

Commodity-Based Trading Associations at the Agboghloshie Market in Accra, Ghana

Esther Yeboah Danso-Wiredu^{1*}

Enoch Frederick Sam¹

Abstract

The decentralisation policy in Ghana ensures urban governance is controlled at the local levels. Rules set by state institutions in many cases lack the ability to penetrate into the locality for lack of trust and proper enforcement measures. It is common to find non-state organisations teaming up with the state or independently governing their localities. Such governance extends to market places. The uniqueness of what pertains at the market is the pronounced role women play in it. Agboghloshie market is one of the largest markets in Ghana. Commodity-trading associations at the market act as governors at the market. The market associations function effectively because they have political power from the state to operate at the local level. The research is based on a qualitative research involving interviews, observation and participant's observation. The paper discusses the role non-state organisations play at the local level in ensuring sustainable governance, focusing on Agboghloshie. It stresses on how women possess power in the informal governance systems in Ghanaian markets. It argues that governance system is more effective and well understood at the local level than the state instituted system, and thus concludes on the need for collaboration between the two systems.

Keywords: Commodity-based-trading-associations; urban-governance; market-women; Agboghloshie; Accra; Ghana

¹ Department of Geography Education, University of Education, Winneba, Ghana

*Corresponding author's email address: eydwiredu@uew.edu.gh

Introduction

This study uses commodity-trading-associations at the Agbogbloshie market in Accra, to explain the different governance structures instituted at the Ghanaian market which tenets are largely based on informal level of governance. Urban governance consists of both formal and informal political processes that determine what happens in the city (Devas, 2002; Huchzermeyer, 2011). In development, decentralisation is argued to have benefits such as equity, effectiveness, efficiency and responsiveness (Speer, 2012). Decentralisation can increase the number of public goods and services in addition to improving the efficiency by which they are delivered (Rondinelli, 1981; Muriisa, 2008). The most sustained effort to decentralise development decision making at local levels in Ghana started in 1987 with the launch of the Blue Book of guidelines for decentralisation and local governance (Mohan,1996). Since then, local governance as well as provision of local infrastructure and other local needs theoretically, is provided through the district assembly system. Sustainable urban governance is ensured at the local level by the metropolitan, municipal and district assemblies (MMDAs) (Mohan,1996). There are bye-laws instituted at the local level to ensure smooth governance. Ghana's decentralisation approach is a system of devolution which involves the transfer of power to the assemblies (Armah, 2014; Ayee, 1996). The MMDAs have absolute autonomy and responsibility to determine the level of services required, methods to ensure their provision, and the sources and types of financial resources to finance projects (Armah, 2014; Ayee, 1996). The Local Government Law of 1998 demarcated the country into 110 district assemblies (PNDC LAW 207) (Ayee, 1996). The 1992 Constitution of the Republic of Ghana and the Local Government Act 462 of 1993 affirmed the decentralised system of government and administration. As part of their responsibilities for the overall development of their respective districts, the assemblies are required to prepare and implement their development plans (Gati, 2008). Currently, there are 254 Metropolitan, Municipal and District Assemblies in the country.

However, such formal governance system based on written laws are sometimes difficult to implement in practice. Many reasons account for the lack of effective implementation of such laws, including the perception that these are alien laws, corruption on the part of the state agencies and their inability to implement policies (Rogers and Hall, 2003). Ghanaians, like most Africans,

believe in the governance of traditional locally instituted laws which are usually unwritten (see Hyden 2008). The informal governance system operates hand in hand with the formal national laws and bye-laws at the local levels. The informal governance systems are in the form of institutions and associations at the local levels. Such institutions and associations are not only common in rural and indigenous areas of cities, but are also found in migrants and cosmopolitan parts of cities where they are transferred to urban community levels. Market associations are examples of such associations. What is intriguing about these associations are their gradual collaboration with state institutions to earn recognitions in governing their members and their territories. And while the formal governance system is dominated by men, women largely dominate the informal governance system at the market centres (see also, Asiedu and Agyei-Mensah, 2008).

Market centres are common places where many Ghanaians, mostly women earn their livelihoods through petty trading (see Lyon, 2000; Clarke, 1994). Petty trading is part of the informal sector economic activities. Informal sector workers are believed to largely escape the regulation of government and as a result, are mostly not considered by policy makers. Often times, informal sector workers are victims of policy interventions initiated by local governments (Overa, 2007). However, the role of the informal sector in the development of the Ghanaian economy cannot be overemphasised. Women are predominantly the actors in the marketing system in Ghana. The market women usually do so alone or with assistance from their daughters or nieces. Women's dominance in Ghanaian market places have been researched by authors such as Chamlee-Wright (1997); Clark (1994); Nypan (1960); Overa (1998) and Robertson (1984) (see Overa, 2007:540). At the market centres across the country, trading is well structured and organised largely by women. The structures are well understood and are bound by unwritten institutionalised laws. The associations perform economic, social and psychological functions for their members (Emovon, 1997). The members can then obtain low interest loans from their associations to improve their trading (Emovon, 1997). When people are bereaved or encounter traumatic experiences, they can count on the support of their co-members in the same association (Emovon, 1997). Their effectiveness sometimes attracts the formal local governance institutions to collaborate with them to disseminate their policies at the market centres (Gertler and Wolfe, 2004).

