

# Women's economic empowerment? Gendered strategies and institutions in Oke Arin market, Lagos

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## **Abstract**

The Sustainable Development Goals (SDGs) recognize the importance of institutions in the promotion of economic growth and gender equality. Several scholars (Boserup, 1970; Baltiwala, 2007; Kabeer 2012) also agree on the need to engage with social institutions at various levels to achieve women's economic empowerment. Ironically, institutions in the Lagos context tend to undermine women's economic empowerment through their opaque and devious governance processes, and contribute to the widespread social mistrust which reduces the appetite for collective action. Further, contrary to some literature that presents the Lagos market associations as cohesive and protective (Little, 1972; Mba, 1982; Ikioda, 2011), this study suggests a despotic and extortionist market governance within which the majority of women traders have no voice.

The study examines how Lagos women traders (in Oke Arin market) negotiate the complexities of their relationships with institutions at kin, market, and state levels. The study explores the central paradox that while cultural norms and social reality in Lagos demand that women be economically independent and engaged in family provisioning (Sudarkasa, 1973; Mann, 1991; Denzer, 1994), various institutions constrain women's ability to meet their expected gender roles. Based on a sample of 80 Lagos (Yoruba) women traders, the study leveraged a combination of survey, in-depth interviews, observation and secondary data. Concepts of power and empowerment are used to examine the gendered strategies for survival and accumulation. Among the key findings are that kin relationships are critical to women's entry into, and success in, trading and that the patterns of maternal influence and inheritance suggest an increasing trend towards matrifocality. Additionally, in response to spatial politics and the dominating market and government institutions, women traders devise resistance strategies, sometimes pushing the boundaries of legality. But in the absence of collective action, they remain unable to achieve transformative change.

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## **Dedication**

I dedicate this thesis to my daughter, Nneoma, who gives me great hope for the future of women's economic empowerment.

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This thesis would not have been possible without the resilient women traders of Oke Arin market (Lagos, Nigeria) whose lives inspired the research and who generously gave their time and stories in support of this study. Their number and need for anonymity mean that they cannot be named individually—but I am deeply indebted to each one of them.

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## **Acronyms**

CAC – Corporate Affairs Commission

CBD – Central Business District

DFID – UK Department for International Development

DHS – Demographic Health Survey

GEMS 3 – Growth and Employment in States programme

LAWMA – Lagos Waste Management Agency

LEEDS – Local government Economic Empowerment and Development Strategy

LGA – Local government area

NAFDAC – National Agency for Food and Drug Administration and Control

NGN – Nigerian Naira (currency fluctuated between NGN 230-360/USD during the study)

NGO – Non-Governmental Organization

NEEDS – National Economic Empowerment and Development Strategy

SEEDS – State Economic Empowerment and Development Strategy

UEA – University of East Anglia

WEE – Women’s Economic Empowerment

## **Glossary**

***Aboki*** (Hausa) – Friend, guy, sir

***Alabaaru*** (Yoruba) – Head porter

***Chin-chin*** – Snack made of fried wheat flour

***Daily dues*** – Paying on a daily basis (as opposed to monthly and annual rents) for the open space used in the market. It varies from NGN200 – 300 (US\$0.88 – 1.30)

***E ma so fun won*** (Yoruba) – Do not tell them

***Esusu*** (Yoruba) – A form of rotating savings scheme

***Juju*** – Various forms of witchcraft practice

***Keke Marwa*** (Yoruba) – Tricycles, literally meaning ‘little’ Marwa. Named after the Lagos governor, Mohammed Buba Marwa, during whose term the tricycles started being used for commercial transportation.

***Mugu*** – Rich novice, with no market intelligence

***O da*** (Yoruba) – It is okay

# Chapter 1 – Introduction: of bargains and banter

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This thesis is a study of Yoruba women traders in Oke Arin market, Lagos, Nigeria. Located in the central business district of the Lagos Island, Oke Arin was formerly a residential area but it has since evolved into a largely import goods market with over 2000 shops spread across some 20 streets. Yoruba women traders dominate many sections of the bustling and ever expanding market. This study examines how the women traders' relationships with various institutions (at kin, market and state levels) impact their economic empowerment. I start in this introductory chapter by drawing on the Yoruba worldview of markets to explain how I came to be interested in market trading and its linkage with women's economic empowerment. I then provide a guide and brief summary of the rest of the thesis chapters.

.....

We shall all meet at the great market

We shall all meet at the great market

(S)He who goes early, makes the best bargains

But we shall meet, and resume our banter

(Soyinka, 1975:17- (S) not in the original)

These lines sang by market women in Wole Soyinka's (1975) play, **Death and the King's Horseman**, hints at the Yoruba worldview of life as a market, and market activities replicating life motions. In both symbolic and material terms, the market in Yorubaland (of which Lagos is a part) plays a central role as a meeting place for economic and social exchanges (Sudarkasa, 1973). In the words of the play, the market is a place for bargains and banter- representing the economic and social roles of the market respectively. Life—and the spatial politics of securing and maintaining livelihoods—and order are constantly staged in the market. Just as in Soyinka's (1975) play, the actors in the marketplace are varied, with some playing behind the scenes. Women are major players in markets in Yorubaland but the scope and content of their roles may be scripted outside their sphere of influence. As in the play, the leader of the women (Iyaloja)



may seem to be in charge of the affairs of the market, but formal and informal institutions require her acquiescence to the (unfair) demands of powerful men. Yet, in the face of that stricture is a space for resistance, negotiation and power- even if sometimes, exercised covertly. That space is one of the things I explore in this study.

### 1.1 Linking women traders, economic empowerment and bargains with institutions

My life journey has seen me variously occupying the position of journalist, women's rights activist, gender specialist and researcher, advocating for ways to enhance women's economic and political participation. In one of my earlier research efforts to promote gender equality in Nigerian politics, I arrived at the conclusion that achieving political equality required equal attention to female economic empowerment (Nwankwo, 1996:117-124). But issues relating to Lagos women traders came specifically into my consciousness in my professional capacity as a gender specialist with an international NGO. Part of my remit in that role was to train partner government ministry officials in gender analysis and women's economic empowerment. One of my favorite exercises to introduce the imperative for women's economic empowerment is to task participants with the analysis of the role and contributions of women and men to the maintenance and upkeep of their homes. Depending on the time and number of participants, we may go item by item on their list of critical activities and expenses to ascertain who does what in the family. Doing this exercise with various groups of ministry officials in Lagos, I was struck by the large number of participants who credited women (usually, their mothers) with having borne the burdens of family provisioning, school fees, along with the reproductive roles of caring, cooking and cleaning. Often, the mothers were full-time traders or conducting a small-scale business on the side.

The intervention programme was not designed to work directly with women traders or individual entrepreneurs. However, I got a sense that advancing women's rights and economic empowerment in the Lagos context required better engagement with women traders. I needed to know what the pinch-points were for the women traders and what factors promote women's enterprise growth. Both my journalism training and my feminist bent demanded that I ask the women traders themselves. They have lived the experience and should have the most useful answers. So, the next step seemed to lead logically to researching. As that was outside of the programme remit, it became my personal quest. However, the practicalities of embarking on that research journey were far from easy. Apart from the expected rigour of academic research, I had a discomfiting feeling that I may get to the market but not be fully able to engage in the banter and that I lacked a deeper knowledge of the subtle language of engagement. Although I have lived in Lagos for over 20 years, my Yoruba language skills remain at an elementary

level. I had also never particularly liked going to the market, as the jostling in Lagos markets put me off. So, I made market trips as sparingly as possible – and one could say I go for the bargain, not for the banter. But even though going to the market was not my favorite thing to do, I was drawn to the study by the knowledge of how important the market and trading are to the economic life of Lagosians, especially women (Peil, 1991).

As I reflected on the large numbers of Lagos women who were involved in trading, I wondered if and how the institutional rhetoric of empowerment had factored them in. It was often the case that each successive government in Nigeria and in Lagos promised to empower the poor and especially women<sup>1</sup>. But similar to what Baltiwala (2007) notes of the India situation, the ‘empowerment’ spoken of has often come to mean a few hand-outs to some cronies. Otherwise, given the context of Lagos, it would seem that the markets should be the primary target for anyone aiming to reach the largest number of women engaged in economic activities. Thus, extending that train of thought emphasized that my interest in promoting women’s economic empowerment needed to be done through an examination of what the majority of the women were already doing – trading. Conducting this research differently and making the best attempt to take onboard the women’s perspectives would demand engaging with the women traders and understanding their needs. The idea that I could also examine any claims to the performance of the empowerment rhetoric through an exploration of the relationships between women and institutions was to come much later.

The other problematic issue I needed to resolve was what I meant by ‘women’s economic empowerment’ and what it would mean for women traders in the Lagos context. At first, the task felt intractable with the many definitions of women’s economic empowerment (Sida 2009; Golla et al, 2011; Kabeer, 2012) which left me feeling that perhaps, it could not be grasped or pinned down, thereby rendering its utility as a concept questionable. However, as I read the helpfully distilled definition by Kabeer (2012:8) and the elaboration of the process by Sida (2009: 10), I arrived at the understanding that women’s economic empowerment is that process of change that enhances women’s ability to make economic choices that better their lives. Several key elements of ‘women’s economic empowerment’ in that elaboration resonated with what I had seen of the women traders and what I longed to study more closely: the ability to engage in an economic venture (power within); having control and decision making over the use of benefits (power to); strategic choices and alliances in the use of the resources and collective action (power with). Like ‘empowerment’ of which economic empowerment is an aspect, it is about people taking

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<sup>1</sup> For instance, the current (Buhari-led) government in Nigeria under the platform of the APC pledged in their manifesto to “ensure women receive fair treatment in employment, education and housing, and encourage affirmative action ...”

charge of their lives by resisting and transforming institutions and structures of inequality (Baltiwala 2007). As Baltiwala (2007:4) noted, abandoning the concept of empowerment because some people have misused it would amount to a cop-out. So, in the sense that this study is intentional in examining the women traders' power (within, to and with) and how they engage, negotiate with and challenge institutions to attain business success—its focus is on women's economic empowerment.

The struggle of Lagos women traders to provide for their families sometimes comes wrapped with the possibility of accumulation (Mann, 1983:41) and attainment of economic empowerment. Given that the major occupation of women in Lagos is trading (Barnes, 1986; Peil, 1991), my interest in investigating women's economic empowerment in this context makes women traders compelling subjects. Markets would seem a good place to look in researching the relationships between women traders and the various institutions that are implicated in women's efforts towards enterprise survival and growth. The resilience of the Lagos women traders has for long fascinated me. Seemingly faced with antagonistic institutional agents at every turn, the Lagos women traders remain undaunted, devising new strategies of engagement and continuing the role of family provisioning against all odds.

As my interest in researching women traders deepened with reading, a particular issue I found troubling was the paradox of their being expected to be engaged in family provisioning but seeming hampered by structures that made it difficult for them to operate. From the chaotic traffic to muddy markets lacking basic infrastructure to rogue tax collectors, the life of the market woman is generally tough. As Rao et al (2009: xii) note in the Nigeria Gender and Growth Assessment report, there are few supportive structures for women's enterprise at the level of the state. The stories of what the women traders do and what was expected of them did not match with the conditions under which they must work.

Popular reference to traders as 'market women' (but rarely market men) and suggestions in scholarly literature (Little, 1972; Mba, 1982) about the powers of the Lagos market women have helped to create something of a myth that women are in control of the market. But the picture of the market women's power is sometimes hard to reconcile with other accounts of women traders' vulnerability and seeming powerlessness in those same contexts where they were supposedly in control (Lawal, 2004; Yusuf, 2013a). Granted that the conclusions people draw are coloured by their standpoint, the varying perceptions may also speak to the ambivalence of the position and power of the market women. Examining how these two different pictures can be representative of one phenomenon is required to further an understanding of the powers at work and nature of the power the market women hold. This is one of the things I attempt to do with this thesis.

The relations of power that may be experienced by women traders may be found at various levels of institutions – kin/family, market/community and government. There is ample literature (Johnson, 1973; Clark, 1994; Yusuf, 2013b) that point to some of the ways kin/family mediates women's engagement in economic ventures. While many women are generally able to draw supportive resources from kin for their trading, the power relations in the kin institutions may also constitute a drain pipe for their time and income (Fapohunda, 1988). Those relations of power are often upheld by norms that dictate what is expected of women and men in a particular context (Folbre, 1997), and those norms generally assign women most of the unpaid (reproductive) work in the home, thereby diminishing their ability to engage in income-yielding (productive) work.

Similarly, norms operating in the market are gendered, defining how women and men are positioned symbolically and materially (Massey, 1994). The large numbers of women in Lagos markets (and other markets in Yorubaland), coupled with the ostensible leadership of the Iyaloja (mothers of the market) have supported the discursively constructed powers of market women. Some studies (Little, 1972; Ikioda, 2012) have argued that the Lagos market associations are protective and cohesive, a point that requires further examination given that other studies (Meagher 2011; Ikioda, 2014) suggest the contrary. But a key test of power relations would require an investigation of who decides who gets to use what space in the market; whose voices count in decision-making; and who takes tolls and levies from whom?

