Livelihood and the risk of HIV/AIDS infection in Ghana: the case of female itinerant traders *

John K. Anarfi\textsuperscript{a}, Ernest N. Appiah\textsuperscript{a} and Kofi Awusabo-Asare\textsuperscript{b}

\textsuperscript{a} Institute of Statistical, Social and Economic Research, University of Ghana, Legon  
\textsuperscript{b} Department of Geography, University of Cape Coast, Cape Coast

Abstract

Itinerant trading is the second major economic activity for women who constitute an important chain in the distribution of goods in West Africa. Historically they have played important roles in the political economy of Ghana. With the outbreak of AIDS these women, some of whom move far away from home sometimes for days or even weeks, stand the risk of being infected with HIV through their activities. Using a combination of methods including a survey, focus-group discussions and conversations with key informants, we examine how the trade is organized, the characteristics of the traders, and the risk factors that are likely to predispose them to contracting the AIDS virus. Itinerant women traders appear highly vulnerable, as women and as highly mobile people. This state of affairs, occasioned by the extremely difficult conditions in which the women work, is exploited for the sexual gratification of the men with whom they come into contact. The attempt to reduce the spread of AIDS through education has to target itinerant women traders at the points of transaction.

Leo Africanus (1896), Ibn Batuta (1929) and Mungo Park (1816) writing on human mobility in West Africa in precolonial times, emphasized the vigour of trading activities both across the desert and within the Sudan. Clapperton (1829) described a caravan in the town of Kaima of 1,000 or more men and women and as many beasts of burden on their way back to Hausaland after a long trading trip to Gonja and Ashanti (in present-day Ghana).

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Almost all writers highlighted the peaceful nature of these movements. Captain Londsdale, in his report to the British Parliament, commented:

Irrespective of the Hausa, who come for kolanuts alone, there are many who trade from their country to places such as Sansanne Mango, Safari, Hambori and Timbuktu, from where they bring to Salaga [in present day Ghana], cloths of various kinds differing from those of Hausa manufacture, ivory, cattle and sheep. Then again some make Salaga their headquarters from two to three years, trading backwards and forwards to places within 60 days’ journey...The large caravans from 200 to 500 and 600 persons take on an average seven months to do the journey from Kano to Salaga...There is the Mosi with his cattle, sheep and slaves... The natives of Dagomba, Sansanne Mango and the many small countries of the interior with cattle, sheep, ivory, skins of wild animals,...traders from Lagos with coast produce;...the whole presents a very animated though exceedingly hot scene (Wolfson 1958:183-185).

Thus, long before colonization, migratory movements in West Africa were strongly determined by the distribution of economic opportunities and itinerant trading has been an important feature of the phenomenon.

Although movements at this stage became more voluntary and dominated by unskilled migrant labour mainly of young men in the colonial era, commercial migration continued to gain momentum. Rouch (1956), one of the pioneers who highlighted the significance of international commercial migration in twentieth-century West Africa, noted that some of the migrants to Ghana, including many from Niger, Mali and Nigeria, were self-employed traders rather than wage labourers. A similar observation was made by Nypan (1960) in her study of market traders in Accra. She observed that while Yoruba (Nigerian) males ranked first among the male traders in Ghana, Ghanaian women overwhelmingly dominated the female traders. This emphasizes the point that trading has been the virtual preserve of women in Ghana for a very long time.

An essential feature of both labour and commercial migration was the absence of any kind of restriction on the movement of people. Since the activities of these migrants were mostly directed to those areas which benefited the colonial administrators, no particular priority was attached to the control of population movements. Since independence, however, changes including the enactment of legislation restricting foreign migrants, expulsion of foreign nationals from certain countries, and poor economic performance of the major receiving countries, have virtually restricted trade-related movements to within countries (UNECA 1994).

Since the 1960s, a substantial number of females have been known to be involved in internal migration (UNECA 1994). For instance it has been estimated that in Ghana, about half the rural-urban migrants in the 1960 census were women. Apart from their numbers, female migrants have been noted as important agents of social and cultural innovation. We may recall the popularization of the Yoruba type of dyed cloth throughout West Africa for which women were the sole agents. Women are also known to be powerful transmitters of fashion, styles and foods from one ethnic group to another (see Sudarkasa 1977).

**Human mobility and disease**

The association between movement of people and spread of disease has also been observed. In his classic study of malaria in West Africa, Prothero (1965) noted that for control and eradication programs to be effective, they ought to be designed to adequately accommodate the mobile elements of the people who are subject to the disease. In view of the
unpredictability of human beings’ mobility, and since with AIDS, humans are the vectors and the hosts at the same time, all aspects of human mobility must be given special attention in the search for a way out of the AIDS problem.

Through population movements of many different kinds people may be subjected to a variety of health hazards (Prothero 1977), as well as engaging in social and risk behaviour likely to enhance the spread of AIDS (see Anarfi 1993). Movement from one set of ecological conditions to another may expose movers to diseases which are transmitted by insect vectors. Temporary movements have the tendency of taking people away from permanent settlements, where conditions promote protection against diseases, to temporary dwellings with their makeshift provisions and a general air of insecurity.