This study uses the item associations at the Agbogbloshie market in Accra, to explain the different governance structures instituted at the market which tenets are based on informal governance structures. It finds answers to questions such as: what is the nature of the informal governance structure at the market? Who are those behind the institution of the governance structure? And how effective is the nature of governance system spearheaded by women at the market? An intriguing aspect of the leadership styles is the eagerness to gain recognition from the formalised governance institutions. With this in mind, they involve the state institutions in most of their major decisions. It concludes women work effectively when they are charged to do so,

Formal and Informal Local Governance

The theoretical section is linked to institutional theory, similar to the work of Melo and Loga, (1999) towards an institutional theory of the dynamics of industrial networks and understanding informal institutions. Governance operates based on principles of organisations and institutions. Organisations are the structures that make processes function (DFID, 1999). They can be private or public, formal or informal (Scoones, 1998; Messer & Townsley 2003; DFID 1999; Rakodi 2002). Organisations operate by defined institutions which are rules that govern social interactions, constraining the behaviour of and the options open to actors (Carey, 2000). Both organisations and institutions often express collective goals which are generally accepted by their members (Messer & Townsley, 2003). Their structures often include power relations that grant statuses to people and constrain their behaviour and opportunities, according to defined factors out of their control (Scoones, 1998; DFID, 1999). Governance is based on rules which act as both headway and constraints to those the rules affect (Tamanaha, 2004). Informal organisations are a network of personal and social relations which are not defined or prescribed by formal organisations (Conway, 2001; Mescon, 1959). They are usually socio-cultural defined structures that govern how people with collectively defined goals operate together in a defined geographical area.

Community-based institutions and organisations have been proven to be more effective in helping to improve governance at the grassroots level (Krishna, 2003). They are in various forms: ethnic, economic, community development and welfare. Most community organisations and associations are informal in nature, in that, the rules that govern their existence are usually unwritten (Hyden,

2008; Messer & Townsley, 2003; Helmke & Levitsky, 2003). Even where they are written, members do not strictly follow a straight line of implementations according to the set rules and sanctions associated with the breaking of the rules. The effectiveness of governance at informal level revolves around the concept of trust. Long-standing relationships are the most common reason for the establishment of trust (Lyon, 2000). Trust, therefore, is earned and once established becomes difficult to let go. The processes involved in establishing trust is not linear, in most cases, sacrifices are made to cement the relationships.

From the household to a larger community level, Ghanaians understand the sequence of governance, the basis of which stems from the country's indigenous traditions (see also Dei, 1994). Due to the stiff sanctions associated with disobeying traditional rules, efforts to adhere to such rules are swift. The belief that such sanctions could be spiritual than physical is what forces many people to strictly obey such governance system (see also, Elias, 1956; King Jr, 2010). The emergence of formal governance system spearheaded by a centralised state is usually associated with colonialism and therefore most people are reluctant in obeying such laws (Fukuyama, 2017). Though the otherwise centralised system of governance has been replaced with decentralisation policies as earlier indicated, people see both systems as that of the state and hence, perceive them as imposed governance system (Mamdani, 2018; Kaplan, 2008).

It is common and mostly accepted in Ghana to have the state formal governance system operating hand in hand with the informal non-state governance system. It is argued that when the formal governance system combines with the informal one, the result is more effective and decisions coming out of such agreements are sustainable and reliable (Maganga, 2002; Bratton, 2007). Figure 1 therefore, portrays that there is effective governance system if the formal and the informal governance systems in the country are combined.