Women traders' interactions with government institutions show glaring examples of the unequal relations of power that affect their businesses. The history of encounters between various governments and the Lagos women traders has been marked by conflict since the 1930s. The two main points of discontent have been space (and its usage) and taxation (in its various forms). With regard to space usage, the colonial government in Lagos in the 1930s tried to stop Lagos (women) traders from street trading but failed in spite of arrests and fines (Lawal, 2004; George, 2011). Between 2010 and 2012, the Lagos government embarked on demolition of illegal shops and kiosks across the metropolis, with minimal success as the traders set up shortly after (Yusuf, 2013a). In 2016, the Lagos government renewed the threat to arrest and prosecute street traders but nothing changed. The traders have so far defeated the government, at the very least, in the court of public opinion. The mass media have generally sided with the traders, pointing to lack of employment and resources to pay for shops. But the space conflict is not restricted to the main streets: the market shops and streets within markets are 'owned' by the government and often become additional scenes for the turf wars. The levies, management and control of those spaces are mostly decided and implemented by government officials with little or no consultation with the traders.

Women traders have also resisted taxation, arguably with less success. In 1940, the Lagos women traders led by Madam Pelewura, protested the Colonial government's planned taxation of women, arguing that women already had a huge burden of family provisioning (Johnson, 1981:140). Their efforts yielded the raising of women's taxable income from 50 to 200 pounds, effectively excluding many of them from taxation (ibid, 141). Over the years, government institutions have managed to, through various forms of levies and charges, extract taxes from even the poorest petty traders. A key strategy of the state is to co-opt market associations and have them regulate and collect taxes and levies in exchange for recognition, power and access to the state instruments of enforcement (Fourchard and Olukoju 2007; Ikioda, 2012). How Lagos women traders contest the various forms of taxation, deploying different strategies of resistance, is an on-going story. The account in this thesis, based on the experiences of Oke Arin women traders, provides some examples of the nature of the encounters and the variety of responses to the taxes and levies.

Tied to the exploration of the relations of power, the central paradox that this study deals with, as mentioned earlier, is how women in the Lagos context are expected to be fully involved in family provisioning but hampered by various institutional strictures in their attempts to meet these gender roles. The contradictory expectations mean that balancing their life and work is an intricate exercise. The ways the Lagos women traders have organized around family life and work, the choices some of them have had to make, provide interesting examples how women negotiate the various social relationships – at kin, market and government levels – in their efforts to build their businesses and their lives.

Like other Nigerians, the Lagos women traders are grappling with the country's rapidly deteriorating economic indicators, probably most evidenced by the depreciation of the national currency. Nigeria went into a recession in 2016 and inflation climbed to double digits. Arguably, traders and especially those in import trading (of which Oke Arin, the study site is one) are the most affected. But counter-intuitively, the economic pressures create more traders and more competition, and given the shrinking formal sector, it may heighten the demands for women traders' additional contributions to family provisioning.

While the economic pressures have brought (mostly male) new joiners in trading, many of the women in Lagos are career traders (Mba, 1987; Mann 1983). Many women in Oke Arin have been trading since childhood, trained by their mothers who also bequeathed them their trading assets. Although well educated, a good number with university degrees, the women opt to trade because they believe it yields a higher income than office work and gives them autonomy and flexibility. They recognize the risks of business failure and the long hours associated with trading. A handful may moonlight and juggle their office work with trading but the long-term plan is often to build up enough capital to focus on trading or

retire (from office work) fully into trading. All are acutely aware of the challenges of managing relationships at home and market levels to protect and grow their businesses. From my market trips, I know that it takes a high level of grit and acumen to trade, especially in Lagos. I heard from women who through the proceeds of their trade trained their children in elite schools abroad, acquired choice estates, and established patronage links within critical political and social circles. Their feelings of fulfillment and pride as they told their stories were unmistakable.

Indeed, the Lagos women traders have a proud history behind them. Feminist historians (Ekejiuba, 1967; Johnson-Odim and Mba, 1997) have recorded some powerful and accomplished women traders in Lagos and other parts of Nigeria. For instance, Johnson-Odim and Mba (1997: 6-7) characterized Madam Tinubu as a famous Lagos trader who used her economic power to great political ends, opposing the British Colonial government and helping to install the traditional rulers she favoured in Lagos between 1850 and 1880. In more recent history (between the late 1980s and 2013), Alhaja Abibatu Mogagi, according to newspaper stories<sup>2</sup> used her trading and organizing to very political ends. She was the mother to former Lagos State governor, Bola Tinubu. Although illiterate, Alhaja Mogagi trained her children to the highest educational levels and gathered a string of national honours<sup>3</sup> for brokering relationships between the government and the market associations.

In casual discussions on how to enhance women's economic empowerment, allusions were often made that it will be worth asking high-flying women traders how they achieved such economic success in order to help their struggling sisters. There is often the (false) expectation that in the spirit of sisterhood, women will happily share what they have learned with other women. And as Cornwall (2007c) suggests in relation to myths around women's solidarity, women's altruism in this sense is largely imagined. From my experience in the field, many women traders were reticent, especially when the questioning was about their trading strategies. Who knows? It may turn out that I am collecting the information for a government agency or I might become yet another competitor in that line of trade. In spite of repeated assurances and a relatively long period of familiarization, the trust level in that regard remained low.

The stiff competition in the market worsened by the influx of new hordes of traders (women and men) may have contributed to wearing thin the level of trust in the market. But then, it is also reflective of a wider societal mistrust. Writing on the discourse and performance of corruption in Nigeria, Smith (2010: 8) noted that "Nigerians routinely complain about corruption". He argues that the discourse, suspicion and

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<sup>2</sup> Many Nigerian newspapers, including *The Nation*, *The Guardian*; and the *Western Post* wrote feature stories on Alhaja Abibatu Mogagi when she died in June 2013.

<sup>3</sup> She was designated President General, Market Men and Women Association and Iya Oba of Lagos, Alhaja (Chief) Abibatu Mogaji (MFR)

characterization of corruption are not directed only at people in positions of authority but even to everyday lowly people. The extension of that discourse is the belief that others are untrustworthy, which ultimately produces very low level of social trust. Apart from their close kin, many people seem to approach social relationships with suspicion. There is also the tendency to keep relationships at a transactional level, probably stemming from the lack of trust in future reciprocity. This has implications for various relationships the women traders need for the conduct of their business as well as their relationship with me as a researcher who had nothing immediate to offer in return for their time. I explore these implications in Chapter 7 of the thesis.

In regards to refusals to participate in this study, even if the women were not worried about the leaking of their trade secrets, there appeared to be other reasons why some would hold back on personal stories and challenges. It seemed that such stories increased the feelings of vulnerability for some of them. On two occasions, traders who had begun to tell me very interesting personal stories suddenly changed their minds. One made it clear that she felt she had already said too much and feared she may start crying if we remained on the topic. She had gone through partner abandonment and periods when she had no idea where her family's next meal would come from. She did not want to recall that past, much less recount it to anybody. The other woman said that she did not want her life and trading to be a subject matter for research. So, she opted out of the in-depth interview.

For each woman who offered a reason why she did not want to tell me her story, there were 10 others who said that they just did not have the time or offered no reason at all. The many refusals to participate in the depth interviews underlined for me that I got a huge gift of trust from those who were happy to tell me their stories. Many of those who participated became my friends and on that basis, trusted me enough to open a part of their lives to me over the one-year period I spent in the market. Although there was full understanding that I would shield their identity while using what they told me, that trust engenders a level of trepidation, the anxiety to ensure that I understand and represent them fairly. Even with the clothing of anonymity, the weight of doing 'violence' to their accounts by slicing it up to fit into themes and giving values by my emphasis on some but not others, is a heavy one. However, the reality is that as a researcher what gets produced (despite my best effort at co-production) is my thesis – my interpretation of what I saw, heard, felt and read.

Based on that interpretation, this thesis was developed along three major themes: women's market entry strategy; spatial politics; and market governance and collective action. Under these themes, I explore how women negotiate their relationships with various institutions at kin, market and state levels. I have organized the three themes in such a way that they can enable me answer the research key question: How

do women traders' relationships with institutions affect their economic empowerment? To answer the key question, I consider the following sub-questions:

- I. To what extent do family/kin relationships constitute an entry strategy for women's trading?
- II. How do women traders negotiate spatial relationships to enable their trading ventures?
- III. To what extent do women traders' cooperation and engagement with others, market leadership and associations affect their trading outcomes?

The three themes align with the sub-questions and form the empirical core of the thesis – Chapters 5-7. The analysis is based on a survey of 80 Yoruba women traders (from which 35 were interviewed in depth) in Oke Arin market and a total of 30 officials of market associations, government agencies and banks. The Oke Arin market is located in the central area of Lagos Island, covering an area of about 158, 708 square meters with a perimeter of 1.6 kilometers. With a shop count of 2,244, the ever bustling largely imported goods market would have an estimated 5000 traders, since some of the traders share shops and others operate in the open spaces or hawk. Yoruba women traders make up about 60 per cent (or estimated 3,000) of all traders in the market, dealing in a wide variety of imported and manufactured goods. The 80 women traders who are respondents in this research include those running small, medium and large trading concerns – with the middle class traders being highly represented in line with the Oke Arin market context. In the next section, I explain how the thesis is organized and provide a summary of the chapters.

## 1.2 A leading banter: Thesis outline and summary of chapters

The thesis is organized in eight chapters. This first chapter aims to explain why this research is about Lagos women traders and their economic empowerment and why I consider that important. The chapter also provides a quick glimpse into the context of Lagos and some of the institutions that are implicated in lives of the women traders. The chapter ends with a guide and summary to the rest of the thesis.

Chapter Two presents the literature review, concepts, and research questions. The chapter starts with examining some of the definitions and understandings of women's economic empowerment. It then reviews some of the literature on women's economic empowerment and institutions, followed by an exploration of the linkage between women's economic empowerment and trading in the Nigerian context, including the areas covered by other studies on women and trading in Nigeria. Next, it sets out the research questions and highlights some of the key concepts used in this study. The review shows that as



of now, there is no study in the Nigerian context that examines how women traders relate with the various institutions at kin, market and state levels, a gap that this study aims to contribute in bridging.

Chapter Three discusses the Methods and Field Techniques I used in this study, noting that it is based on a sample of 80 Lagos (Yoruba) women trading at the central Lagos Oke Arin market. The chapter begins with making explicit my positionality and epistemology and some of the ways they impacted on my Research Methods and Field Techniques. Part of engaging full on with the field work, following what Okely (1992:8) described as a ‘total experience’, was deploying a mix of methods including a survey, in-depth interviews, unstructured conversations, observation, and secondary data analysis. I then explain how and why I used each of the methods and the processes. I also explain the successes I had with each and how I tried to resolve any challenges. The chapter also reflects on the limitations of the study as well as the mitigation efforts.

Chapter Four provides the Background and Context of Lagos. It outlines the origins of modern Lagos, highlighting how women have engaged in, and are crucial to, its socio-economic life. While outlining the political economy of Lagos through the colonial era until the current period, it examines the development of trading and transportation; population and ethnicity issues; and some of the key economic policies and developments that have impacted the economic fortunes of women. It also points to the location of women in the Lagos economy and some of the prevalent norms that underpin women’s economic participation in the context. In addition, it presents a historical overview of the Lagos market management and traders’ associations and the roles they have played in market governance and women’s trading; and sets out the context of the Oke Arin market, the site for this study.

In Chapter Five, based on empirical data, I examine the profiles of the Oke Arin women traders: how they begin their trading; what factors support them; how they juggle their gender roles; and how they secure the financial capital they require. Drawing on the concept of matrifocality (Jackson, 2015), I highlight the patterns of market entry which show that the Oke Arin women traders are introduced to trading as children under the guidance of their mothers. The women traders have also mostly inherited their trading assets from their mothers. Among the key findings in this chapter are that kin relationships are critical to women’s entry into, and success in, trading and that the patterns of maternal influence and inheritance suggest an increasing trend towards matrifocality.

In Chapter Six, I use Massey’s (1994) concept of space as produced and reproduced by and through social relations to examine how women traders negotiate spatial relationships to enable their trading ventures. I find that the ‘internal structures of domination and subordination’ (Massey, 1994:154) are evident in the ownership of property; governance and access to facilities in Oke Arin. On many levels, the structures

produce and sustain the subordination of the Yoruba women traders and to some extent, traders from other ethnic groups. In response to spatial politics and the dominating market and government institutions, women traders devise strategies of resistance, sometimes pushing the boundaries of legality. I argue therefore that the institutional structures representing the government (through its various agencies) and the market (through its associations and leaders) largely hinder, rather than help, the trading of Yoruba women in Oke Arin market

In Chapter Seven, I use the concepts of social trust (Putnam, 2000) and social capital (Bourdieu, 1986) to examine how women traders' engagement with others, including the market leadership and associations, affect their trading outcomes. I note that most of the Oke Arin women traders have built and are benefiting from a bonding social capital at the family/kin (micro level) but at the community/market (meso) and government (macro) levels, relationships are permeated with distrust and conflict, inflicting individual and societal losses. Not only do most of the women traders not belong to any of the market associations, they disavow them. Contrary to some literature that presents the Lagos market associations as cohesive and protective (Little, 1972; Mba, 1982; Ikioda, 2012) the empirical data presented in this chapter suggest a despotic and extortionist market governance within which the majority of women traders have no voice. More than anything, it would seem that the women traders' greater need was for the various institutions to get out of their way.