Movements also bring different groups of people into contact with one another and may thus enhance the possibilities of disease transmission. The age and sex composition of most migration streams in Africa make the human-contact factor very important in the era of AIDS. African migrants are likely to be males in the active age group, usually unmarried, or, if married, unaccompanied by their wives. If the migrant is an autonomous female, she is usually young, unattached and lacking basic skills to compete for jobs in the new destination. This, with the constant and overpowering nature of the sexual appetite in males, creates the condition for the exchange of sex for favours. In this respect, a female migrant becomes highly vulnerable if her movement is temporary and of short duration, which may not require a permanent accommodation at the place of destination.

Fatigue may result from travel especially if it is over a long distance or if it is repeated often. This may lower the migrant’s resistance and so increase susceptibility to infection. Added to this is the psychological stress which can result from movements because of the social and economic pressures resulting from having to adjust to new environments (Prothero 1977). This creates conditions that may compel the migrant to depend on the favours of others. Traditionally, the habit of lodging in a hotel is not well developed in Africa. In the absence of a relative or friend, a migrant may have to depend on the goodwill of a stranger or, failing that, go without decent accommodation. Such favours may come very easily to a female migrant in line with the local belief that ‘for a young woman, getting somewhere to lay her head in a strange place should never be a problem’. Such a favour, however, may not go without a price. The psychological stress of a female migrant trader will be made worse by the feeling of insecurity which may stem from the fact that traders carry large sums of money. An acquaintance to offer some protection or a safe haven for money and other valuables may become a matter of necessity. The urgency of the need may render the female migrant trader vulnerable to certain unscrupulous elements.

AIDS in Ghana

A decade after the first AIDS case was identified in Ghana, we now have a fairly good knowledge of the outstanding features of the disease in the country. In the mid-1980s over 80 per cent of all the reported cases in the country were females. This was in contrast to the situation observed in some parts of Africa where the sex ratio of infected persons was about even. The proportion now stands at between 50 and 60 per cent. Secondly, the proportion of HIV-positive persons who had a history of travel outside the country, which was initially close to 100 per cent, has declined to around 60 per cent (Antwi 1994). The records seem to indicate that females and people who move are at the greatest risk of contracting HIV/AIDS in Ghana: that would render itinerant women traders doubly vulnerable. This study, therefore, describes the setting in which itinerant women operate, and their personal characteristics; how trade is organized, and the difficulties they encounter. This is followed by an analysis of the personal and sexual interactions of the women at trading centres; the factors that may
predispose itinerant women to contracting HIV are identified, and policies that may help to reduce their vulnerability are recommended.

The survey

Data for the study are from a survey conducted in Techiman and Yeji, two towns in the Brong-Ahafo Region noted for their importance in trading. Techiman is located in the transition zone between the Southern Forest and the Northern Savannah ecological zones (see map). A weekly market which operates from Wednesday to Friday attracts people and goods from all over the country; traders start arriving on Tuesday evening and some stay on until early Saturday. Techiman, therefore, offered the opportunity to meet a large concentration of traders over a longer period of time every week than most periodic markets in Ghana, which operate for only one day a week.

Yeji, on the other hand, is a port town on the Volta Lake and functions as a junction for land and river transport. The main item of trade is fish and the operation is almost a daily affair. As a result there is never a large concentration of traders as in Techiman.

The main instrument was a questionnaire administered by a team of three interviewers at Techiman and two at Yeji with one supervisor. In Techiman, interviewing was conducted in the week of 26 March to 1 April 1995; in Yeji from 2 to 7 April 1995. The sample covered women 15 years and above. Sampling was mainly purposive and only those who were willing were interviewed. Some of the respondents were interviewed in the market and others were interviewed in the evening after the day’s activity. A total of 207 itinerant women traders were interviewed, 150 in Techiman and 57 in Yeji.

The survey data were supplemented with information from focus-group discussions held at Techiman. Five focus-group sessions were conducted for itinerant women traders, local women traders (married and single) and local men (married and single).

Issues in data collection

A few problems were encountered in the collection of data; these related to gender and the nature of the economic activity in which the subjects are engaged. Previous studies have observed that women are rather reserved in issues bordering on their intimate life (Awusabo-Asare and Anarfi 1995). Respondents volunteered very little information about their sexual life and were not prepared to talk about their colleagues either. An interviewer observed that they were reluctant to give information about others because that might mean interfering in their personal affairs.

There was also the problem of suspicion. Respondents misconstrued the survey as an exercise for drawing them into the tax net. Added to this was the fact that many people in the study areas had become interview-weary. Techiman in particular has been the focus of a number of studies in the years following the coming into effect of district assemblies. All the above factors can adversely affect the validity of the results of the survey. Nevertheless, the varied methods used and the variety of people engaged in the interviews allowed for a certain degree of consistency check in the data obtained. The results presented, therefore, are a fair representation of the problem being investigated.
Results

Personal characteristics of respondents

The socio-demographic backgrounds of respondents are shown in Table 1. The mean age of the respondents was 35 years; the modal age group was 25-34 years. About 70 per cent were aged 25-44 years; this means the respondents were relatively young women. The educational level of respondents was rather low. About 43 per cent had never been to school or had not completed primary education. Another 47 per cent had completed primary and middle education, the basic education level in Ghana; only about ten per cent had had secondary school education or vocational training. The educational standard of husbands as given by the respondents was 46 per cent middle-school level; 20.2 per cent had secondary or vocational training. Generally, the level can be said to be low and appeared to correlate with that of the respondents.