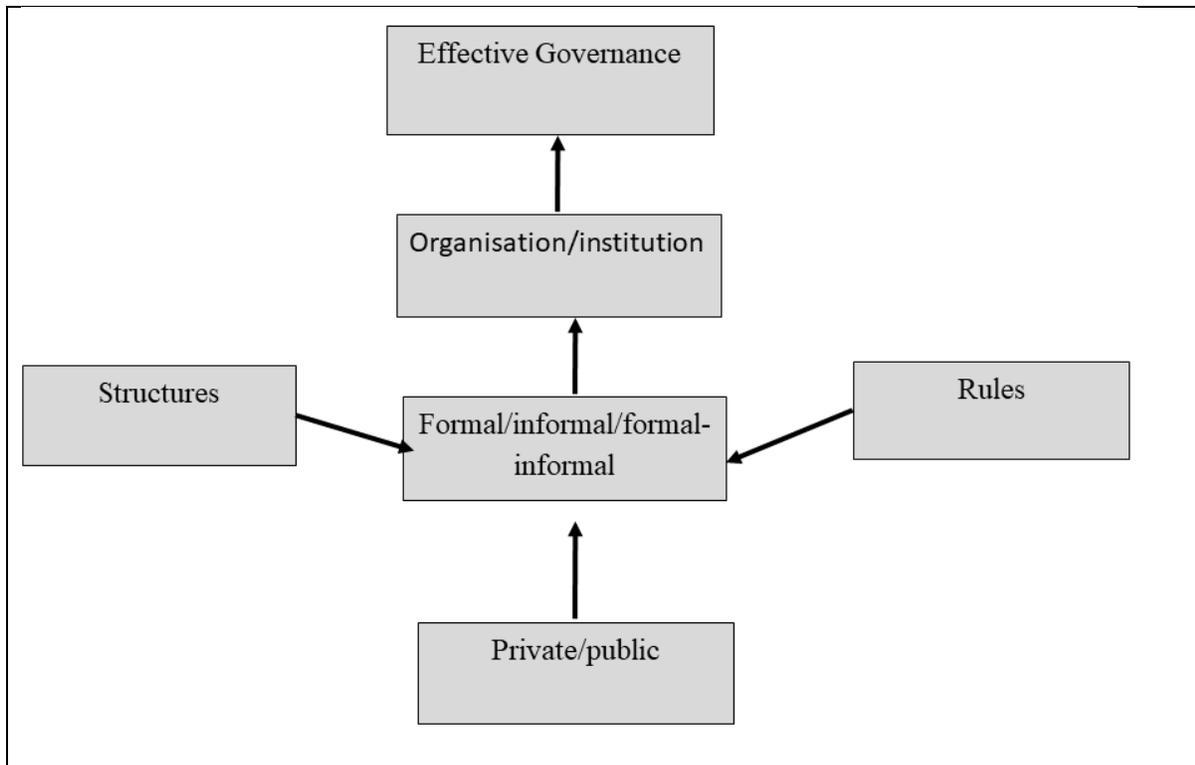


Figure 1: Effective Governance System

Source: Authors own construct

In Ghana, the continuous acquaintances between citizenries, institutions and organisations at the informal and the formal levels make it difficult at times to distinguish between formal and informal activities (Oteng-Ababio, et al., 2019). In many instances, boundaries drawn between the formal and informal sectors in the country are unclear. Many enterprises and organisations operate in a grey zone where features of both formal and the informal sectors apply (see Overa, 2007). The efforts to bridge the gap between formal state and informal- non-state organisations has given rise to collaboration between the two forms of institutions in Ghana in some instances (Overa, 2007).

Trade associations are seen as one community members because they consist of groups of people who are perceived in terms of shared identities (Chris High et al., 2007). The governance structures and the functions of commodity-based-associations at the Agbogbloshie market, led by women are discussed in the subsequent sections. The market as an institution is used to look at the relationship between the formal and informal sectors in the country, because processes at the market are

virtually seen as informal in nature, but are recognized by the state institutions. Again, the dominant role women play at the market governance, supports the argument made by many scholars that when women, including African women get the opportunity to contribute to national developments, they equally do it, like their male counterparts (Huse & Grethe, 2006; Kabeer, 2005; Schatz & Ogunmefun, 2007; Anyidoho & Manuh, 2010; Dzisi, 2008; Amu, 2005).

Research Setting

The study is part of a four-year research conducted in two communities in Accra and another two communities in Winneba from 2012 to 2016. The principal author spent six months in Agboglobhie interviewing a range of leaders (5) and traders (15) at the market and residents (5) in the community. Twenty-five interviews were conducted using semi-structured interview guide for residents and traders and an unstructured guide for leaders. The average time period for each of the interviews was 45 minutes. Interviews were recorded and then transcribed. All respondents were purposefully selected through community leaders and by the principal author's informal links. Details of respondents are shown in Table 1. Observational and participant observational studies were also conducted to unearth some rooted practices at the market. The research findings were analysed qualitatively using NVIVO 10 software to do a discourse and thematic analysis of the research findings.

Table 1: Demographic details of respondents

Respondents Details	Category	Agbogbloshie
Gender	Male	8
	Female	17
Age group	-20	-
	21-30	2
	31-40	6
	41+	17
Marital status	Single	2
	Married	16
	Widowed	4
	Divorced	3
Level of education	No education	8
	Primary	6
	Junior/Middle	8
	Secondary/Vocational	1
	Tertiary	2
Ethnicity	Ga	6
	Akan	9
	Ewe	2
	Dagomba/Other Northern Ethnic groups	5
	Other	3

Agbogbloshie lies at the centre of Accra. According to opinion leaders, Agbogbloshie is the name of a river god that controls the area. The place was formerly a burial place for Ga chiefs. Agbogbloshie is close to the Accra Brewery company which according to residents interviewed, believe have helped in opening up the community. The brewery is one of the oldest and the second largest brewery companies in the country. In the 1960s, a well-known segment of the Accra-Makola market was moved to Agbogbloshie which made the place popular for the sale of fresh foodstuffs till date.