In the concluding Chapter Eight, I return to the banter, in a manner of speaking, to thread together the key findings and arguments in the thesis. I highlight how the research questions have been answered. I also pick up on other interesting findings. These include that while formal education is not essential for trading success, it enhances the ability to connect to markets, especially with new technology. Also, amid the struggling majority of women traders, there are few outliers surmounting the challenges and running big businesses, buoyed by their adept management of critical relationships. I conclude with two related points. First, while there are a few successful women traders who through adept deployment of their social capital are able to protect and enhance their accumulation, most of the Oke Arin women traders lack such buffers and are yet to recognize and act on the need for collective action.. Secondly, the opaque and devious governance processes of the market and government institutions are contributory factors to the widespread social mistrust which reduces the appetite for collective action and collaterally, undermines women's economic empowerment. The study therefore raises the challenge of how to increase the level of trust at market and state levels to enable cooperation and unleash the traders' 'power with' others (Rowland, 1998).

# Chapter 2 – Literature review, research questions and key concepts

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“The 21st century poses many challenges that require new ways of thinking, none more important than the economic role of women in a rapidly changing world. The global economy is struggling to generate the growth that can provide a better life for all, and all can contribute, yet women remain blocked from contributing their true potential.” -Christine Lagarde, (Managing Director of the International Monetary Fund, 02 September 2014 – writing on **The 3 Ls of Women’s Empowerment**<sup>4</sup>.)

Christine Lagarde’s statement above draws out two key points that seem to frame the body of literature on women’s economic empowerment:

- I. The world desperately needs the economic contributions of women to survive and grow
- II. Society places various (gender-specific) barriers that make it difficult for women to fully contribute and reach their highest potentials.

The search for ways to enhance women’s economic opportunities, benefits, and empowerment has for long engaged scholars, governments and institutions at global and national levels. For instance, several studies (Blumberg, 2005; Hill, 2011; British Council, 2012) have suggested that promoting women’s economic empowerment has a direct positive impact on key indicators of a country’s well- being. Similarly, a large body of work, mostly by government and international bodies (notably, the World Bank<sup>5</sup>, DFID<sup>6</sup> and the United Nations) justify the need for women’s economic empowerment and agree that several challenges remain. While the agendas and meanings (which I discuss later) may vary, there is reasonable agreement across the board that promoting women’s economic empowerment is a just and right thing to do and is good for overall societal development.

A third point of literature focus, stemming from Lagarde’s two points above, is around the search for solutions to the paradox of needing women’s economic contributions and yet impeding it – as well as how

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<sup>4</sup> Source: <https://www.devex.com/news/the-3-ls-of-women-s-empowerment-84263>

<sup>5</sup> The World Bank commissioned and funded numerous research studies on various aspects of women’s economic empowerment.

<sup>6</sup> DFID funded The Pathways of Women’s Empowerment Research Programme Consortium made up of 60 researchers from 15 countries across five continents

women negotiate the complexities of that situation. This study is concerned mostly with the second and third points, namely, identifying the barriers to women's economic empowerment and the efforts to tackle them. The paradox of demanding economic contributions from women yet hampering their ability to make those contributions takes on different permutations depending on the context, demanding contextualized understanding and solutions. As Kabeer (2012:55) puts it, "The economic empowerment of women ... requires a better understanding of how ... constraints play out in different socio-economic contexts and what can be done to transform them." Based on her analysis of key studies across the world on the linkages between women's economic empowerment, work, and inclusive growth, Kabeer (ibid) suggests that what happens in the labour market often represents "the intersection of the gender-specific constraints reflecting the rules, norms, roles and responsibilities of the intrinsically gendered relations of family and kinship with the 'imposed' constraints embodied in the rules and norms of the purportedly gender neutral institutions of states, markets and civil society as well as the attitudes and behavior of different institutional actors". As the rules, norms, and actors differ in different contexts, unpacking them and attempting to understand the ways they may be transformed is a complex and challenging process. However, the huge body of literature in women's economic empowerment<sup>7</sup> and women's engagement in markets<sup>8</sup> attest to efforts of scholars to help aspects of our understanding.

To enable a review of some of the relevant literature, I will start by examining some of the definitions and understandings of women's economic empowerment. Then (in section 2.2), I will review some of the literature on women's economic empowerment and institutions. That will be followed (in section 2.3) by an exploration of the linkage between women's economic empowerment and trading in the Nigerian context, including the areas covered by the studies on women and trading. While reviewing the literature, I will draw out some of the key concepts that will be used in this study. Next, I will set out the research questions (in section 2.4). Lastly, I will conclude the chapter by highlighting how the key concepts will be used to answer the research questions.

## 2.1 Women's economic empowerment

Given the wide-ranging interest in the subject of women's economic empowerment, it is probably not surprising that various definitions and understandings have been attached to it. Malholtra et al (2002:13) point out that 'Women's Economic Empowerment' is considered an aspect of 'women's empowerment' which itself is rooted in the theory of power. Theorizing power, Lukes (1974) suggests three views on

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<sup>7</sup> Malholtra, et al, (2002) provide a good review of literature on Women's Economic Empowerment.

<sup>8</sup> Kabeer (2011), for instance, provides some accounts of women's engagement in markets from various contexts.

power namely, one dimensional (controlling power); two dimensional (power through control over making or not making a decision); and three dimensional (power is both real and subjective and decisions influenced by conditioning and cultures). Rowlands (1998) provides an analysis of how power relates to gender and teases out four types of power: power over (controlling); power to (decision-making and relational); power with (collective action and solidarity); and power within (self-confidence, self-awareness and assertiveness). The ‘power over’ and ‘power to’ seem to correspond with Lukes’s one and two dimensional views respectively. For women’s empowerment, Rowlands (1998:14) suggests that three types of power are often required in varying degrees: personal (power within); relational (power to) and collective (power with). It is presumed that the degree to which each of those three types of power is required for women’s empowerment depends on the context.

Many scholars and advocates have theorized ‘women’s empowerment’ and made efforts to define and operationalize it (Kabeer, 1999; 2001; 2009; 2012; Malhotra et al, 2002; Sida 2009; Golla et al 2011.) Kabeer’s (2001:19) definition of empowerment as “the processes by which those who have been denied the ability to make choices acquire such an ability” is generally noted as a good framing of the concept (Malhotra et al 2002). Similar to that definition, Alsop (2004:4) notes that the World Bank Empowerment Team “defines empowerment as increasing the capacity of individuals and groups to make choices and to transform these choices into desired actions and outcomes...” While there is agreement between the two definitions that empowerment involves the ability to make **choices**, I suggest that there is some difference in the nuance on the **process** of gaining that ability. The difference is in the subtle inference that the ability may be **given** (as in ‘increasing the capacity of individuals’ ...), presumably by other (higher, more knowledgeable) authority or that the ability may be **taken** (as in acquisition) either from within or outside the individual. Although that nuance may have been unintended, it points to two different approaches to ‘empowerment’. One can infer that individuals waiting to be **given** and those **taking** will likely have very different power positions.

Somewhat related to the different power positions that may be implied in particular strands of empowerment, is the argument by some feminist scholars that much of what is described as ‘empowerment’ in mainstream development circles fail to address the structural inequalities and instead reinforce them (Baltiwala 2007; Cornwall, 2007a). Worth highlighting at this point is Baltiwala’s (2007:2) argument that feminists popularized the term ‘women’s empowerment’ in the 1980s with the intention of challenging the social structures and ideologies that uphold gender and other inequalities but that it has lost its original meaning and import because it was appropriated and misused for contrary purposes (by politicians). Using the Indian context as her example, Baltiwala (ibid) dismisses the hand-outs that politicians give to women in the name of ‘empowerment’ as diversionary. In pointing out the

misappropriation of the term ‘women’s empowerment’, Baltiwala (2007:4) argues that the way out is not to abandon the term, but to reclaim it through reflection, re-strategizing, and collective action. In other words, the reclamation would require the exercise of the three types of power: the individual (power within and power to) and the collective (power with).

Apart from recognizing that ‘women’s empowerment’ requires different types of power (power within, power to, and power with)<sup>9</sup> it has also been noted that there are many dimensions of empowerment (economic, political, legal, social-cultural and psychological)<sup>10</sup>. Malhotra et al (2002:12-13) provide a fairly detailed review of these dimensions of empowerment and make the very useful point that whether the dimensions overlap and enhance one another will depend on the context. That is, in some contexts the achievement of empowerment in one dimension may help towards another but not in others. So, for instance, while it is tempting to think that if a woman achieves economic empowerment, it will enhance her voice in decision-making (political), a closer examination of the context will be required before drawing that conclusion, as that does not happen all the time.

Regarding the possibility of one dimension of empowerment supporting the achievement of others, Sen (1990:149) suggests that the “economic agency of women has an important role in enhancing visibility of women’s contribution to social living.” In other words, he argues that women’s earning of external income promotes (political) inclusion in family decision-making (ibid). Similarly, Agrawal (1997: 28) argues that “women’s ability to bargain in the market, as in other arenas, is mediated by gendered norms and practices; and that owning and controlling property (especially landed property, in agrarian contexts) is important for strengthening women’s bargaining power in the market as well.” Agarwal’s point speaks to the influence of the socio-cultural dimensions of empowerment on the economic aspect.

However, other studies have disputed or moderated both Sen’s and Agawal’s arguments. For instance, Rao (2014:3) argues that workforce participation may not be a prime factor that promotes women’s agency as it is mediated by several other factors such as ‘caste, social differences, marital status, stages in the life cycle, kinship support and individual attributes, as well as contextual changes over time’. She suggests that outside work, depending on the context, may in fact be perceived as a marker for lower status and therefore bring about a reduction in women’s agency. Based on another study, she argues that “... economic empowerment is ... not adequate for crossing gender boundaries and radically transforming social norms and relations” (Rao, 2012:1044). With respect to Agawal’s argument about property ownership, Jackson (1996: 496) adds reasonable caveat by suggesting that “land ownership is seldom as

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<sup>9</sup> Rowlands (1998)

<sup>10</sup> Malhotra et al (2002:13)

defining of women's socio-economic position, as it may be of men's (and that) patrilocal marriage also places a premium on mobile property for women, who may therefore have different strategies of asset accumulation to men". All these reinforce the need to contextualize and nuance each dimension of empowerment.

What distinguishes 'women's economic empowerment' (WEE) from other forms of empowerment, as may be gleaned from definitions by scholars (Sida 2009; Golla et al, 2011; Kabeer, 2012), is that it focuses on economic resources (that is, land, labour and capital). The body of literature on the economic dimension of empowerment has continued to increase over the last four decades since the initial trigger by Ester Boserup's (1970) classic work on Women's Role in Economic Development. Boserup's argument for redistribution of economic resources to women based on their marginalisation by technological advancement stirred up debates among feminists, scholars, and advocates on the best ways to frame the rationale for women's economic participation<sup>11</sup>. Those debates centered on the efficiency versus rights arguments and the likely trade-offs. In the 1980s and onwards, the debates snow-balled into an argument by feminists that redistribution of economic resources requires major structural changes (Baltiwala, 2007; Cornwall, 2007a). In other words, the 1980s and 1990s debates highlighted the point that institutions, norms, and social relations matter in shaping WEE. Among the key contributions to the thinking on how institutions are implicated in WEE is Kabeer's (1994) Social Relations Framework (discussed in more detail in section 2.2)

Providing a helpful schema that outlines the different understandings of women's empowerment, Mayoux (2005:3-4) teased out three underlying paradigms: feminist empowerment; poverty alleviation and financial self-sustainability. From Mayoux's (2005:4) classification, the feminist empowerment paradigm is 'transformation of power relations throughout society' and is aligned to the structuralist and socialist feminist critique of capitalism'. The second paradigm, poverty alleviation, understands empowerment as 'increased wellbeing, community development and self-sufficiency' (ibid). The third paradigm, financial self-sustainability, defines empowerment as 'economic empowerment, expansion of individual choices and capacities for self-reliance' and aligns with neo-liberal market growth. As Mayoux's (2005) analysis underlined, these different understandings have implications for expectations and outcome of empowerment and may not necessarily be aligned. In other words, actors working with different paradigms may not always agree on process and/or outcomes.

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<sup>11</sup> Jaquette, 1990; Bunch and Carrillo, 1990 – both in Tinker, I. (1990). *Persistent inequalities: women and world development*, give good accounts of some of those debates.

With respect to defining Women's Economic Empowerment, many scholars and institutions (Sida 2009; Golla et al, 2011; Kabeer, 2012) have come up with some definition of Women's Economic Empowerment, and there is also reasonable agreement that what amounts to women's economic empowerment is a moving target and often context-specific (Alsop et al, 2002; Kabeer, 2009; Sida, 2009). Among the recent attempts to define women's economic empowerment is the one by Golla et al (2011:4) which states: "A woman is economically empowered when she has both the ability to succeed and advance economically and the power to make and act on economic decisions."