Akan constituted almost 69 per cent of the respondents making them dominant in the study group, perhaps because the two study areas are Akan settlements.

Table 1
Personal characteristics of respondents

<table>
<thead>
<tr>
<th>Age group</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>28</td>
<td>13.5</td>
</tr>
<tr>
<td>25-34</td>
<td>86</td>
<td>41.5</td>
</tr>
<tr>
<td>35-44</td>
<td>59</td>
<td>28.5</td>
</tr>
<tr>
<td>45-54</td>
<td>21</td>
<td>10.2</td>
</tr>
<tr>
<td>55+</td>
<td>13</td>
<td>6.3</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Mean age = 35 years

Level of education

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>59</td>
<td>28.5</td>
</tr>
<tr>
<td>Primary incomplete</td>
<td>29</td>
<td>14.0</td>
</tr>
<tr>
<td>Complete primary</td>
<td>29</td>
<td>14.0</td>
</tr>
<tr>
<td>Middle school</td>
<td>69</td>
<td>33.3</td>
</tr>
<tr>
<td>Sec./Vocational training</td>
<td>19</td>
<td>9.2</td>
</tr>
<tr>
<td>Other</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Religion

<table>
<thead>
<tr>
<th>Religion</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>No religion</td>
<td>8</td>
<td>3.9</td>
</tr>
<tr>
<td>Catholic</td>
<td>25</td>
<td>12.1</td>
</tr>
<tr>
<td>Protestant</td>
<td>43</td>
<td>20.8</td>
</tr>
<tr>
<td>Spiritual/Pentecostal</td>
<td>62</td>
<td>30.0</td>
</tr>
<tr>
<td>Other Christian</td>
<td>33</td>
<td>15.9</td>
</tr>
<tr>
<td>Islam</td>
<td>33</td>
<td>15.9</td>
</tr>
<tr>
<td>Traditional</td>
<td>3</td>
<td>1.4</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

About 71 per cent of respondents were married; those never married constituted slightly over ten per cent, and the rest were either separated, divorced or widowed. Of those married almost 74 per cent were in their first marriage, 15 per cent in their second and 1.5 per cent in
their third marriage. The number of times married increased with age (Table 2): the few who were in their third marriage were aged 45 and above. The majority of the respondents were Christians; about 16 per cent of respondents were Muslims.

### Table 2
Number of times married by age (%)

<table>
<thead>
<tr>
<th>Age</th>
<th>0</th>
<th>1</th>
<th>2</th>
<th>3</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-24</td>
<td>71.4</td>
<td>7.9</td>
<td>3.2</td>
<td>0</td>
</tr>
<tr>
<td>25-34</td>
<td>28.6</td>
<td>46.7</td>
<td>29.1</td>
<td>0</td>
</tr>
<tr>
<td>35-44</td>
<td>0</td>
<td>29.6</td>
<td>45.1</td>
<td>0</td>
</tr>
<tr>
<td>45-54</td>
<td>0</td>
<td>9.2</td>
<td>19.4</td>
<td>33.3</td>
</tr>
<tr>
<td>55+</td>
<td>0</td>
<td>6.6</td>
<td>3.2</td>
<td>66.7</td>
</tr>
<tr>
<td>Total</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
<td>100.0</td>
</tr>
</tbody>
</table>

### Care of children

The Ghanaian woman’s demand for a child is still very high (Van de Walle and Foster 1990), as shown by the local saying *Awo se wo na w’anwo ba a yekyi*, ‘infertility of a robust young woman is a taboo’. For that reason women go to great lengths to have children and virtually spend their whole lives rearing them (Oppong 1977). Child rearing is considered an onerous duty, hence the saying *Yenni adaagye a, yenye ba yiye*, ‘If you are too busy you are unable to bring up a child properly’. In that respect and because itinerant trading keeps the women almost always on the road, the issue of the care of their children becomes a matter of interest.

Respondents had a mean number of 4.1 children ever born, and the oldest children of about 47 per cent of respondents were under 15 years. In addition, 58 per cent had youngest children aged ten years or less. This generally suggests that the traders had younger children to care for. 

Given the fact that the respondents were on the move most of the time they needed help with childcare. Respondents entrusted the care of their younger children to their parents, less often to their husbands, siblings and older children; some did not rely on any particular person in caring for their children. The data largely conform with patterns of child upbringing and care in Ghana which show the spouse, grandparents, siblings and older children playing an active role. This enables the child’s mother to pursue her activities.