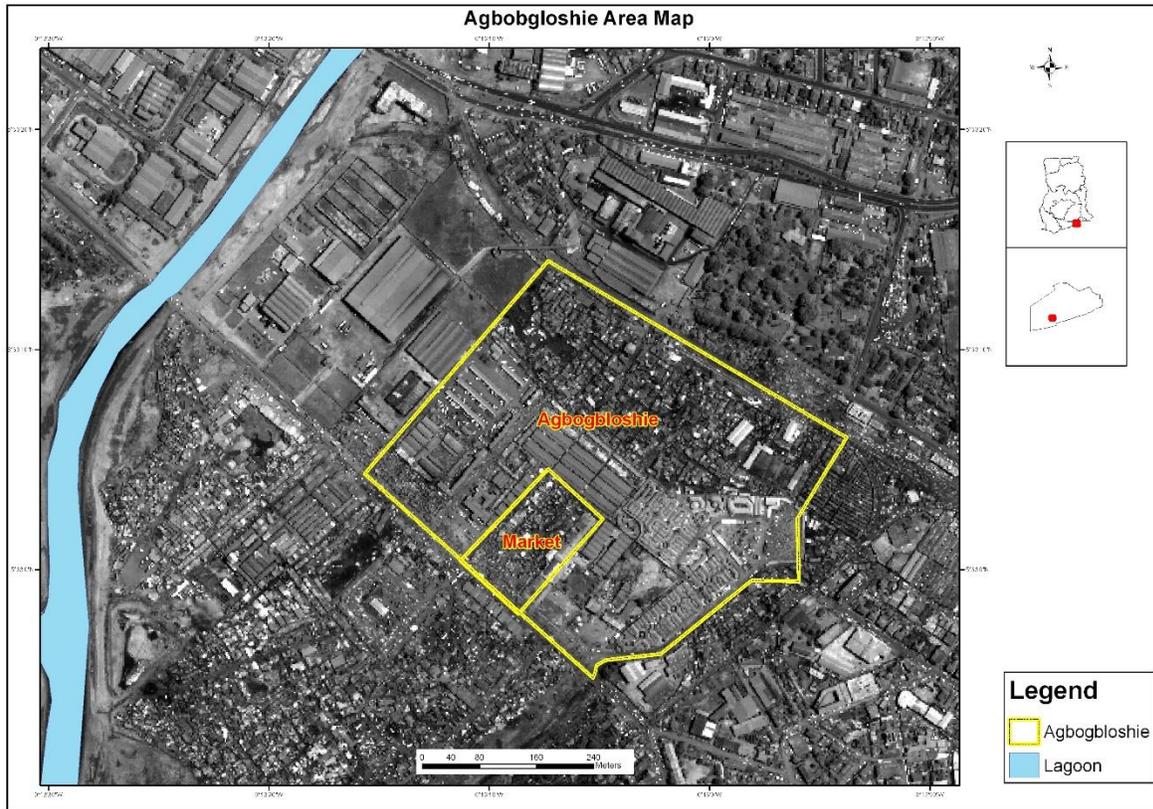


Figure 2: Agboghloshie and the Market

Source: Centre for Remote Sensing and GIS (CERSGIS), University of Ghana, 2015

Findings and Discussions

Agboghloshie Market and Gender Roles

Agboghloshie is known mainly because of the market. Different foodstuffs are sent to the market from every corner the country for sale. The market serves as the main source of livelihoods for residents of Agboghloshie and nearby communities. Trading is the main economic activity in the area. There are different employment opportunities at the market. The market is vibrant both at night and during the day. It is busy at night, the time that goods brought to the market are off-loaded. There is gender division of labour at the market; men usually travel to convey foodstuffs from different parts of the country, like yam from Takyiman and other parts of the Northern regions; plantains, cassava and cocoyam from the Southern part of the country, beans, maize and

groundnut from the Northern part of the country and onion and exotic tomatoes from Burkina Faso. The men sell their goods to the women on wholesale. Most of these activities take place before day break according to the traders interviewed. The men's work is somehow hidden from the public because during the day, women are largely found trading at the market. It is common, however, to find some men selling yam or onion during the day.