Kabeer (2012: 8) provides a helpful outline of the constituent parts of the various definitions of women's economic empowerment as having to do with "agency, choice and decision-making in relation to markets." Agency refers to the **capacity** to make a meaningful choice. So, the agency of those being empowered is considered key to the achievement of the goal of empowerment. Underlining the importance of agency, Sida (2009) elaborates that women's economic empowerment is a process in which those being empowered must be active participants. Sida (2009:10) further argues thus:

Women can achieve economic empowerment if:

- I. the resources are available and women have the skills to utilize them
- II. they have access to economic opportunities and control over the economic benefits of those opportunities;
- III. they can use those benefits to make strategic choices leading to positive changes in their lives

Sida (2009: 11) graphically presents the process of economic empowerment as a spiral and suggests that there are three key moments throughout the journey. The initial step is the woman's ability (evidenced by skills and resources) to engage in the economic venture; the second is her having control over the benefits (income) earned; and the third is the decision-making over the use of the benefits. The above definitions (Sida, 2009; Golla, 2011; Kabeer, 2012) would seem to align with the financial self-sustainability paradigm. However, following Baltiwala (2007) and Longwe (1998) – and crossing over to the feminist empowerment paradigm -, it would also be expected that the 'strategic' use of the benefits will include challenging structures of inequality. That is, exercising the 'power with'. As Sida (2009:11) notes, several factors can promote or undermine that empowerment process at any stage. To extend that point, there may be the tendency by some development actors to assume that the engagement of women at the first stage of the process automatically gets them to the final point. It therefore calls for vigilance and a contextual awareness of how women may engage; control their income or make choices and decisions leading to desired changes in their lives.



Presenting a caveat on the emphasis on ‘choice’ based on her study in Ado-Odo, Nigeria, Cornwall (2007b: 27) argues that ‘chance and contingency may play as much of a part as deliberate choice’ in women’s tactics for survival and empowerment. Noting that some may just not be in a position to make ‘strategic’ choices as defined in mainstream development, she suggests an expansion in the discourse of empowerment so that it takes into account the adoption of contingency, in response to the mediation of agency. Following Cornwall, I would argue that agency is even more signified by the creativity of finding other ways when the original plans have been thwarted. In other words, by picking themselves up (or putting themselves in a position to be picked up) the women should be seen as implicitly making the ‘strategic’ choice to continue in the journey of empowerment.

Cornwall (2007b: 41) suggests that “empowerment (is) always a provisional process of constantly unfolding circumstances and shifting horizon ... (and) also something that does not simply follow an unbroken pathway over the course of a woman’s life.” I would add that those provisional processes then may mean that individual women may design their unique routes, depending on their circumstances. Describing this alternative way of understanding women’s economic empowerment, Kabeer (2001:28) notes that:

“It is premised on the unpredictability of human agency and on the diversity of circumstances under which such agency is exercised. While it may identify certain key elements of structure and agency as having a catalytic potential, it does not attempt to determine in advance how this potential will play out in practice. Consequently, empowerment is viewed as a form of social change which is not easily captured by quantitative data.”

The above approach to women’s economic empowerment puts the power of giving meaning in the hands of the women who have had the experience. In addition, being empowering in and of itself, the approach increases the possibility that the appropriate meaning will be attached to the experience. This harks back to the point about women taking charge of their own lives and defining what is important to them as opposed to others giving them what they think they need. As Cornwall (2007a:2) argues, there is likely much we can “learn by reversing the gaze and refocusing attention on women’s own experiences, and on what they’ve learnt from their own travels along diverse pathways of empowerment ...” The approach will then enable the observation of the suggestion by Jackson (2012) that it is important to understand how women in various contexts ‘speak’ through words, gestures and even through silence.

In summary, women’s economic empowerment may be understood as a process of change that enhances women’s ability to make economic choices that better their lives. Among the key elements of women’s economic empowerment that resonates with this study include the ability to engage in an economic

venture (power within); having control and decision making over the use of benefits (power to); strategic choices and alliances in the use of the resources and collective action (power with). This would imply a leaning towards Mayoux's (2005) feminist empowerment paradigm. Given how differently these elements of change may play out for individual women and in particular contexts, the processes are more helpfully understood from the perspectives of those being empowered, often requiring a qualitative study approach.

## 2.2 Women economic empowerment and institutions

Global debates on ways to promote women's economic empowerment (WEE) often recognize the need to consider how institutions are implicated in various contexts (Boserup, 1970; Baltiwala, 2007; Kabeer, 1994, 2012). The Sustainable Development Goals (SDGs) also acknowledge the importance of institutions for promoting economic growth and gender equality. Given their use in many areas of study, 'institutions' have been defined in several ways but Hodgson (2006:2) helpfully rounds up some of those definitions to come up with a fairly embracing characterization of it "as systems of established and prevalent social rules that structure social interactions." That formulation captures both the formal and informal aspects of institutions. North (1990: 3-4) outlines three aspects of institutions: formal rules, informal rules, and enforcement procedures. He makes the important point that apart from the formal and informal rules, an essential part of institutions is how those rules are enforced (ibid). Teasing out the differences between formal and informal institutions, Helmke and Levitsky (2004: 727) note that "informal institutions as socially shared rules, usually unwritten, that are created, communicated and enforced outside of officially sanctioned channels" while formal institutions "are created, communicated, and enforced through channels widely accepted as official."

Underlining how institutions are used in shaping human interactions, North (1990:68) points out they (institutions) tend to "serve the interest of those with bargaining power to devise new rules". In other words, those who are in a position to make the rules can change them for their purpose. That point ties to the analysis of Helmke and Levitsky (2004: 730) of the various ways actors may create informal institutions in response to ineffective or unfavourable formal rules. So, formal and informal institutions may be used to aid or subvert one another.

In some contexts, the differences between the formal and informal institutions may be harder to decipher because of the way they interact. For instance, when formal institutions informally entrust the enforcement of rules to informal institutions would create this difficulty. As Meagher (2007: 412) points

out based on the analysis of some African contexts, there may be a “...the blurring of the distinction between the formal and informal institutions, and the ways in which informal institutions shape power relations.” This point about the possible blurring between the formal and informal institutions will be important in the analysis of the Lagos market given the mix of institutions in the context.

Kabeer (1994: 281-282) in elaborating the Social Relations Framework delineates some of the institutions that may mediate WEE. Among the key institutions she identified are family/kinship (household, extended family, lineage); community (village committees, informal networks, NGOs, voluntary associations); markets (corporations, multinationals, firms, enterprises); state (administrative, legal, military organizations). Kabeer (ibid) suggests that there are five components that need to be considered in the institutional analysis: 1) Rules: how are things done? 2) Resources: what is used, what is produced? 3) People: who is in, who is out, who does what? 4) Activities: what is done? 5) Power: who decides, whose interests are served? An analysis of each of the institutions highlights the power and gender relations inherent in the context. In other words, it examines the social relations, clarifying the way different groups of people are positioned in relation to material and intangible resources. That positioning (including gender, race and class) determines roles, responsibilities, rights and claims. However, the positioning can and do change with time or influence at the micro and macro levels.

For Baltiwala (2007:2), a key part for achieving women’s empowerment is to “... transform the institutions and structures that reinforce and sustain existing power structures (such as the family, state, market, education, and media).” The underlying argument is that in their default setting, institutions and structures are geared towards the subordination of women and a call to women’s empowerment is about recognizing and redressing those inherent inequalities. Similarly, Sida (2009: 6) argues that “Removing and overcoming many of the barriers to women’s economic empowerment ... will require structural change within social institutions...” Identifying the nature of the barriers and the roles that particular institutions may play in the removal or reinforcement of inequalities will presumably be a very important part of the task. Regarding the strategies for overcoming institutional strictures to WEE, Baltiwala (2007:4) argues that collective action and “... the mobilisation and organisation of a large popular base of women” would be required for sustainable changes (as opposed to individual actions by women). This argument resonates with Longwe’s (1998:19) and Rowlands’ (1998) about the need for ‘power with’ others (collective action) for the achievement of women’s economic empowerment.

Aspects of institutional strictures in the form of rules and norms have also been highlighted in literature for the impact they can and do have on women’s economic empowerment. As Folbre (1997:266) points out, “...norms are "gendered" in the sense that they rely on a social construction of masculinity and

femininity.” Norms thus form part of the institutional structures that determine how women and men can engage in economic activities. Kabeer (1994:283) notes that women’s “ability to participate in other, more remunerative, forms of production is likely to be conditioned by the degree of flexibility in their domestic labour overheads as well as by the norms and rules which govern access to extra-domestic institutions”. In their study of how gender norms impact economic activity, Staveren and Odebode (2007:903) argue that an understanding of norms as institutions is required for there to be more “attention to power, ideology, and change” in the analysis of the relationships between gender and the economy. Drawing on their study in (Ibadan) Nigeria, they suggest that “gender norms result in an asymmetric institutional setting for women and men...” (ibid). Part of analyzing the institutions in a context must then include a careful consideration of the norms, along the lines of the five components of institutional analysis as proposed by Kabeer (1994)

Still on the interplay of norms with women’s economy, Agarwal (1997: 28) argues that “women’s ability to bargain in the market, as in other arenas, is mediated by gendered norms and practices...” Further, Agarwal (ibid) makes an important point that economic and political power enable people to bend norms to their own favour. And as Sen & Östlin (2008:30) have also argued, norms (just like other institutions) can be changed – they are not static. However, it takes power and often some level of collective effort (which is the ‘power with’) to change norms. Folbre (1997: 267) makes a similar point, noting that “Individuals and groups often recognize that certain norms work to their own advantage and will defend them as long as the distributional gains outweigh the efficiency losses. Thus, it seems likely that men and women will engage in collective efforts to influence social norms as well as more explicit social policies.” In addition, as Sen (2007:51) points out, formal and informal institutions (and norms) can have positive or negative impact on gender equality. So, engaging with institutions for promoting women’s economic empowerment requires teasing out norms that are supportive from those that produce disempowering outcomes.

Turning to the institutions of state which are expected to roll out social policies, they tend to represent the macro level norms. So, state institutions may be viewed as promoters or inhibitors of women’s economic empowerment depending on the situation and context. As Rai (1999:86) argues in the context of empowerment debates in India, the importance of the state institutions needs to be recognized, especially because of the power they hold over (market) structures. That is, the state often sets the rules governing market (public and private) institutions. Looking at wider role of institutions in promoting WEE, Sida (2009:12) argues that “...a precondition for the effective economic empowerment of women is increased accountability by and systematic transformation of institutions to actively promote gender equality and women’s rights. In practical terms this means institutions questioning and changing their goals, strategies

and working processes to promote gender equality...” Sida (2009) outlines seven possible interventions that the state and other institutions can make to promote women’s economic empowerment, including enhancing women’s land and property rights; better sharing of unpaid care work; training and support for women’s entrepreneurship. Similarly, the Gender and Growth assessment report for Nigeria (Rao et al, 2009), argues that supportive institutions are necessary requirements for pro-poor gender equitable growth – and that presumably leads to women’s economic empowerment. However, the report found a paucity of such supportive institutions in Nigeria (ibid).

Kabeer (1994: 297) suggests that “... policymakers at both national and international levels have frequently played the role of active agents, rather innocent bystanders, in the creation and exacerbation of gender inequality.” So, perhaps as important as outlining what interventions state and institutions should engage in to promote WEE is to point out institutional policies and actions that require reconsideration as they may be sabotaging women’s efforts. Providing an example from the Nigerian context, Yusuf (2013a) study suggests the Lagos state government between 2010 and 2012 embarked on its urban development and renewal projects, clearing the streets of illegal shops and hawkers but with grave consequences for some market women. Yusuf (2013a:24) argues that while “a well -planned society and decent environment is no doubt desirable for good living and social order.” the government failed to make appropriate consideration for “the needs of the people, especially, the poor, the disadvantaged and the poor women”. The study noted that many of the women traders affected by demolitions and evictions were the sole breadwinners in their families and that the clean-up had meant a loss of their livelihoods.

The state ambivalence to WEE is akin to Scott’s (1998) Seeing like a State, a concept –metaphor for how some well-meaning state interventions can create more social problems due to poor consultations and engagement with the masses. Writing about the Brasilia project that was intended to turn the area into a model city, Scott (1998:130) notes that the government’s efforts were met with “resistance, subversion and political calculation”. Scott (1998:317) points to the need to engage with and include the (local) practical knowledge of the people in state planning. Additional examples of state barriers to women’s economic participation from the Nigeria (Lagos) context include studies by Lawal (2007) and George (2011) which highlight attempts by government institutions in Nigeria at various points in time to limit the activities of (women) traders, as well as some of the ways women traders defy and resist institutional policies that tend to limit their economic activities.

Institutions at the levels of market and community appear to present a mixed bag for women’s economic empowerment as several studies in the Nigerian context suggest (Meagher, 2006; 2011; Ikioda 2014; Mba, 1982; Little, 1972). For instance, Barnes (1986) Lagos study noted that market association

leadership forcibly co-opt traders into their membership and Fourchard and Olukoju, (2007) suggest that the market association often serve as tax collection agents for the government. On the other hand, Little (1972:283) suggests that the market associations protect the women traders from undue competition from outsiders while Ikioda (2014) notes that the Alaba-Suru market association in Lagos is cohesive in organizing for security and welfare of the traders. It would seem then that the effect the market and community institutions have on women's economic activities is dependent on the context as well as on individual scholars' assessment of the nature of women's engagement with those institutions.

