders in the market?.....

4. 3. Are all the traders officially registered with KMA?.....

4. 4. How is cleaning organised in the market?.....

.....

4. 5. How regular is this done?

[1] daily [2] weekly [3] others(specify).....

4. 6. Who ensures that the market is cleaned?.....

4. 7. Who pays for the cleaning of the market?.....

4. 8. Why is it that the market women are doing most of the sweeping themselves when this was not the case in the past?.....

4. 9. Why is it that traders have to go and throw away their own gabbage these days?.....

4. 10. What is KMA doing about the drainage problem in the market?

.....

4. 11. What is being done about the dilapidated structures in the market, especially the roofing?.....

4. 12. Do you compensate traders who use their own resources to maintain/repair physical facilities in the market?

[1] Yes [2] No

4. 13. If no, why not?.....

4. 14. What is KMA doing about over-crowding in the market?

.....

4. 15. Why is it that traders selling in the pavements in the market are made to pay market tolls?.....

4. 16. Apart from the market stalls/store what other facilities do you provide in the market?.....

4. 17. Are the existing facilities in the market adequate for the present use they are put to?

[1] Yes [2] No

4. 18. What roles do the market women play in the local economy?.....

4. 19. Is this appreciated by the KMA and if so in which ways is this shown?

[1] Yes [2] No

4. 20. Is it possible to motivate the market traders to improve on their trading activities to increase their productivity in the market?

[1] Yes [2] No

4. 21. If yes in which ways can this be done? .....

4. 22. What are you doing presently to improve the lot of these women in the market if they should continue to be the generators of some of your local revenue?

.....

4. 23. How do you think traders can perform better in the market than they are doing currently?.....