Traded Commodities at the Market and Commodity Trading-Associations

Different commodities are traded at the market, the common ones being foodstuffs. The market is, therefore, known to have special sections for different foodstuffs; yam market, onion market, a section for plantain, corn and its by-products, tubers like cassava and cocoyam, dry and fresh fish and much more as shown in Figure 3 below. To be entitled to trade at the market, the potential trader should necessarily find a space (shed) at the market according to market leaders interviewed. Each commodity traded at the market has its own leaders; the leaders constitute the governing bodies at the market.



Figure 3: Sections of Agboglobhie market

Source: First Author, 2014

The study revealed that people find themselves working at the market because of invitation by friends or relatives. Once at the market, they easily get acquainted with other people. The most common is to be part of commodity-trading- associations at the market. As a trader, one automatically becomes a member of the association of the commodity one trades in. Examples of such associations include: tomatoes traders' association, fish mongers' traders' associations and plantain traders' association. Aside that, there are welfare associations found at the market. The associations seek the general welfare of their members as well as the improvement and management of the market space. The traders largely operate peacefully by instituting informal governance structures at the market.

A Blend of Formal and Informal Governance structures

In Ghana, local authorities are responsible for monitoring and managing local markets. The AMA is, therefore, responsible for the Agbogbloshie market. Traders are taxed by the AMA, usually, it is responsible for infrastructural and services provisions at the market. However, the AMA role as governors in the affairs of the daily activities at the market is not conspicuous, market leaders are virtually in control of what goes on at the market. What happens in Agbogbloshie, is not different from all the local markets in Accra and other parts of the country.

The interviews show that, at the market, commodity-trading leaders and the market queenmother constitute the government. Distribution of market spaces is done by the traders themselves through the leaders. Managing the activities at the market is also led by the leaders. They largely ensure cleanliness and expansion of the market space. Though it is the responsibility of the AMA to build markets and rent the stores, the story is somehow different at Agbogbloshie where the AMA built a section of the market and the other sections built by the traders through their associations. Below is the narrative by the leader for plantain traders on how plantain traders contributed to the construction of the section where they trade their commodity:

The AMA asked us to move from Mokola no.1 to the Mokola no.2 (a place close to their current location). When we first came to the Mokola no.2, the land was waterlogged with vegetation. The leaders organised the traders to make financial contributions to prepare the place for trading activities. After a while, the AMA again asked us to move to our present location whilst it turned the Mokola no. 2 to a proper market. We were promised by the AMA that we will be relocated to the Mokola no.2 as soon as it is completed. The AMA never redeemed its promise and instead gave the built stores to totally new people. Again, this place was also waterlogged with vegetation so we employed people to clear the area, filled the land with sand at first and paved the entire area and built the sheds ourselves. The AMA only instructed us to paint the sheds with known market colours; white and green colours are what we chose.

All the elections at the market are supervised by the AMA and decisions on appointments are communicated to the AMA according to the market queen mother. Though, the queen mother is appointed, after her appointment, she is introduced to the AMA, and she works constantly with the AMA.

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According to the market leaders, the commodity-trading leaders collaborate also with other state institutions like the police as indicated in some of the narratives below. The acting queen mother in her interview said they have had several meetings with the AMA concerning waste management at the market, how to maintain the structures in the market and many other problems confronting the market. According to the leaders, the AMA provides dustbins and employs people to work at the market, which is their mandate, but in most cases, they demand financial support from the market women.

Women Mediating the Market Space

The commodity-trading associations leaders control the market spaces, lobby the government on their decisions and settle disputes largely among traders (see also Lyon, 1999 cited in Lyon, 2000: 670). Producers, wholesalers, and retailers have strong relationships to ensure a continuous supply of foodstuffs and goods to the market. There are regulations to ensure which goods are allowed into the market (foodstuffs in particular) and at what time. What is peculiar is that almost all the leaders are women. The governance structures are hierarchical and are well understood by traders. Thus, leaders usually give instructions, which are well taken by those under them. To neutralise absolute power at the market, leaders are elected in most cases, but there are also instances leaders are appointed by other superiors in consultations with members of the associations. In the narrative below, the leader of plantain sellers explains how she decentralises governance at her catchment area and how new traders are allowed to the market.

I have divided the plantain selling area into four and each area has its own leader and their executives. I head the four areas. If there are difficult matters which are beyond each of the leaders, I meet the four leaders and we settle the matter together. The four leaders are elected by the traders in their catchment areas. It is the traders who choose the leaders and present them to the market queenmother. New people are always welcome, but they first have to report to me for permission, then they pay 'amatem nsa' (a token to join a new group), after which they are allowed to join us. The leaders will then take them round and introduce them to the other traders.

At the market, the leaders set rules with accompanied sanctions to ensure order and compliance. These rules have deep exclusionary measures in that, traders who disobey these rules are

practically barred from the market. The queenmother was incapacitated at the time of the interview because of old age. Her daughter was acting as the queenmother at the time. The queen mother is appointed by the leaders at the market, usually, based on the number of years spent at the market, in addition, the person should have shown good character traits during her stay at the market, and should have exhibited good leadership skills during the period she worked at the market. As explained earlier, there are some men directly or indirectly involve in the trading activities, most market in Ghana have queen mothers, which implies, market leaders are mostly women, despite the involvement of some men in some of the activities at the market.