### Table 3
Persons responsible for care of children

<table>
<thead>
<tr>
<th>Person</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Spouse</td>
<td>29</td>
<td>16.3</td>
</tr>
<tr>
<td>Grandparents</td>
<td>58</td>
<td>32.6</td>
</tr>
<tr>
<td>Siblings</td>
<td>25</td>
<td>14.0</td>
</tr>
<tr>
<td>Older children</td>
<td>26</td>
<td>14.6</td>
</tr>
<tr>
<td>Others</td>
<td>14</td>
<td>7.9</td>
</tr>
<tr>
<td>Nobody in particular</td>
<td>26</td>
<td>14.6</td>
</tr>
<tr>
<td>Total</td>
<td>178</td>
<td>100.0</td>
</tr>
</tbody>
</table>

For those who had children to maintain, 24.3 per cent bore that burden alone while 76.6 per cent received help from someone. Among those who had help in the support of children, 82.6 per cent had such help from their husbands or the children’s fathers. Other sources of
help were respondents’ parents (9.4%), their siblings (2.9%) and older children (5.1%). Of those who shared responsibility for the cost of supporting children, 50 per cent stated that they bore the greater part of the cost. Another 26 per cent shared the cost evenly with husbands. Respondents who reported that their husbands or the children’s fathers shouldered the greater part of the children’s maintenance constituted 22.5 per cent.

Itinerant traders (and perhaps other women) have a responsibility for the upbringing and maintenance of children. In this situation, a woman was likely to strive to fulfil such responsibilities. Indeed Kumekpor (1974) observed that among the various ethnic groups in Ghana, the idea of a full-time housewife was unknown. Women are expected and strongly encouraged to develop careers of their own in order to support themselves and their children (Peil 1979:485).

Another reason which makes it imperative for the woman to have her own source of income and thus ensure her active participation in the labour market, is the customary inheritance system, especially the matrilineal type found in many of the ethnic groups. This inheritance system, until very recently, made it futile for a woman to depend upon her husband and his resources for her own support and that of her children. Under the matrilineal system, when a man dies, his property is inherited not by his wife and children but by one of his matrikin — his brother or nephew. This makes it necessary for the wife to continue to work to build up some capital for herself and her children’s support.

Organization of trade

Some of the trading centres in Ghana have a very long history and have evolved their own network of transport and clients over the years. In more recent times, the organization of trading around ‘market queens’ and their retinue of officers has strengthened these networks. Playing a leading role in the system is itinerant trading, a time-tested means of distributing both imported and locally produced goods in the country.

As indicated in Table 4, the largest proportion of the respondents were from the Ashanti Region. However, there were respondents from all the ten regions of the country.

Table 4
Region of origin

<table>
<thead>
<tr>
<th>Region</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ashanti</td>
<td>85</td>
<td>41.1</td>
</tr>
<tr>
<td>Brong-Ahafo</td>
<td>59</td>
<td>28.5</td>
</tr>
<tr>
<td>Greater Accra</td>
<td>22</td>
<td>10.6</td>
</tr>
<tr>
<td>Western</td>
<td>9</td>
<td>4.3</td>
</tr>
<tr>
<td>Upper West</td>
<td>7</td>
<td>3.4</td>
</tr>
<tr>
<td>Central</td>
<td>6</td>
<td>2.9</td>
</tr>
<tr>
<td>Volta</td>
<td>6</td>
<td>2.9</td>
</tr>
<tr>
<td>Northern</td>
<td>6</td>
<td>2.9</td>
</tr>
<tr>
<td>Eastern</td>
<td>5</td>
<td>2.4</td>
</tr>
<tr>
<td>Upper East</td>
<td>2</td>
<td>1.0</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

The major commodities traded were clothing (25.6%), cereals and legumes (23.7%), tubers, mostly yams (17.4%), smoked fish (15.5%) and vegetables and fruits (6.3%). The cereals and legumes, yams and vegetables were bought to be sent to the southern parts of the country while the clothing and fish were to be sent to the northern sector.
Over half of the respondents were engaged in selling, 42.5 per cent were in buying while 6.3 per cent engaged in both buying and selling.

Fifty-six per cent of the respondents visited the markets every week. Those who went fortnightly constituted 28 per cent; about 16 per cent of respondents made such trips once a month or only occasionally. Some of the traders actually hurry from one market to another following the days of the week in which they fall. That means that the overall travel routine of some of the traders could be more intensive than the data show.

For 86.5 per cent of the respondents each trip covered between one and three days with three days being the dominant duration. The respondents had been involved in itinerant trading for periods ranging from less than five years to ten years; a fifth of them had been in the job for between six years and ten years. The majority of respondents have been in the occupation for less than five years. Perhaps this explains how things have become very difficult economically in recent times.

Itinerant trading appears to be a very hectic activity which would not appeal to many older women; traders were, therefore, likely to withdraw after some years. For instance, transport arrangements could be unpredictable with occasional failures: the situation has improved in recent years. Also frequent travelling could be too tiring and risky and accommodation arrangements are unsuitable and extempore. These factors exert a lot of stress and would make a longer stay in the job unattractive especially for older people. Furthermore, as some of the respondents mentioned, itinerant trading may be used as capital mobilization for entry into some other less strenuous activity. It was the belief of some of the focus-group participants that itinerant trading has the potential to generate fast returns and also that one’s capital was unlikely to get locked up.