The institution at the family/kin is of key interest in this study. The way family/kin is used in this study requires fuller contextualization. The concept refers to the relational, intergenerational and wider non-residential forms of family, especially in its extended form in the Nigerian context (Mann 1991:699; Cornwall 1996: 79-81; Guyer 1981:94). It is different from the household. The family/kin concept is about relationships (not structure or units) and it encompasses marital and natal kin relationships and the wide social networks that come with them. On the other hand, 'household' has the notion of co-residency and unitary provisioning (Guyer 1988:159) and so not analytically useful for the Lagos context. For Lagos women, those kin relationships are critical because as Guyer (1988:160) suggests, retaining natal links after marriage has implications for women's expenditure and investment. Fapohunda (1988:150) explains that Lagos women maintain those kin networks to enhance their "bargaining position in (an) ongoing marital relationship." It also has implications for the command of labour (Mann 1991:700). Many studies (Sudarkasa 1973; Mann, 1983; Denzer, 1994) suggest that there is a norm of family/kin support for women's economic activities in the Yoruba (and Lagos) context. However, the price tag for that support can be quite daunting (Sudarkasa, 1973; Guyer, 1988)

In sum, the various institutions (formal and informal) that structure social interaction need to be properly analyzed in any effort to promote WEE. The particular institutional strictures market women face and some of the strategies they devise to overcome them requires fuller examination. There is currently no study in the Nigerian context that brings together an examination of how women traders relate with the various institutions at kin, market and state levels. This is necessary to have a better understanding of the pinch-points for WEE at those level as well as some of the solutions the women are devising to tackle the challenges.

## 2.3 WEE and trading in Nigeria

I now examine the linkage between women's economic empowerment and trading. I also review some of the literature on women and trading in Nigeria with a focus on the Lagos context.

The British Council (2012:iv) Gender in Nigeria Report notes "Economic independence is an essential dimension of women's empowerment". The norms in many parts of Nigeria and particularly, Lagos, demand that women be largely economically independent (Sudarkasa, 1973, Mann, 1983). The major route to that economic independence is trading and so that is the key occupation of women in Lagos and other parts of Yorubaland (Peil, 1991, Denzer, 1994). Sudarkasa (1973) and Mba (1987:243) suggest that women's focus on trading is dictated by the gender division of labour in much of Yoruba land (that assigned farming to men and trading to women) and the nature of urbanization in the context (that made trading what women could combine with their reproductive roles).

Additional reasons for the intensification of trading as the main option for women's economic engagement in Nigeria may be found in the challenges from the wider country context. For instance, the British Council (2012:10) notes that despite high levels of economic growth, poverty is both deep and widespread in Nigeria and that from 2000 to 2010 the economy grew fifteen-fold, making Nigeria a middle-income country, and yet around 54 per cent of the population is living in poverty. It notes that women make up the greater numbers of the poor due to a "range of barriers, including reproductive roles, lack of access to productive assets" (British Council 2012:15). Similarly, Nigeria's National Gender policy (2006:3) argues that women are disproportionately impacted by poverty in Nigeria, in part because men overwhelmingly dominate and control social, economic and political life. Noting that there are fewer formal employment options available to women, the Gender and Growth Assessment report (DFID, 2009: xii) points to a "concentration of women in the self-employment sector" which most often is trading in its various forms.

Many studies have touched on various aspects of women and trading in the Nigerian context (Leith-Ross, 1965; Sudarkasa, 1973; Johnson, 1973; Mba, 1982; Barnes, 1986). Apart from Johnson's (1973) study of rural Benin women traders, all the other studies were on wider societal subjects with sections on women and trading. While Leith-Ross (1965) study was on Igbo women (in the South East of Nigeria), Sudarkasa's (1973) focused on Yoruba women (in the South West). Both Leith-Ross (1973) and Sudarkasa (1973) came up with the important point that women did most of the trading in their respective contexts. Mba's (1982) study on how women in southern Nigeria mobilized had a section on market women. While it did not focus on markets, Amadiume's (1987) study based on Nnobi community in the South East of Nigeria usefully outlines the structure and power of institutions controlled by women in

pre-colonial times and the whittling down of those powers with colonial and post-colonial governmental interventions. Barnes (1986) study of the political economy of Mushin, Lagos included (unsurprisingly) a section on markets and trading, also pointing to trading as the major occupation of women in the area. Focusing on Abeokuta (South-West Nigeria), Byfield (2002) examined how women adire cloth dyers organized their craft and trade as well as their encounters with local and colonial authorities in their struggles to maintain their economy. With her case study of Benin (South- South Nigeria), Johnson (1973) examined how rural women petty traders adapted to capitalist mode of exchange and raised funds for trade expansion. For the Northern Nigeria context, studies by Hill (1969); Schildkrout (1982); and Zakaria (2001) note that women in Katsina and Kano largely conducted a 'hidden' trade and depended on their children and close family members for outside economic engagements, mainly due to the practice of seclusion. Anyhow, there is reasonable background material and agreement on the importance of trading for women's economic engagement in Nigeria and especially, in Lagos (Mann, 1983; Rao et al, 2009).

There seemed to have been a lull in studies relating to women and trading in Nigeria between the 1980s and 2000. A review by Porter et al (2007:3) noted that there had been a paucity of literature on markets and trading in Nigeria since the 1980s. However, there seems to have been an improvement in last decade with studies including Lawal (2004); Meagher (2006; 2011); Ikioda (2012; 2014) and Yusuf (2013a; 2013b) – which examine various aspects of how trade is conducted and organized in different markets. But still, given the expansion of the informal sector in the three decades since the 1980s; the influx of more Nigerians and particularly women into trading; and the increased importance of trading as the major livelihood option for many people, the existing scholarly attention to the sector would seem inadequate. For instance, Lagos alone has 400 markets, engaging over one million traders (Ikioda, 2014:110) and serving the estimated 17 million inhabitants of the state. Yet scholarly focus on markets, trading and the key actors (women traders) in the last 30 years has been sparse. Porter et al (2007:3) suggest that the paucity of recent studies may be related to funding dearth. It is also possible that the dwindling research on the sector may be symptomatic of a more general institutional neglect and low priority accorded to market trading and those who depend on it for their livelihoods.

Returning to the available literature on women and trading in Nigeria, apart from acknowledging the ubiquity of women traders, some of the subjects they have covered may be grouped into three broad areas: 1) women's market entry and financial strategy (Johnson, 1973; Sudarkasa, 1973; Yusuf, 2013b); 2) spatial politics, arrangements and street trading (Lawal, 2004; Fourchard and Olukoju, 2007; Ikioda, 2012; Yusuf 2013a); and 3) market governance – leadership, associations and trading networks (Johnson, 1981; Mba 1982; Barnes, 1986; Byfield, 2002; Meagher, 2006 and 2011; Ikioda, 2014). I now examine some of literature in those three areas in turn.



### 2.3.1 Women's market entry and financial strategy

Examining women's strategy of entry into trade in rural Benin (Nigeria), Johnson (1973:137) noted that they often look to their family for support and that women's relatives were their most common sources of initial trading capital. Based on her study of Balogun (Lagos) textile traders, Yusuf (2013b:10) made a similar finding to Johnson's (1973) but also notes that the family member who offers the most support to women traders are mothers, adding that mothers were a strong influence in the women trader's decision to engage in trading. These findings agree with the wider literature in the context (of West Africa). For instance, based on her seminal study of Ghana (Kumasi) market, Clark (1994:182) noted that half of the women traders got their initial capital and location rights through kin.

Still on kin support for women's trading, Sudarkasa (1973) and Denzer (1994) suggest that the Yoruba 'conjugal contract' demands that husbands give wives an initial trading capital upon marriage. Mann (1983:40) also points out that a young wife expects the husband to provide her with the finance to set up her trade. Denzer (1994:18) argues that a wife may leave the marriage if the husband fails in this primary duty. However, Sudarkasa (1973: 117-118) notes from her study that this expectation was rarely met in reality at the time of her study. It would be interesting to examine the current trend regarding this norm as no study has yet followed it up. For instance, how is this norm holding out and are there implications for those transgressing that aspect of the marital contract?

Some of what is known from the Nigerian contextual literature about women's entry strategy into trading also invites further questions. For instance, what meanings may be attached to the trend of mothers handing over trading assets to daughters and with what possible results? How do mothers determine which children to bequeath their trading assets? Regarding the family support of women traders, what is the other side of the equation – what is expected from those being supported and what implications do those expectations have for women's resources and economic empowerment?

To gain more understanding on the centrality of mothers in the trading ventures of the women, the concept of matrifocality is useful. Matrifocality denotes a family arrangement in which the mother is dominant – structurally and affectively. This follows Gonzalez's (1965:1544) and Jackson's (2015:1) elaboration of the concept. It does not require that the father be absent for matrifocality to occur but that the mother be the focal point (so to speak). As Smith (2014:14) explains with respect to Guyana, a household "tends to be matrifocal in the sense that a woman in the status of "mother" is usually the de facto leader of the group and conversely, the husband-father although de jure head of the household group

(if present) is usually marginal to the complex of internal relationships of the group. By ‘marginal’, we mean that he associates relatively infrequently with other members of the group, and on the fringe of the effective ties that binds the group together.” On some of the underlying reasons for matrifocality, Quinlan (2006:464) based on a Caribbean study, argues “that daughter-biased parental care underlies matrifocality”. In other words, if factors in a context encourage child preference (in this case, the daughter) and therefore more parental (in this case the mother) investment on the child, the result is matrifocality. It may be presumed from this argument that the factors that make the daughter the more viable investment target also made the mother the more economically dominant parent.

Another area that has barely been presented in the literature on Nigeria is the educational profile of women traders. Earlier studies (Sudarkasa, 1973: 2; Mba, 1982:193) represent women traders as largely illiterate. Given the space of time that has passed since those studies, it will be important to note any changes in that profile and what that may mean for their entry into trading.

### 2.3.2 Spatial politics, arrangements and street trading

Studies that have explored the spatial politics related to trading include those by Lawal (2004) Fourchard and Olukoju (2007); Ikioda (2012) and Yusuf (2013a). Lawal’s (2004) study traced the problems the colonial government had with markets and street trading in Lagos between 1929 and 1959. He noted that much as the Lagos Council tried to demarcate and develop markets, many of the traders seemed to prefer trading on the streets. Lawal (2004:238) suggests that the traders’ resistance to the governments’ attempts to move them off the streets was because most of them could not afford the rent for the market stalls. However, further into his account, Lawal (2004:243) pointed out that street trading was tied to the culture in the (Yoruba) Lagos context and was also a way of training young people in entrepreneurship.

On their part, Fourchard and Olukoju (2007:109) surveyed six markets in Lagos and Ibadan and noted that the markets had been ‘contested space between market women, traders and the state.’ Covering roughly the same period as Lawal’s (2004) study, Fourchard and Olukoju (2007) also recorded the conflicts between traders and various governments over street trading. They pointed to the multilayered struggle between the colonial authorities, traditional authorities and market associations for the control of markets and argued that revenue collection from the market was at the heart of the matter. They suggested, based on a 1939 Colonial memo, that the colonial government devised a plan to collaborate with market associations to enable them control the markets (Fourchard and Olukoju, 2007:110). So, the market associations effectively became revenue collectors for the government.

Ikioda's (2012) study, based on Suru-Alaba (a market on the Lagos- Badagry road), includes a brief overview, classifying markets in Nigeria based on location and periodicity. Zeroing in on Lagos markets, Ikioda (2012:31-37) highlighted key moments in the evolution of markets – from the pre-colonial to the post-colonial and the state involvement in market development. Of particular interest is her suggestion that the colonial government's 1932 market development effort that sited six of the eight markets on the Lagos island inadvertently brought about the over-population of Lagos and exacerbated the street trading problem it sought to resolve (ibid, 37). Presumably, if markets had been sited out of the Lagos Island, it would have reduced the street trading. But as Ikioda (ibid) noted, the post-colonial government in 1987 developed eight other 'Big' markets in outlying areas of Lagos but the additional markets did not seem to have made any difference to the congestion and street trading. Thus, it seemed there were larger issues that state planners have been unable to understand or resolve. Ikioda (ibid, 37) agrees with the point made by Fourchard and Olukoju (2007:110) that the state tends to rely on market associations to regulate traders and collect revenues.

Approaching the subject of the spatial contest between traders and the state from an urban renewal perspective, Yusuf (2013a) noted that demolitions of illegal stalls and shops in various parts of Lagos in 2011 and 2012, affected women traders the most. She argued that while the urban renewal project was desirable, efforts had not been made to consult with and make ameliorative provisions for poor traders who would likely be affected by demolitions. Yusuf (2013a: 9) suggested that women traders were unable to afford the cost of the new shops and would likely return to street trading.

There are three key points that emerge from the above literature in relation to market spatial politics. One is that the state is mostly interested in markets and traders as revenue sources as opposed to enhancing the market resources and infrastructure to build the economy. The second point, which follows from the first, is that the state has managed to build an alliance with the leadership of market associations to control, regulate and collect levies from traders. Three, Lagos traders seem determined to resist efforts to stop them from street trading. However, apart from Yusuf's (2013a) study, the gendered aspects of the spatial politics have not been highlighted in literature. For instance, who are those making decisions about trading spaces and how is the ownership of space in the market structured? Among the areas that will benefit from empirical examination include how spatial contests may play out in markets, drawing on examples from particular contexts as well as the strategies of cooperation and resistance deployed by the three main sets of actors: state, market associations and women traders.