In her interview, the queen mother said she deals with issues that need the queen mother's attention. The traders obey all the rules she sets with her executives (leaders of the various commodities traded at the market); anyone who flouts the rules bear the consequences. She revealed that "there has never been an instance that someone goes against the rules we set and has not been sanctioned. It has never happened and it will never happen". She listed some of their rules as:

- *"No one invokes curses on another person at the market, if someone does it, the person is suspended from the market and the matter can only be settled by the Ga¹ chiefs.*
- *The item leaders settle all disputes at the market.*
- *No disputes go to the police or to the Ga chiefs without passing through us, even if they go, the police will refer them back to us. If you by-pass us and take your matter outside, then you remain there, you cannot come back here.*
- *Insulting a buyer is not allowed because you might not know where that person comes from.*
- *If a trader dies, loses a relative or gives birth, other traders collect 'kyerewodo' (show your love in monetary form). If you do not pay your contribution, then no one will do it for you when it is your turn. We do not collect weekly contributions because we are not a welfare association."*

¹ The indigenous ethnic group who own the land

Below is an excerpt of the interview with the president of the exotic vegetables' traders' association at the market, where she outlines some of their duties as well as the rules and sanctions set by the association;

The executives have regular meetings with the unit leaders of the different vegetable traders to communicate our decisions to them and also listen to their concerns. The unit leaders then discuss the decisions with their members and further report to the executives. When we take final decisions, we use our megaphones to announce the information to our members. We have welfare rules and market rules. Welfare rules are not compulsory but market rules are compulsory. Below are some of the market rules:

- *Before one can join us, you need to pick up a membership card with your passport picture at the office and then pay GH¢3² as your monthly dues. We then tell you the rules and accept your membership. Failure to pay the monthly dues of GH¢3 for three months will lead to your dismissal from the group.*
- *No goods enter the market after 2 pm on Tuesdays and Fridays. This is to ensure goods arrived earlier are sold out before new ones come in. In some cases, we allow such goods which have delayed without the fault of the owners.*
- *Retailers cannot indulge in wholesale activities. If a retailer wants to move into wholesale, the executives need to grant permission based on the number of years spent at the market and a few other conditions met before we license the person to start*
- *Members are not allowed to take any issue involving themselves and other people at the market to court. All grievances are directed to the association's executives and if a party is not satisfied, he/she can appeal to the market association executives through Nii Nye, the queen mother. We settle disputes within two to three days for our members, unlike the courts where it could take two years or more."*

Our rules are obeyed by our members because our members feel protected by the association and so remain loyal to it. For instance, if the police want to arrest any of our members, they first speak to us. Sometimes we are able to plead and settle some of the issues and prevent the police arrests. If someone breaks any rule, we either suspend or fine the person. If the person fails to comply, we report to the market queenmother. She can then further ask the police to arrest the person if he/she still doesn't comply. The market

² 1GH¢ was equivalent to 0.26\$ as at mid-May, 2015

queen mother has the authority to call the police. If she is lenient; she will refer the offender to the market association to address the issue again.

Traders report their problems to their respective leaders who settle matters based on their set rules and sanctions. The way disputes are settled at the market and the sanctions placed on those involved are what bring discipline to the market according to the queen mother. Traders hardly take matters to the police or courts as explained by the president of the exotic vegetables, but matters are settled amicably internally, and defaulters sanctioned. To exemplify how disputes are settled in the market, the first author was invited as a witness to a dispute settlement between a farmer and a trader under the supervision of the plantain item leader. The farmer sold plantain on credit to a retailer. The retailer had refused to pay back what she owed the farmer, the plantain trading leader then ordered the trader to pay the money within a stipulated time. At this gathering, the payment was made in the presence of the item leader and her executives.

Apart from the core mandates of the item-trading associations, they have member welfare responsibilities as indicated earlier by the acting queen mother. The commonest one at the market is the *kyerewodo* which literally means show your love, where affected traders (losing close relations, marriages or child births) get contributions from fellow traders in close proximity or those in the same commodity-trading group. Some traders also, trusting on the embedded social structures at the market, are involved in different kinds of saving schemes and welfare associations. The trust established at the market motivates them to engage in such schemes.