Capital formation is a major factor in all trading activities. Often rising prices have not only reduced demand for goods but also raised capital requirements at a rate few traders could afford. Capital demands have often increased while capital availability has decreased because few traders qualify for bank loans (*West Africa* 1995). Data on initial capital acquisition (Table 5) showed that nearly a quarter of the respondents started trading from their own capital resources; another 9.3 per cent had some assistance from relatives in addition to their own resources possibly to make up enough capital. Many had their capital from their husbands who can play a key role in the trading activities of their wives. It was not clear whether such men were actually husbands or boy-friends at the time of provision of the financial support. In the traditional normative system boy-friends have been known to be a key financial source to their female partners. It is not unknown for a woman’s boy-friend to finance her trading activity, particularly where this relationship is seen as a prelude to marriage. In some cases such assistance has determined a woman’s commitment to a man. Immediate family members and other relatives could also be a key source in capital formation. Perhaps this could be explained from the point of view of our traditional system which places a social and moral obligation on families as a support system. Possibly the act of reciprocity and inheritance which make relatives beneficiaries of their own support reinforces this family obligation.

| Table 5 |
|-----------------|--------|------|
| Source of initial capital | Number | Per cent |
| Self | 48 | 23.5 |
| Self & other relatives | 19 | 9.3 |
| Husband | 59 | 28.9 |
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Transport arrangements

Transport plays a vital role in the activities of itinerant traders. Indeed to a very large extent the success of trading depends on availability and reliability of transport. A field assistant made the following notes:

Several of the traders who buy bulky goods like yam and maize in large quantities arrange and give their goods to some of the cargo vehicles, while they go ahead in smaller vehicles to wait for the goods. Others join the same cargo truck carrying their goods. Yet others follow up the cargo trucks to take delivery of their goods.

However, the study examines transport arrangements by the respondents in a somewhat wider perspective. This includes the type of arrangement made and payment decisions and agreements. For instance 97.1 per cent of the respondents did not exclusively hire vehicles but did so in co-operation with others. Perhaps this was mainly due to the huge cost involved and the fact that their trading capital was not enough to enable them to make large purchases.

Over half of the respondents did not have a particular standing arrangement but used any available vehicle (Table 6). However, nearly a quarter of them had a fixed arrangement with one particular vehicle while about 16 per cent also had some fixed arrangement but with more than one vehicle. Those with fixed arrangements involving one specific vehicle were likely to develop closer relationships with the drivers through long periods of association. Those with fixed transport arrangements involving more than one vehicle were likely to have less close associations but with more drivers. Those who relied on any available vehicle would probably not have close ties with drivers but would invariably come into contact with a number of them.

It is suggested that the establishment of relationships between itinerant traders and drivers was inevitable but the strength of such relationships would depend on the extent of use of a particular vehicle.

The type of transport arrangements made by the traders would probably, to some extent, determine the mode of payment for transport. The data (Table 7) seem to suggest that a majority of the respondents did not have close relationships with drivers as they made prompt payment for the transport. Those who made payment later on arrival or after selling their goods should have closer relationships with the drivers to allow arrangements of that nature to be reached.

Table 6
Type of transport arrangement

<table>
<thead>
<tr>
<th>Arrangement</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uses available vehicle</td>
<td>115</td>
<td>55.6</td>
</tr>
<tr>
<td>Fixed with same vehicle</td>
<td>47</td>
<td>22.7</td>
</tr>
<tr>
<td>Fixed with more than one vehicle</td>
<td>32</td>
<td>15.5</td>
</tr>
<tr>
<td>In co-operation with others</td>
<td>13</td>
<td>6.3</td>
</tr>
</tbody>
</table>
It is also probable that those who used any available vehicle did not have a large weight of goods to transport and would therefore find it convenient to change vehicles. However, in such situations the traders were unlikely to have much control over the driver. For instance they might not find it easy to direct the driver to send their wares to particular points other than the drivers’ scheduled stops. The converse may also be true, that the more regular and fixed the transport arrangement, the higher the chance that the trader would have some control over the driver through the social or intimate relationships established.

Table 7
Mode of payment for transport

<table>
<thead>
<tr>
<th>Mode of Payment</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prompt payment</td>
<td>116</td>
<td>56.0</td>
</tr>
<tr>
<td>Payment on arrival</td>
<td>41</td>
<td>19.8</td>
</tr>
<tr>
<td>Payment after sale</td>
<td>43</td>
<td>20.8</td>
</tr>
<tr>
<td>Part payment</td>
<td>3</td>
<td>1.4</td>
</tr>
<tr>
<td>Free ride</td>
<td>3</td>
<td>1.4</td>
</tr>
<tr>
<td>Provision of diesel</td>
<td>1</td>
<td>0.5</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Table 8
Cost of transport per trip

<table>
<thead>
<tr>
<th>Cost (in cedis) a</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than c10,000</td>
<td>77</td>
<td>37.2</td>
</tr>
<tr>
<td>10,000-24,999</td>
<td>59</td>
<td>28.5</td>
</tr>
<tr>
<td>25,000-49,999</td>
<td>23</td>
<td>11.1</td>
</tr>
<tr>
<td>50,000-99,999</td>
<td>28</td>
<td>13.5</td>
</tr>
<tr>
<td>100,000+</td>
<td>14</td>
<td>6.8</td>
</tr>
<tr>
<td>No response</td>
<td>6</td>
<td>2.9</td>
</tr>
<tr>
<td>Total</td>
<td>207</td>
<td>100.0</td>
</tr>
</tbody>
</table>

a The value of the cedi at the time of the interview was around c1,000 to US$1.00. The minimum daily wage was c1,200.