Regarding spatial politics, Massey's (1994) concept of space as gendered and reproducing power relations in a context promises a good analytical frame for Oke Arin. Massey (1994) explains that spaces are in

themselves gendered and that they also reflect and affect how gender is constructed and enforced in a context. Spaces are therefore created out of social inter-relations (Massey 1992:80). For instance, how men and women relate in a particular setting endues that space with a symbolic meaning and genders it. The changing meaning that may be attached to space is captured by de Certeau's (2011: 115) concept-metaphor of 'Spatial Practices' which notes that: "Every story is a travel story – a spatial practice. For this reason, spatial practices concern everyday tactics..." For this study, the market is the central space – some of which are shifty and transient – and include the streets, road-sides, stalls and shops. The spatial practices include women's interactions with spaces for business; the tactics to secure acquired spaces; and the means to travel to and from the business space. For each story, a number of other actors may be implicated: council officials; market authorities; transporters and traffic wardens. Negotiating these interactions involves operating in multiple spaces, requiring different tactics.

### 2.3.3 Market governance and cooperation – leadership, associations and collective action

Linked to spatial politics is the subject of market governance. Aspects of how the markets are governed, that is, in terms of leadership, associations and networks seem to have received, relatively more scholarly attention. The political organizing of market associations and their leadership during Nigeria's colonial period (between 1920 and 1940) have been well featured in literature. Incidentally, the studies around that have largely focused on the same set of events: market women's mobilization against colonial government's price-fixing and planned taxation. For instance, both Johnson (1981) and Mba (1982) examined how the market women's associations in the South West mobilized politically to resist colonial price policies and taxes. Both accounts acknowledge the charismatic leadership of Madam Pelewura – who was helped by nationalist politician, Hebert Macaulay- in rallying market associations across the South West of Nigeria to challenge the taxation of women traders (Mba, 1982:197; Johnson, 1981:140). Under the leadership of Madam Peleruwa, the market associations morphed into a formidable political movement. However, the women's movement was soon swallowed up by (male-run) political parties, intent on securing the votes of market women. Mba (1982: 210-213) traced how the association leaders' alignment with various (and rival) political parties brought a fragmentation to the association, worsened by the death of Madam Pelewura and the lack of another leader immediately able to rally general support. In any case, the leadership of market associations began to draw its legitimacy more from the political powers (at local, state and federal levels) than from the traders they are supposed to represent.

The collusion of government authorities (colonial and local) in polarizing women traders' associations is highlighted in Byfield's (2002) study of Abeokuta women dyers during the early colonial period (1890-

1940). In her interesting analysis, Byfield (2002) argues that in banning the use of new technology for dying, the colonial government was collaborating with the native authorities to protect colonial economic interests and enhance local men's income and authority for women. The ban also pitted the (mostly) older women who preferred the local dying methods against the younger ones using the new methods. Although, the women's association eventually fought back and reversed the ban, the polarization sowed seeds of suspicion among the association members and between the associations and government authorities, a situation that seems to have spilled into the ensuing decades.

In her study of Alaba –Suru market, Lagos, Ikioda (2012; 2014:110) argued that the market association was very well organized and “acts as a formidable economic and political network between all traders in the market as well as liaising with similar associations in other markets at local government and state levels”. Ikioda's (ibid) argument is similar to Little's (1972:283) characterization of Lagos market associations as cohesive and protective of traders- although he also hinted that the enforcement of rules can be very strict. Acknowledging that membership and levies are compulsory, Ikioda (2014: 111-112) argued that the association promoted the ‘collective fight for rights’ of traders and increased their “share of the market by bonding together.” Ikioda's (2012) study did not present the views and perspectives of the ordinary traders and particularly women regarding the leadership and governance of the market. Rather the glowing views of the utility of the market association as presented by the leadership seem to have been taken as given. However, making up for that lapse in the follow up study, Ikioda (2014:112-113) noted that some traders were particularly unhappy with the market associations leadership for using their positions to feather their political nests and having no consideration for the welfare of the traders.

Meagher's (2006; 2011) extensive study of trading clusters in markets in the (Aba) East and (Ilorin) West of Nigeria also led her to not-so-flattering conclusions about market associations and their representation of traders' interests. Studying the associations from the perspective of social networks, Meagher (2011:52) noted that “even well-established and dynamic livelihood networks and associations have tended to follow a trajectory of disempowerment rather than fostering collective action and political empowerment”. She suggests that the challenge stems from the association leadership's lack of political capacity to convert their dense networks to voice in governance. Meagher (2006: 579) argues that the lack of appropriate formal institutional support to enable associations build their organizational capacity may cause “occupational associations to turn to cliental forms of economic and political incorporation” thereby undermining their ability to represent and promote the popular economic interests. While noting that the associations are sometimes able to provide basic security and welfare support to their members (especially in times of bereavement), she suggests that the associations were often unable to make

effective claims on the government to attract the policies and basic infrastructure traders need in the market (Meagher 2011:69)

Elaborating on the lack of voice in governance, Meagher (2011:51) points out that “Social marginalization and livelihood pressures often leave the associations of the poor vulnerable to opportunism or political capture by public officials, NGOs, or even by their own leadership”. In effect, the risk is not only that the associations are not in position to promote the interests of the traders, but that they may become tools for further oppression and marginalization. Exemplifying an aspect of that risk, Meagher (2011:65) found that the association leadership (of the both the shoe and weaving clusters) tended to use their positions for personal economic gains. That would presumably breed mistrust among members and negate the ‘social capital’ that should accrue from the networks. In proffering a way out, Meagher (ibid, 69) calls for “nurturing alliances with more powerful organizations capable of defending informal economic interests within the formal political arena”.

It would seem that women’s positioning in the market associations’ leadership varied depending on time period, market location and sector. With respect to the 1930-40’s period referenced earlier, Mba (1982:195) suggested that the leadership of the associations were mostly women but they got a little help from a few men. For instance, she noted that most of the market associations would engage male secretaries because the women then were often illiterate. By contrast, Meagher’s (2011:57) study showed that the leadership of the trade associations did not include women (and they were also few women in the membership of the shoe and weaving sector clusters studied). While Ikioda (2012) did not specify the sex of the leadership in the Alaba-Suru market association, it appeared (from their titles) that they were mixed. A remaining gap in knowledge from the studies is the dynamics of the relationship between the leadership of the associations and the women traders and the impact (if any) of those relationships on their women’s trading outcomes. In other words, what have been women traders’ responses to the leadership behaviour? From Meagher’s (2011) study, it may be inferred that the leadership failure prompted the (male) traders to form other associations (which also failed to give them the voice they sought) – and brought fragmentation of the associations. Whether and how women traders in the Lagos context have attempted to resolve such leadership challenges is not yet studied.

Summing up the literature on market governance, associations and networks, the key points are that market associations have been in active operation in many Lagos (and Nigerian) markets. Membership is often compulsory and modes of attaining leadership positions in associations vary. The associations often are unable to influence government policies or make claims to enhance the economic interests of their members. Rather, the leaders of the associations are more likely to be co-opted into clientele forms of

relationships with government agents. A gap in the literature is an examination of how women traders manage their relationship with the market associations, especially given the mistrust identified in the literature.

Given the recurring issue of trust at the market and wider societal levels in the context, it would be important to explore how that affects the ability of the traders to cooperate and engage in collective action (as that is considered an important aspect of empowerment). Lorenz (1999:305) defines trust as "...the judgement one makes based on past interactions with others that they will act in ways that will favour one's interest rather than harm them". The evidence of that judgement is reflected in on-going and future interactions, including the willingness to cooperate. The link between trust and cooperation for collective action has been underlined by many studies (Rousseau et al, 1998:399; Putnam, 1993; Fukuyama, 2002) making the key point that trust is crucial to cooperation. Fukuyama (1995:90) further explains the importance of trust for economic transactions thus: "Trust can dramatically reduce what economists call transaction costs- costs of negotiation, enforcement and the like – and make possible certain efficient forms of economic organization that otherwise would be encumbered by extensive rules, contracts, litigation and bureaucracy." In other words, in a society where there are adequate levels of trust, the proverbial handshake would be enough to secure agreements because all parties will keep to their part of the deal.

In addition to trust, the concept of social capital will be helpful in the analysis and understanding of the Oke Arin context, as there is also a strong linkage between trust and social capital. Bourdieu (1986:86 - 87) defined social capital as the "the aggregate of the actual or potential resources" from relationships and noted that it requires continued maintenance. In other words, building social capital is rarely a one-off act, much like needing a bath every day, it requires constant refreshing to remain a useful currency. The need for constant refreshing underlines the cost implications of building social capital. Putnam (2000:135) suggests that trust is critical for building social capital. He points out that when we trust others, we become less worried about them cheating us. Likewise, it may then be argued that social capital builds trust since those relationships also enhance the prospect of believing that others will act in our interest. Social capital and trust may therefore be viewed as inter-dependent: they exist as two sides of the same coin. Where one is lacking, it is hard to find the other.

Hietalahti (2013) underscores an important point that power relations shapes social capital. The implicit conflict and contestations inherent in relations of power impact the quantity, quality and timing of the 'resources' that actors may be able to draw from their connections. Given the multiple institutions and

relationships that are at play in Oke Arin, the dynamics of building, using or eroding social capital will be worth examining.

In sum, the literature on women's trading and its link to women's economic empowerment in Nigeria underlines the critical roles that institutions (at kin, market and state levels) play in shaping women's economic outcomes. Given the large numbers of women who depend on trading as their main livelihood strategy in Lagos, a study on how they undertake it and how their relationships with institutions impact on outcomes has to be very important. Incidentally, as Porter et al (2007) noted, there has been a paucity of research on this subject in Nigeria (and Lagos) in the last three decades. Among the specific areas where gaps exist include a review of trends related to the gendered strategies of entry and conduct of trading in Nigeria. Also, as Porter et al (2007) noted, the control of market space is an issue in the Nigerian context and there is still a huge gap in the study around it. By exploring the gendered strategies, spatial politics, and cooperative relationships in Oke Arin market, this study aims to fill some of the identified gaps.

## 2.4 Key research questions

Following the observed gaps in literature, this study examines how women traders in Lagos relate with institutions at three levels— kin, market, and state – in the conduct of their business and the pursuit of economic empowerment. In the Lagos context, the cultural norms and social reality demand that women be economically independent and engaged in family provisioning (Sudarkasa, 1973; Mann, 1983; Denzer, 1994). Paradoxically, social structures and state policies constrain women's ability to meet their expected gender roles. Examining this paradox is at the heart of this research. The research explores the paradox by tackling the following key question: **How do women traders' relationships with institutions affect their economic empowerment?**

To answer the key question, the following sub-questions will be considered:

- To what extent do family/kin relationships constitute an entry strategy for women's trading?
- How do women traders negotiate spatial relationships to enable their trading ventures?
- To what extent do women traders' cooperation and engagement with others and market leadership affect their trading outcomes?

These three sub-questions will be considered in turn in the empirical chapters (5, 6, and 7) respectively.



## **Summary**

In this chapter, I have reviewed the literature on Women's Economic Empowerment (WEE), exploring the meaning and linkage with institutions. I also examined how WEE is linked with trading in the Nigerian context. From the review of literature on women and trading in Nigeria, three themes were highlighted: women's entry into trading; spatial politics; and market governance and associations. These themes also pointed to the gaps in literature, mainly around the ways women traders negotiate their relationships with institutions towards gaining economic empowerment. The research questions are set out to address the identified gaps in the literature.

The key concepts that I have identified to enable the analysis and effectively answer the three sub-questions respectively are matrifocality; gendered spaces; and trust and social capital. Based on the findings from existing literature regarding maternal involvement in women's trading, the frame of matrifocality will be helpful in answering the first sub-question on the extent of kin support for market entry. Similarly, the concept of gendered spaces will address the second sub-question on spatial relationships while trust and social capital concepts will shed light on the third sub-question regarding cooperation and collective action. By analyzing the empirical data with those four concepts and responding to the sub-questions, the key question of how women's relationship with institutions – at kin, market and government levels – affect their trading and economic empowerment would be answered.

I now go on in the next chapter to explain the methods and field techniques used for the study.

# Chapter 3 – Research methods and field techniques

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**“What we can observe depends on our position vis-a-vis the objects of observation. What we decide to believe is influenced by what we observe. How we decide to act relates to our beliefs” (Sen, 1993: 126)**

Sen’s analysis on positionality and its implications for how we observe and respond to situations resonates with the views of feminist scholars (Haraway, 1991; Anderson, 2005; Jackson, 2006). How we see the people we are researching depends on who we are and how we are positioned in relation to them. Who we are encompasses many different ‘given’ and acquired attributes as well as experiences such as gender, ethnicity, education and socio-economic status. All these combine in often hard-to-unpick ways to produce our unique personalities and points of view. This calls for a keen sense of awareness on the part of the researcher because as Johnson (1992: xv) notes “[the questions we think to ask and how we interpret the answers depend on who we are ...”