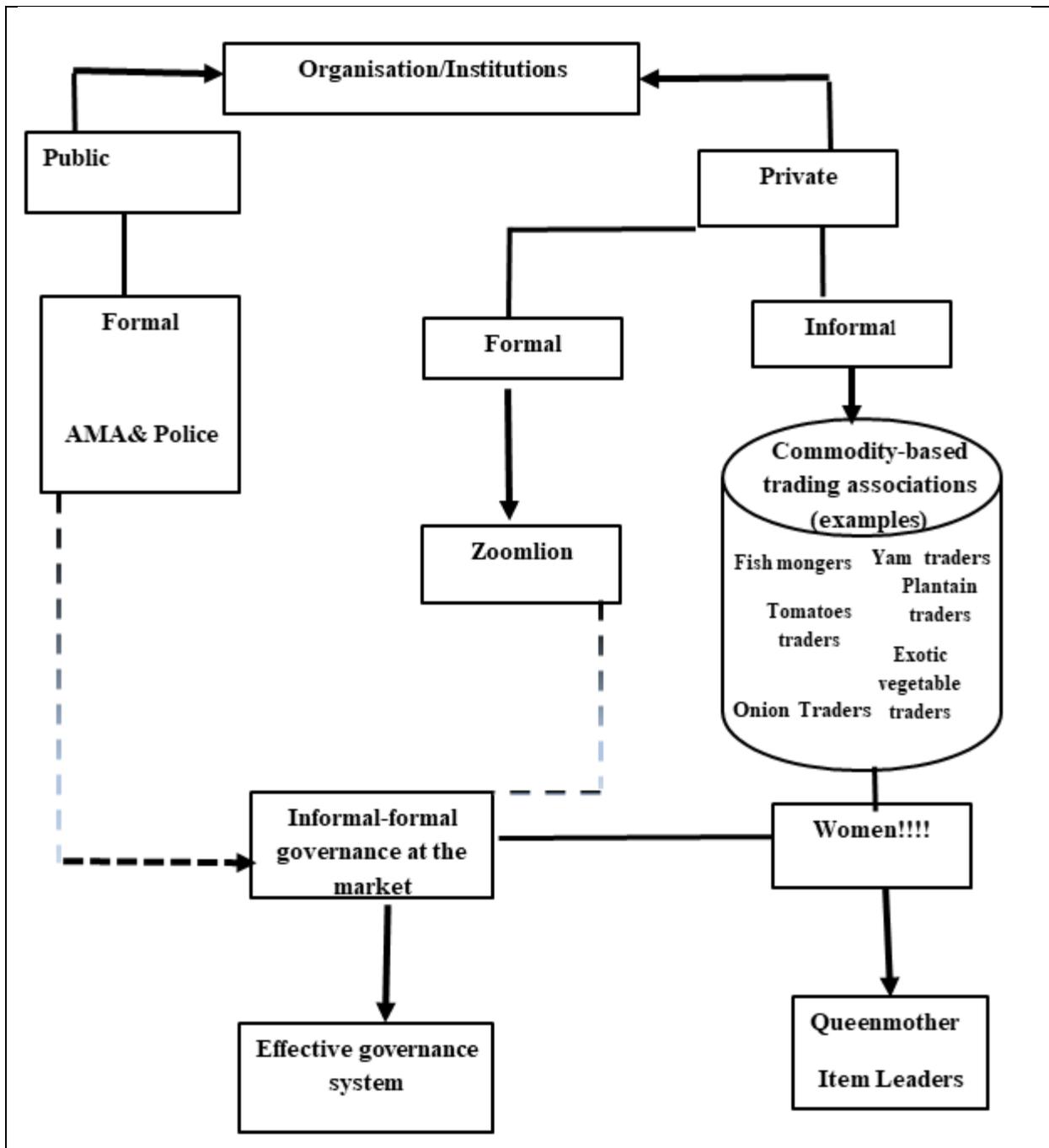


Figure 4: Governance Structure at Agboglobhie Market

Source: Authors own construct

Effective and exclusionary powers at the market

There are many interesting ways in which the formal and the informal systems interact and these interactions can be both positive and negative. The discussions above concentrated largely on the positive side of the interactions. Many Ghanaians see the formal laws operating in the country as weak because many people flout the rules governing them and very few are sanctioned. However, what prevails at the market is totally different. Rules set at the market are obeyed with exactness. Most buyers, hardly see the invisible hands making things work in most Ghanaian markets where proper leadership structures are in place. But the reality is that, the women have laid down informal rules which are mostly not documented but are effectively executed at the markets. Although these rules are unwritten, they are well understood and adhered to by all stakeholders at the market.