Cost of transport in Ghana is high because of the cycle of increase in the price of fuel. Table 8 indicates that about 31.4 per cent of the respondents could pay transport costs ranging from c25,000 to over c100,000 per trip. Some traders have difficulties paying such high transport costs outright; this inevitably forces them to negotiate with the drivers involved. Table 9 shows that nearly half the affected respondents make special arrangements with drivers, ostensibly for softer terms. The data on repayment of transport debts further revealed that 80.2 per cent of respondents affected discharged their obligations after sale of part or all of their goods. About 15 per cent of them made repayment a day after discharge of their wares, presumably after the goods had been bought. The inability to make outright payment and hence the need to get liberal terms from drivers might create conditions for closer relationships between traders and drivers.

Table 9
Alternative arrangements to meet transport cost
Accommodation arrangements

From a field interviewer’s notebook:

1. I had the privilege of visiting some of the respondents in their ‘transit quarters’\(^1\) i.e. where they normally sleep when they come to Techiman. This place is popularly called ‘Watchman’. I asked one of the women why that name and she told me that it was because they sleep there in a typical watchman fashion — they watch over the goods in the room such as corn, charcoal, yams, etc; they sleep in darkness; they sleep on the floor with only a mat or cloth spread and sometimes on boxes.

2. During the time of my visit (around 8 p.m.) most of them were about to sleep. The room was so hot that closing the door would have found them roasted like bread in an oven. According to one of them, the door remained ajar till late in the night. Just opposite them is where their male counterparts sleep. I spotted a woman who was trying all her best to quieten her one-and-a-half year old son but the boy would not stop crying due to intense heat in the small room overcrowded with itinerant women traders.

The above observation indicates the kind of accommodation endured by some itinerant traders. Table 10 gives information on various types of accommodation used by the respondents. The transit quarters called ‘Watchman’ appears to be the most popular type of accommodation used by itinerant traders. The least one would pay for a decent hotel room in Techiman is between c4,000 and c5,000 a night. Apart from the fact that sleeping in the transit quarters is virtually free, it also afforded them the chance to watch over their goods since they are kept in the rooms where they sleep. This perhaps saves the services and payment of a watchman.

Table 10
Type of accommodation often used

<table>
<thead>
<tr>
<th>Type of Accommodation</th>
<th>Number</th>
<th>Per cent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hotels</td>
<td>6</td>
<td>2.9</td>
</tr>
<tr>
<td>Transit quarters</td>
<td>79</td>
<td>38.2</td>
</tr>
<tr>
<td>Rented rooms</td>
<td>15</td>
<td>7.2</td>
</tr>
<tr>
<td>Stay with friends</td>
<td>48</td>
<td>23.2</td>
</tr>
<tr>
<td>No fixed accommodation</td>
<td>9</td>
<td>4.3</td>
</tr>
</tbody>
</table>

\(^1\)‘Transit quarters’ are not hostels; they are structures put up to serve as stores or warehouses. These are used by itinerant traders as places of storage for their goods and sleeping places for themselves. They lack facilities such as bathrooms and toilets.
With the exception of those who put up with friends and those who stayed in hotels, the other arrangements can be said to be very stressful and to render the respondents vulnerable.

**Interpersonal and sexual relationships**

In the traditional Ghanaian setting, male-female sexual relationships are governed by principles similar to those governing marriage. Thus, while a male can have more than one girl-friend at a time, a female is expected to remain faithful to one man at a time. In every neighbourhood, such relationships are common knowledge. By the rules of the game, no male must knowingly pursue another’s girl-friend and girls are expected to resist any such attempts. For that matter female strangers tend to be targets for local men.

In focus-group discussions the local men at the study area confirmed that female strangers have a special attraction for men, first because they are new, and second, because they are not known to be attached unless they say otherwise. In the survey, 39 per cent of the female itinerant traders interviewed reported that men had proposed love to them while on business. About 12 per cent of them mentioned other male itinerant traders as the proposers while another 11 per cent mentioned local men with a little over two per cent mentioning drivers. The largest proportion of 14 per cent reported that all three categories had proposed to them.

Much has been said about male aggression and female passivity in matters of sex. The extent of the difference may be inferred from the number of the respondents who reported ever responding positively to the advances of men. Only 16 per cent (about 43 per cent of those who reported ever being approached by men) reported that they had ever seen some of their colleagues responding favourably to the advances of men. Among them they knew 76 itinerant women who had ever succumbed to the advances of men. Asked about themselves, only ten said they had ever responded positively to men’s approaches. Nine out of the ten had been involved with one man each and the last person had been involved with two men at the time.