Pointing to how we may strike a balance between claiming our (political) position and remaining objective, Jackson (2006:538) argues that: “Research cannot be value-free, nor is it desirable to simply adopt a pro-women feminist stance (which compromises the critical), but we should be self-consciously aware of our values...” In other words, if we remain aware of our standpoint (and how that may colour our perspective) we can retain the ability to critically examine the subject. Moreover, since nobody is free of values, it is more honest to reflect on and be transparent about those values, being ‘self-consciously aware’ of how they may influence the research. In this Chapter, in line with that self-conscious awareness, I make explicit my positionality and epistemology, and discuss some of the ways they informed and impacted my Research Methods and Field Techniques. Some of the research methods that I used and subsequently discuss include survey, in-depth interviews, unstructured conversations, observation, and secondary data. My research engagement was all-encompassing, much like what Okely (1992:8) described as “a total experience, demanding all the anthropologist’s resources; intellectual, physical, emotional, political and intuitive”. While some of the research activities were carried out simultaneously, I have grouped them differently for ease of discussion. I start with discussing my positionality and epistemology. In the subsequent sections, I discuss the research methods and techniques

in the following order: market entry and familiarization; survey; interviews; observation; grey material identification; data recording and management; data analysis; and limitations and challenges.

### 3.1 Positionality and epistemology

Embarking on this research represents to me both a professional and personal quest. My level of vested interest may be underlined by at least three factors regarding my location: I am a woman, a gender equality advocate, and a Lagos resident. Thus, the knowledge I produce through this study will be ‘situated’ (Haraway, 1991: 188). My undertaking this research is borne out of an enduring passion and a long career as a journalist and gender specialist wanting to make a change in the situation of women in my community and nation. Prior to undertaking the PhD study, I had worked as lead advisor on women’s economic empowerment for a donor-funded growth and employment project in Nigeria. In that role, I had grappled with the best approaches to removing the pinch-points for women to engage in economic activities. Much of what I learnt from the vantage position of that role pointed to the critical importance of institutions in framing an enabling environment for business growth on the one hand and the recurring institutional failure and impediment to businesses on the other. Amazingly, the institutional challenges do not stop most traders, especially women traders, from trying to make it each new day. The Lagos market women were particularly fascinating to me because of their seemingly indefatigable resilience. I needed to understand their struggles from their perspectives and learn what strategies they adopt for survival and accumulation.

However, much as I have seen and read about the lives of Lagos women traders, I have not lived it. Rather, I have had the privilege of a good education and I live in a posh area of Lagos. Both my former role as a gender specialist and the opportunity to undertake this PhD study are in themselves markers of privilege. So, my location demands reflexivity and the constant personal reminder that I am both an insider and an outsider. At the times I may have been tempted to view myself as more of an insider than an outsider, my elementary Yoruba language skills and lack of trading experience put me back in my (outside) place. In the conduct and analysis of the research, the recognition of my insider/outsider status enabled me to keep in mind the point made by Alcoff (1995: 98) that “... where an individual speaks from affects both the meaning and the truth of what she says and thus she cannot assume an ability to transcend her location.” Therefore, I have remained constantly aware that while I know some things given my insider location, there are many things I do not know given the other axis of difference. Through my conduct of the research, I did my best to demonstrate my willingness to learn from those I came to study and to remain teachable.

Researching from the insider/outsider location has both benefits and draw-backs. I oscillated between the two locations and not necessarily on purpose. Generally, my attempts were to be fully accepted as an insider because that held numerous benefits, especially with regards to trust, friendship, and solidarity. I tried to enhance my insider position through my dressing (in Nigerian fabrics, like the market traders) and language (greeting in Yoruba) and genuflecting as appropriate for older women. When discussions turned to our families, I let the mothers know that I am a mother of three, promoting a bonding by swapping stories about how we juggle our gender roles. But I sometimes missed the mark when the banters turned to idioms and proverbs, forcing me to confess confusion and with that, my outsider status. I also never quite understood certain forms of silence and other ways of speaking (Jackson, 2012) that I encountered in the market. For instance, it took me quite a long time to understand that the Yoruba woman traders' 'come back another day' often meant a 'no'.

There were moments when my ability to fully blend in worked to produce a wonderful feeling of oneness with the traders. On one such occasion, I had secured an interview with, Madam Adewale<sup>12</sup>, a biscuits trader but it turned out that the Market Association leadership had forced a sudden closure of the market on that day. Along with her neighbours, Madam Adewale was surreptitiously continuing with her trading. She considered my being around to interview her as a welcome decoy. But soon after we started the interview, her neighbor walked briskly to her shop and whispered something and rushed back to his own shop. I sensed they got an alert that the Market Association task force was approaching. That threw Madam Adewale into a packing frenzy. She started throwing the displayed cartons of biscuits back into the lock-up section of the shop. I offered to help, closing the cartons hastily and handing them to her for packing back into the shop. She stayed inside the shop arranging them while I packed and handed her the remaining cartons. We worked quickly and soon her display table was empty. To complete the look of not having been open, she upturned one of her chairs and placed it on the display table. Although the task force did not come, she decided that taking another chance was not worth the while. She complimented my expertise and speed and we shared a hearty laugh and completed the interview in high spirits. She told me she would just hang around a little while longer in case any of her regular customers came by and then she would close early for the day.

The joys of being able to fully belong were sometimes counteracted by the frustration of finding myself an outsider without the privilege and understanding that would normally be extended to those who are considered (genuine) outsiders. Unlike say, Cornwall's (1996) experience of researching in Ado-Odo with people eager to explain to her how things work in the area, I was expected to know how things worked in Oke Arin and I sensed a level of impatience from those who thought I was asking questions that I already

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<sup>12</sup> All the traders' names have been changed to protect their identity but other details about them are retained.

knew the answers to. For instance, some traders had paid a full year's advance for their open trading space in December 2015 but lost those spaces in January 2016 due to road work on Sanusi-Olusi street inside Oke Arin. When I asked why they could not get a refund from the market officials, I got several death stares followed by silences before one of them told me that it would be an impossible and dangerous demand. Her tone was the equivalent of a reprimand: I should have known that.

Beyond my inexperience of market trading and poor Yoruba language skills, my ethnicity was a strong factor in my outsider status with the Yoruba women traders in Oke Arin. Even before my low level proficiency in Yoruba language could get a chance to betray me, my name gave away my ethnicity, putting some of the Yoruba women traders on their guard, given that their relationship with the Igbo (mostly male) traders had not always been cordial. On one occasion, two prospective respondents declined to participate in the research and openly said they did not trust that it bodes well for me to neglect Igbos and research Yoruba women (I discuss this experience more in Chapter 7). While I bridged this outsider status through the many friends I made among the women traders as well as the excellent (Yoruba) research assistant I eventually hired, I was keenly aware that it inhibited the depth of what some of the women were willing to share with me.

I situate my work within feminist epistemology (Anderson, 2005). As Jackson (2006:529, 532) notes, feminist epistemology “emphasizes the validity of knowledges based on lived experience” and it is also “... an explicitly political enterprise”. The two implications are that 1) I privilege the knowledge of the women I am studying and 2) I declare my political location in the research. Privileging the knowledge of the Lagos women is tied to the methods and the site selected for the research. The methods I have used in the research aim to draw on the knowledge and experiences of the women traders to identify the pinch-points for their business. My political location, as mentioned earlier, is tied to my passion to promote gender equality and women's rights which has defined my life and work. To advance towards the goal of gender equality, I believe it is necessary to continuously link theory and practice by ensuring that research has direct relevance to the needs of everyday people. For the research to be relevant to the people, it would need to value their voices and perspectives. In other words, women's voices need to be sought out and privileged, especially if their empowerment is a declared goal. So, my research is intentional in its attempt to draw on the perspectives of the women I am studying.

Regarding the research site selection, I chose Oke Arin market, one of the biggest markets in central Lagos Island because Yoruba women traders are particularly active there, dominating seven of the ten identified market sectors. I expected the market to provide a sample frame with a variety of enterprise sectors and participant characteristics that will be of interest for the research (for example, age groups;

marital status and education). The market also yields various levels of enterprise – small and medium – providing varied experiences for the study. In addition, its location inside the main business district puts the traders in constant encounter with government authorities. Examining the implications of the women traders' encounters with various institutions will help to provide answers to the research questions. I spent one year (from May 2015 to May 2016) completing the field research in Lagos, Nigeria.

### 3.2 Market entry and familiarization

My entry into Oke Arin market on May 12, 2015 marked the official commencement of the field work phase of my research. With the help of an old school friend, I was able to get initial phone introductions to the President of the Oke Arin Market Traders Association. He had graciously agreed to meet with me and set up a schedule for my market orientation on condition that I promptly paid the statutory market registration fee (of NGN 30,000). Since I had cleared that with the School (UEA) Research Ethics committee, I was happy to go along.

Finding the Association office at Offin Canal area of the market proved more difficult than I had anticipated. The heavy human traffic and congestion did not take me by surprise but having arrived the general area of the Offin Canal street, I expected that most traders would be able to point me to the exact building hosting the office. The first two women traders I asked had no idea but the second one suggested I asked a male trader, selling wines further down the line. The male trader looked me up and down and asked why I was looking for the Association's office. I explained that I had a meeting with the president and he was expecting me. The trader then offered to walk me to the office.

Crossing the street and going through an alley into a huge four storey building, we climbed very narrow stairs to a second floor room on the right side of the corridor. As we entered the passage leading to the Association's office, a small generator was tucked on the side, coughing out fumes in its effort to power the office. The office had a large desk surrounded by three office chairs. The room was large enough to take up to 15 persons and had five plastic chairs in rows on either side. A rustic ceiling fan was rotating lazily and a tiny television set hoisted on iron poles was at its loudest volume, showing a local drama. There was a closed-off cubicle to the right end of the room, in which a young woman sat (I later learnt that she was the Admin officer).

A stocky but amiable man who seemed to be in his mid- 40s sat on the chair in the middle of the desk. Two other men sat on the plastic chairs to his right, discussing national politics. They stopped their discussion with the president when we entered. The man who brought me greeted him with 'My

President!’ and gestured to me saying, “Madam, here.” The president stood up and shook hands with the man and then me. I thanked the man. The president informed me that the man is the sectional chairman for his line. He told the man to hold on for a brief meeting and then phoned the Association Secretary to join us at the office as ‘the woman is here now’.

When the secretary arrived for the meeting, he shook hands with the men in the room, refused my handshake saying he only pats women on the back (like children). I tried to hide my shock but I told him that as I am Igbo, I would not let a younger man (I guessed he was in his 30s) pat me on the back. To hurry past the awkward moment, the president asked me to go ahead and explain to the Association executive what I wanted from them. I explained my research: how it focuses on how Yoruba women were trading in the market and how I am hoping to engage the women in making sense of their relationships and challenges. The president checked with me to confirm that I would be focusing on Yoruba women. I responded in the affirmative, modifying my confirmation by adding that I will be studying the broader context of the market which would include Igbo traders. The president’s next question sounded more like an accusation: ‘But you are Igbo, why are you trying to better the lives of others and leave your own people?’ I tried my best to explain that my interest was in the women and that if I wanted to study Igbo women traders, it would likely involve my going to Igboland. I also said that I hoped that the outcome of the study will be of use in other contexts, including Igboland. He did not look convinced but wanted to move on with the meeting.

I asked the executive questions around how the association is organized, its membership strength, and the involvement of women. I learnt that the Association was led by a 30-member executive, all men and all Igbos. The president declined my request for copy of the membership list but told me they had 2,000 registered members, 40 of which are women. They also acknowledged that only three of the women members were Yoruba. Regarding my request for help in attending a meeting of the women traders, the president said that the Iyaloja (woman market leader) rarely called meetings so I may wait forever for that to happen. He said it would be better and more feasible to have an official of the market take me around and introduce me to each of the 10 designated sections of the market. But then, the president had also alluded to tensions between Igbo and Yoruba traders, saying that the Yorubas make it clear that they own the market and can ask Igbos to leave.

It was glaring to me on this first day that the Association did not represent the Yoruba women traders who make up the majority of traders in the market. Even worse, it seemed that letting the Association members guide me may make my access to the Yoruba women traders more difficult, given the hint of tension between both groups. So, I decided that I would have to strike out on my own from the on-set and build

friendships with some Yoruba women traders who could then link me with others. However, I would maintain a good relationship with the Association for any help that I may need along the line.

The market entry fee I paid entitled me to an orientation walk-through of all the sections of the market and introductions to the sectional chairmen. I considered that a good way to get some sense of how the market was spatially organized and a start to making myself a familiar face in the market. I requested that the walk-through be staggered, covering two sections each day to enable me take in the information at a manageable pace and also have time to socialize on my own. The request was acceptable to the president who said I should let him know before I got to the market each day so that he could arrange the appropriate guide for me.

Over the next two weeks, I visited all the 10 sections of the market in the company of a task force member or one of the sectional chairmen. Those orientation visits consisted of being shown the area that constituted the section and being introduced to the sectional chairman. At each section, I explained my research to the chairman and requested that he introduced me to some of the Yoruba women in his section. Most of the sectional chairmen were not keen on approaching any of the Yoruba women traders in their section, telling me that they do not relate with them on that level. However, four of the chairmen introduced me to at least one Yoruba woman trader in their sections. With those introductions, I then explained my research to the Yoruba woman and requested their help with introductions to other Yoruba women traders in the section. I told them that I intended to start the survey for the research in a month and I planned to be coming around regularly so that they could get to know me better.