The excerpts from the interviews of the leaders above show the efforts made by the leaders to ensure sanity at the market in all spheres. To effectively perform their tasks, they collaborate with state institutions like the local police service, the Accra Metropolitan Assembly, the cleaning company-Zoomlion and also work with the Ga traditional council which is the original owner of the land. The collaborations between different state institutions and the non-state institutions, the authors believe, make the system more efficient than the individual state ones. Such collaborations, therefore, meet the criteria for efficient collaboration that (Maganga, 2002; Bratton, 2007) described in their work. To the ordinary buyer, anytime, he or she trades at the market, the person feels safe and protected by a strong system. This system is seen more as a hybrid between the formal and the informal ones. So, whenever the person trades, that person constantly negotiate both the formal and the informal one. Although the role played by the state institutions seems superficial to the ordinary buyer and trader, in that, with the exception of the AMA which is present to perform some of its functions like taxing, all the other roles played by the state institutions are more or less visibly absent. But they work behind the scenes with the women.

The market women strengthen their governance system by improving on the way the state system works as a result of such consistent interactions with them. For examples, whilst civil cases like settling financial disputes among traders take minimum of two years to be settled at the state court, the market leaders said, they use not more than three days to settle such matters and achieve better

results in the end, in their views. The collaboration with the local police and the Accra Metropolitan Assembly in particular ensures that the market women do not misuse their powers to disenfranchise the traders. Their election processes are strictly supervised and conducted by the AMA to ensure that the leaders are elected based on rules acceptable to the traders. Matters which are beyond them like invocation of curses are strictly settled by the Ga traditional council, again, this also ensures that no trader is disadvantaged unlawfully.

A potentially negative interaction, however, is the way in which the queenmother and the market leaders lord over other traders at the market. The power they exert can be seen in a more positive light as a show of female power in a largely male-dominated sphere of government. From the findings above, it is clear that the market leaders, led by the queen mother have the power to ensure effective governance at the market, though sometimes the leaders “lord” over the ones they are supposed to serve. The market system is an entrenched form of governance, it is also often highly exclusionary, and there are important class divisions which are reproduced through this institution. People find themselves working at the market because of invitations by friends and family members. This, inevitably, means there is a strong possibility that people who have personal connections to the market leaders have the advantage of being able to sell at the market. All participants in the study linked their presence at the market to a relationship of a sort, either invitation by a family member or a friend. Those who do not have such links have to sell outside on the streets. The place called “no man’s land” is usually used by traders who have no such connections to the market. The rules at the market do not apply to those who sell at the “no man’s land”. The queenmother and the commodity-trading leaders have much power to decide who is in and who is out, and this concentration of power is problematic.

The study reveals that the commodity-trading leaders ensures transparency in the election of their leaders, they usually make contributions for projects they need, to improve their working conditions in consultation with the AMA. They report criminal cases to the police and spiritual matters to the Ga traditional council. However, the appointment of the queen mother is made by the leaders and her reign is permanent, this, the authors believe need to be changed to ensure that absolute power is not given to the overall leader on such a long period till the death of the person.

Conclusion

Local governance is inevitably the most efficient way to sustain governance at the grassroots. Since the late 1980s, Ghana adopted the decentralised policy which ensures effective governance at the local level. Whilst this policy, in theory, is accepted as the main machinery which the country's governance system operates, its efficiency is sometimes questioned. Many Ghanaians have a rather lackadaisical attitude towards the formal decentralised governance system. The explanation to this attitude stems from the relationships between Ghanaians and their colonial masters who introduced the formal governance system. An interesting development is how that imposed governance system has been transformed over time through its interaction with the more traditional "informal" governance systems.

To ensure efficiency in local governance, it is common to see the two systems of governance; one based on the country's constitution and the other on the localized traditional belief systems working hand in hand. There are inefficiencies in both systems if they are allowed to work single-handedly. The local traditional governance operates on the basis of network relations and embedded in it are trust and social capital. However, there is the danger of extreme power which is usually exercised on the "weak" in society. The formal decentralised system, on the other hand, is weak and slow in ensuring discipline and effective governance, because it lacks trust from the people it intended to rule, but it has in-built measures to neutralise power struggle.

Combining the two governance systems appear to be the most efficient way to earn trust and ensure power balance. Associations created at the community levels are based on the ideologies of the interplay of the two systems of governance. The paper used an example of the item trading associations at market centres in Ghana to explain how governance operates at the market centres. The Agbogbloshie market with its decentralised governance system was used as a case study for the research. The associations whose leaders are mostly women collaborate with the AMA and the local police service to some extent to govern the market. Market rules, though not written, are well understood by the traders. To neutralise absolute power over their subjects, the leaders allow

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traders to vote and elect their leaders with the supervision of AMA, some of which mandates have time limits.

From the example of the Agboglobhie market, we argue that combining the non-state and the state governance systems will prove beneficial in ensuring effective governance at the local levels in Ghana.

Women, leading the affairs of effective leadership at the informal level also vehemently proves that, if women avail themselves to be equally involved at the formal level, they will succeed. Though this proposition seems well understood and known to those in charge of the state decentralised formal governance system, incorporating the formal and the informal sector into wider acceptable policies at both the local and national levels is yet to materialise. Much research on a wider scale is however needed to authenticate our argument and proposition.

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