The responses above must be read with caution. In matters of sexuality several studies have observed that women are rather reticent compared to men (see Anarfi and Awusabo-Asare 1993; Awusabo-Asare and Anarfi 1995). It would appear from the responses above that the itinerant women traders are not very sexually active while away from home. However, observations by the field interviewers and case studies from the focus-group discussions suggest that sexual contact while on business is possible. A few examples are given below.

**Case study 1**

Another respondent I interviewed bought fifty cedis worth of cooked rice and fifty cedis meat. In fact, the quantity of the food was so small that I couldn’t help but add two hundred cedis to it. Before leaving them, she and another two women collected an extra six hundred cedis from me. They had a special way of getting money from men because they can also use free words. ‘Brother, now that we have established friendly contact, you are at liberty to take one of us for your wife provided you so wish; none of us is married yet. But market is not good for us nowadays and we are counting on you to do something small to reduce..."
the cost of transportation of your wives back to Kumasi today’ (from a field interviewer’s
notebook).

The foregoing statement outlines some of the difficult conditions under which the women
work and which could be exploited by men for their sexual gratification. The woman who
spoke may not have meant exactly what she said. But two inferences can be made out of the
statement. One is that the women had serious financial problems which made them
vulnerable. The other is that the statement could be misconstrued to mean an open invitation
to the male interviewer.

Case study 2

It was the first time I travelled to Yeji to buy fish to bring down to Techiman to sell. Of the
over thirty passengers on the truck only two of us were men. Within minutes after arriving
at Yeji all the women were ready to go to the places where they would spend the night,
leaving us the men and one woman with a child. It seems that the woman with a child was
new like us and did not have a place to lodge. One of the women volunteered to give her a
place to spend the night. That left the two men to sleep in the truck. Late in the night the
woman who was new ran to us almost naked and without her child. She complained that
the accommodation offered her turned out to be for a man who wanted to forcibly have sex
with her. We went with her to the house to retrieve her things and her child who was then
crying loudly. The four of us spent the rest of the night in the truck. (Member of a focus
group of married local men recounting his experience when he attempted to enter itinerant
trading).

Case study 3

This woman had just returned from the north where she had gone to buy some yams. While
recounting what she termed as the ordeal she went through before getting some yams to
buy at a reasonable price she started vomiting. Her ordeal was that she was compelled to
sleep with a farmer before she could get some yams to buy. When asked why she was
vomiting the woman replied that the man had a very unhealthy and repugnant physical
condition. When she recalled that the man had kissed and caressed her with his mouth it
induced nausea in her leading to the vomiting. This was several days after the encounter.
(Member of an FGD group of unmarried local women).

Case study 4

A middle-aged woman I know got some money and decided to go into itinerant trading.
She set off among a group of women who were already in the trade to the north to buy
yams. While the other women were able to buy large quantities of yams at reasonable
prices a few days after arrival, the new comer didn’t get any to buy. Her colleagues told her
that she had to be nice to the farmers to be able to get some yams to buy. In the end she
came back without any yams. On hearing her case, a younger woman approached and
agreed to go to buy the yams on certain terms. Before this new woman set off she bought
four pieces of male underwear, toilet soap, powder and toothpaste. A few days later she
returned with plenty of yams. Asked how she did it she said ‘I only complied by the rules of the game and the things I bought were used to kill the unpleasant side of it’. (Member of an focus group of unmarried local women).

**Discussion**

It is obvious that some of the itinerant women traders are compelled by circumstances to enter sexual liaisons when they travel away from home. Generally, travellers tend to be easy targets for relationships and itinerant traders are no exception (see Anarfi 1993). Recent studies have observed that after nearly a decade of the Structural Adjustment Programme it is now more difficult for traders to raise their capital through retailing (Manu 1991; Abayie Boaten 1992; *West Africa* 1995). Poorer traders may thus become more dependent on a wealthy few and others who may live on outside sources of capital rather than trading profits. Such dependency can and often does develop into an intimate relationship especially if it promises to lead to a sustainable source of support either in cash or in kind.

Accommodation is a serious problem for the itinerant traders, since it is not the usual practice for ordinary Ghanaians to lodge in hotels. Migrants tend to seek and stay with relations or people from the same area. It is this pattern which has sustained chain migrations (see Caldwell 1969; Nabila 1974; Anarfi 1993). Sleeping in a truck or outside in the open is hazardous in itself. There is also the danger of being assaulted or losing one’s working capital through attacks by criminals. Accommodation offered by a local man therefore may be welcomed; however, such offers may have hidden motives. One focus-group discussion provided some evidence that such arrangements could involve sexual relations. A participant reported:

> There was a man who took advantage of his wife’s absence over a considerable length of time to enter into a sexual relationship with an itinerant woman trader. On the return of his wife the man put the woman up at a hotel each time she came to Techiman to trade. On each occasion, the man lied to the wife that he was travelling and secretly joined the trader friend at the hotel. Somebody informed the man’s wife about her husband’s visits to the hotel. The wife, relying on this information, lay in ambush close to the gate of the hotel with the help of a friend. Around 4 a.m. she saw the trader seeing her husband off with only a towel around her waist. The wife attacked the trader, stripped her naked and beat her mercilessly (Member of a focus group of married local men).

Inadequacy of financial resources has repercussions on the supply of the item of trade also. The nature of the itinerant trade requires a sustainable source of supply of whatever item an individual trades in. Moreover, considering the distance covered by most of the traders and the cost involved, the quantity of items bought at a time must be substantial to render the exercise profitable. These two considerations, added to the already disadvantaged condition of the itinerant women traders, compound their vulnerability and make them fall victims to the schemes of some unscrupulous men. That explains the ordeal of the woman in Case Study 3 and the behaviour of the women in Case Study 4. An informant hinted at one of the focus-group meetings that during the peak of the yam season some farmers ban their wives from their compounds so that they can take in mistresses from among the itinerant women traders who go there to buy yams.

The issue of getting items to buy in right quantities and at reasonable prices, adds another dimension to the itinerant trading. In the Techiman market for example, there is a by-law which prohibits itinerant traders from buying direct from the farmers. The farmers first sell direct to the indigenous traders who then sell to the itinerant traders. This arrangement can
make prices painfully prohibitive. To circumvent this some of the itinerant women traders go
to the farms to buy their items; this involves carrying large amounts of money. To guard
against robbery the women often strike up acquaintance with the local men who escort them
to the farms for a fee. According to the focus-group discussion participants, what begins as a
business arrangement may later develop into a love relationship.

It appears that through circumstances beyond their control, some itinerant women traders
are compelled to get involved in sexual activities while out on business. Public opinion about
the sexual behaviour of itinerant women traders was very disapproving. All the male
participants in the focus-group discussions stated categorically that they would never allow
their wives to enter itinerant trading no matter what the profit. Their reason was that the
business has a bad public image of sexual activity. All the married women in the focus-group
sessions expressed similar sentiments. Furthermore, all but one of the unmarried female
participants were of the same opinion. The only dissenting voice dwelt on the profitability of
itinerant trading compared with petty trading. This woman, however, added that she would
need the approval of her husband before entering itinerant trading. Given the largely informal
atmosphere in which all transactions take place, the itinerant women appear helpless in the
face of what could be described as exploitation by men. Women’s organizations such as the
National Council on Women and Development (NCWD) and Women’s World Banking can
play a crucial role here by helping the traders to formalize their activities and to gain access to
credit.

Another pertinent question is, given this background of a perceived high level of sexual
activity among itinerant women traders, how aware are the traders of the dangers posed by
sexually transmitted diseases in general, and AIDS in particular?

The level of awareness of STDs was very high among the sample. About 91 per cent said
they knew of one form or another of STD. About 65 per cent mentioned AIDS and another 25
per cent mentioned gonorrhoea. In our previous studies we have learnt that not many types of
STDs are known by local names apart from gonorrhoea, but many people can describe
several STD-related symptoms. With females there is the problem of the inability to observe
symptoms until too late, or the danger of not taking some of them as serious reproductive
health problems. Not surprisingly, most of the respondents who mentioned AIDS could give a
number of the symptoms of the disease including ‘growing lean’ (given by 74%), ‘diarrhoea’
(4.4%), ‘vomiting’ (1.5%) and ‘rashes’ (0.7%). Only 19 per cent could not mention anything.
The first two responses were also mentioned as the symptoms of gonorrhoea, and a few
respondents mentioned ‘fall sick regularly’. The responses indicate the respondents’
ignorance of gonorrhoea; as many as 46 per cent stated frankly that they did not know any
symptoms.

When asked whether they knew of any of their colleagues who had ever had a sexually
transmitted disease, 20 per cent answered in the affirmative. They said they knew of 56
among them who had ever been infected. Asked about themselves, none of them said she had
ever been infected. This may be further proof of the inability of females to observe STD
symptoms. It is, however, not easy to understand whether it is easier to observe them in
others. This brings into question the reliability of the women’s response about their STD
levels. We may, however, conclude on the evidence that some STDs could be found among

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2The general name for gonorrhoea in the Ghanaian local language is babaso. Other terms seem to describe
the various stages of the disease’s progression. At the early stages it is often called kekaye, meaning ‘burning
sensation’. In the advanced stage when the disease almost becomes chronic and does not appear to respond to
treatment it is called babaso nini (male babaso) or babaso kraman (dog babaso).
itinerant women traders and that some of the respondents may be ignorant of whether they have, or have ever had, an STD.

The number of correct symptoms of AIDS mentioned by respondents was very encouraging. That suggests that the mass educational campaign on AIDS that has been going on for some years is having some effect. It is suggested that similar campaigns on common STDs should be initiated with special emphasis on women. The objective must be to take the women beyond mere awareness to ensure the realization of the necessity to use condoms for example, for safe sex practice to prevent infection. Such campaigns must be carried out alongside the intensification of AIDS education. This must be done in the major markets like the one at Techiman. Peer educators should be found from among the itinerant traders who will carry the messages to other centres in all regions of the country.

From their own responses it appears itinerant women traders are not very sexually active while away on business. Reports from focus-group discussions and key informants on the other hand show that the picture of themselves painted by the respondents may not be entirely true. The high state of vulnerability of the women, occasioned by the extremely difficult conditions in which they work, is exploited by the men with whom they come into contact.

References