Probably the best thing about those introductions was that they provided me with alternative and more vantage places I could legitimately stop by and chat in the market. I started building friendships from there. Two of the Yoruba women traders were particularly welcoming and keen to help me with recruiting respondents. One of them offered to take me to another section of the market where I did not yet have any acquaintance. Unfortunately, the woman she tried to link me with refused to participate or help, saying she did not have the time. Some days, I would do the equivalent of cold calling: going to a Yoruba woman trader in the sections I desired respondent representation to request her participation in the research. Most of the women turned me down but the handful who agreed to consider participation meant a further increase in my network and additional areas to circulate during my hang-outs.

For the next month, my research itinerary consisted of going to the market almost every day, visiting various sections, spending some time in the shops of my new friends and making some purchases from them when appropriate. In that period, I developed friendships with many of the women. Two of those friendships were on a special level with two Yoruba women traders who helped in various ways to enable



me get ready for the next step of the research—the survey. One of them was a 32-year-old, Mrs. Bamgbose<sup>13</sup>, a trader in rice and cooking oil who helped me with recruiting respondents from various sections of the market. She also told me I was welcome to stay in her shop for as long as I wanted whether she was there or not. She is a graduate who has a job in the local government and so shares her time between the shop and her office work. She said she was motivated to support me because she had a very hard time during her field work towards her degree. So, she makes it a point to support researchers. I got connected with my second major helper, Iya Isah, through a mutual friend. Iya Isah is one of the most successful and powerful women traders in the market. Although she declined my request to introduce me to other women in her section (she did not want to be asking for any favours), she was happy to participate and was a good sounding board for reviewing my survey questions – based on her political clout in the market and her graduate-level education.

In the first week of my interaction with the president of the Association, I requested support in counting the shops and open stalls in the market as nobody seemed to have a clue on how many there were. It took several weeks to get any sort of traction around this request because the Association said it was too difficult a task and could be politically misconstrued by the Yoruba. Eventually, on the advice of the president I had to commission the Task Force to support me with the count (see Box in Chapter 4 on Context and Background for the numbers in each section). The count was very helpful in giving me a better sense of the expanse of the market.

The familiarization phase was steep learning period for me. In addition to the rejections, some of which seemed to be ethnically motivated, there were also unpleasant gender-related experiences. One was the Association Secretary who tried to belittle and infantilize me with a pat on the back. Another was a well-meaning but gender-subordinating encounter between the president and me. In the course of our discussions, the president had assured me that he was happy to help as much as possible with my research. He said his main motivation was that he could sense that my husband must be a visionary Igbo man (although he had never met or spoken with him). According to him, my husband was investing heavily in my education so that I can “become the next Ngozi Okonjo Iweala” (Nigeria’s former Finance Minister). He said that my husband must be planning his retirement and that once I graduated, he would fully hand over the family provisioning to me and just watch football. As he told this fully imagined story of my life, I was lost for words. In this narrative, I had no agency – my husband had made all the plans and provisions and I was just playing them out. Also, learning that male solidarity (to see to the success of my husband’s imagined plan) was the president’s main motivation for supporting my efforts was rather mortifying.

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<sup>13</sup> As noted earlier, I have changed the names of all the women traders to preserve their anonymity.

On the bright side, after the one month of familiarization, I had become a known face in five of the sections I frequented most. I could easily make my way around and had a fair sense of the high and low traffic periods in the market. For instance, most of the traders did not like my coming around before 11am because that is when they set up and make bulk sales or purchases. Evenings after 4pm are also not good times to visit because the traders would usually be making last minute transactions and packing up for the day. Thursdays were the exception to the morning business high as it was dedicated to the weekly environmental sanitation exercise. No buying and selling was allowed until 10am and traders were required –at the threat of forceful shop lock-out and fine of at least NGN 2,000 – to be at their shops, cleaning their surroundings and loading the rubbish at the designated points for the waste trucks. Shops were also generally closed on Sundays, the only activities being those of the Oke Arin residents (as opposed to traders). Following those surge and ebb patterns of the market, I used the mornings mostly for my walk-about and observation; the afternoons for visits and chats with the traders and evenings and nights for writing up my notes and impressions from the day.

### 3.3 The survey

Prior to arriving Lagos, I had produced some draft survey questions which I planned to test and finalize with the women traders. The idea behind the survey was to get a general sense of the market and profile the women functioning there. That would then help me identify key variables that may play a critical role in women's ability to negotiate the challenges of trading - perhaps marital status, age, length of time in the market or sector chosen. The survey was also supposed to provide me the basis for the selection of a smaller but varied number of respondents for the in-depth interviews. In other words, the survey was designed to provide quantitative data to complement the qualitative (Lund, 2012: 157), covering a wider selection of respondents while the subsequent interviews would provide the depth. Additionally, I planned to use the opportunity of the survey to gauge the women's appetite for the in-depth interviews and get written consent for the participation. The last question on the survey questionnaire specifically asks whether they would be happy to share their stories with me at a later date.

In preparation for the survey, I ran my draft questions by my two closest trader friends – Iya Isah and Mrs. Bamgbose. Iya Isah said questions about business registration status and sources of financing would be inappropriate and may raise suspicions about my motives and make women not open up to me. We agreed it would be better to ask the women how they started on their business and make inferences from their answers and then ask the questions on registration and funding sources as multiple-choice towards the end of the survey. Two other areas they warned me to thread carefully were religion and polygamy. In

an earlier discussion, after she told me her that her mother was the first of four wives, I had asked Iya Isah whether her husband had other wives. She bristled at the question and said it was a very personal and impolite question to ask. So, in preparation for the survey, she cautioned me not ask about co-wives to avoid antagonizing my respondents. Both Iya Isah and Mrs. Bamgbose also advised against probing questions along religious lines as that risks being divisive because of the flaring of fundamentalisms across the country. So, I would have to make do with basic data on marital status and religious affiliation. I modified the survey questionnaire accordingly. The survey had three sections covering demographic information; business profile; economic and business issues and challenges. I then tested the questionnaire out on two other friends, Golden and Iya Bola, for any issues with understanding the questions as well as to gauge the time it would take to complete. The two women assured me that the questions were clear. Each of the surveys took about 20 minutes to complete – the target length of time I was aiming for, given my reading of the length of time the average trader could spare in one go.

I felt I was then ready to get on with the survey. On the first day of the survey, things started playing out quite differently from my original plan. A number of the women traders who had agreed that they would participate seemed to have suddenly changed their minds. I had made appointments with a total of six women traders at the Offin and Akpogbon sections for that day. One by one, they told me they were now too busy or did not feel up to it, and could I come another day? I agreed but when asked which day they wanted me to return, they said they were not sure. Only one of the women at the Offin section agreed to be surveyed. I went to Mrs. Bamgbose to sound her out on what I may have done wrongly. She had no idea but consoled me with a trite ‘some people are like that, don’t worry we will get others who will answer you.’ The numerous rejections meant that I could not plan on the scientific method of picking respondents from every nth shop. The best I could hope for was a distribution based on sections.

My target was to survey 80 women traders, an average of 8 from each of the 10 sections. Given the number of women who had verbally agreed to participate when I spoke to them during my walks around the market, I expected the survey to be easy. After introducing myself to each of the women traders, I would tell them that I am a student doing research on how women trade in the Oke Arin market, what challenges they face, and their ideas on solutions. I would tell them that if they were happy to help me by participating, I would start with a survey in the next month and possibly a longer interview later and they were free to opt out if at any time they became uncomfortable. The most common response was ‘No problem. When you come, I will be here’. I had apparently misunderstood those responses.

One month after I started the survey (and three months after my arrival in the market), I had only 20 respondents from four sections of the market. Those 20 included my women friends and I had no other

solid prospects. I felt frustrated and tired and agreed with my supervisors that I needed to re-strategize. It was at this point that I hired a Yoruba research assistant, Wunmi Oyedemi identified through a family friend who had worked with her on another project. Wunmi, who is in her mid-40's, had worked previously as a bank marketing and research officer covering Oke Arin. Now, she runs a part-time supplies business while job hunting. Wunmi was a perfect match for my needs: she knew Oke Arin like the back of her hand; quickly understood my research subject and approach; and helped me decode some of the nuances I had missed in the responses of some of the women traders. For instance, Wunmi explained to me that when the Yoruba women told me to come back another day without specifying which day, it was a polite no. Similarly, 'when you come, I will be here' was no commitment, only a manner of speaking.

Wunmi had a wide network for contacts and friends in the market. We spent the next two weeks recruiting additional survey participants. We agreed that she should refer to me as a friend she was helping with her research. She would often add that she considered the research a very important one (hence why she had taken out time to help me) and my deciding to focus on Yoruba women in Oke Arin very noble (as I could have done the research elsewhere). So, she would encourage the women traders to support me by participating. Way beyond the role of research assistant, Wunmi was more of a broker, working her connections to the full and linking me more effectively to the Yoruba women traders. To those who asked whether I would pay participants, Wunmi often answered with an idiom that there were things more important in life than immediate monetary gains. Her people skills worked to a large extent. Within two months of her coming onboard, we completed the 80 surveys, drawn from seven sections of the market where Yoruba women traders predominate.

Since Yoruba women traders make up about 60 per cent of the estimated 5,000 traders in Oke Arin, that amounts to a sample universe of 3,000 from which the 80 were drawn. The final sample of Yoruba 80 women traders excluded hawkers due to concerns that following up with them will be too challenging. Given that hawkers are among the lowest class of traders in the market, the sample was not fully representative of the poorest women traders. However, the sample included some of the traders in the open spaces and had a good mix and range of other classes of Yoruba women traders in Oke Arin market based on space size; commodities sold; and years in business. For instance, women traders who have been in business for less than five years made up 11 percent of the sample; those between 10-15 years were 29 per cent while those with 11 years of experience and over made up 60 per cent. Most of the women traders (91 per cent) rented, rather than owned, the space they used. With regard to religious identity, Muslims and Christians were 53.7 and 45 per cent respectively with one person identifying as both. Commodities sold by the sampled traders represented the whole range in Oke Arin noted in the shop

count (see Table 3 on Page 95). There was a slight preponderance of traders dealing in cleaning agents; food items and fabrics – which is representative of the trend observable in the market. Interestingly, there were slight differences in commodities sold by traders when aggregated by the length of time they have been in business with more of the older traders dealing in fabrics – which I discuss more in Chapter 5. The women traders in the sample were aged between 18 –76 and 84 per cent (67) of them identified as married. Based on their responses to questions on sanitation fees, I deduced that six of the women were Isale Eko (Lagos) indigenes or married to indigenes (they are exempt from sanitation fees for being the ‘owners’ of the land). With respect to educational attainments, 82.5 per cent of the sample had secondary education or higher and only two had no formal education – which is representative of the female education levels in Lagos. (For more details of the survey findings please see tables in the appendix). In effect, even though the sample turned out to include more of those who may qualify as middle class traders, it nonetheless provides a useful basis for assessing women’s empowerment in the context given that Oke Arin is largely an import goods market with higher end traders.

Table 1: Categories of interviewees by sex of participants

S/N	Category	Females	Males
1	Yoruba women traders	80 surveyed (from which 35 were interviewed in depth )	0
2	Male kin of Yoruba women traders (husbands and sons)		6 (3 husbands; 3 sons)
3	Involuntary market association officials (Iyalaja- headed)	1	3
4	Voluntary market association officials (Igbo traders)	0	10
5	Local Government officials	0	1
6	Lagos Waste Management Agency	2	1
7	Bank officials	1	5
	<b>Totals</b>	<b>84</b>	<b>26</b>

Table 2: List and schedule of in depth interviews with women traders

S/N	Survey Code	Pseudonym/Age	Sector/Items sold	Years in sector	Lagos indigene/kin of indigene	In-depth Interview dates
1.	002	<i>Mrs Bamgbose/ 32</i>	Rice, oil	1 as owner/ 14 in Oke Arin	No	Nov. 23, 2015
2.	003	<i>Iya Isah/ 54</i>	Enamelware	19	Yes	July 6, 2015 and January 12, 2016

3.	005	Golden/ 45	Pasta and seasoning	16	No	Nov. 9, 2015
4.	006	Iya Bunmi/ 57	Juice and Indomie	15	No	Nov. 5, 2015
5.	010	Mulikat/ 25	Noodles	20	Yes	Nov. 9, 2015
6.	011	Iya Biodun/ 28	Coil, lighters	4	No	Nov. 24, 2015
7.	012	Madam Bidemi/ 48	Toiletries, Hapic	20	No	Nov. 2, 2015
8.	019	Kike/ 32	Soft drinks	2	No	Nov. 2, 2015
9.	021	Mrs. Musa/ 42	Toothpaste and soap	6	No	Oct. 20, 2015
10.	025	Iya Oye/ 49	Stove/coolers	3 in sector/ 25 in Oke Arin	No	Oct. 13, 2015
11.	029	Alhaja Aminat/ 65	Laces	34 in sector/12 in Oke Arin	Yes	Oct. 13, 2015
12.	031	Madam Anne/ 62	Rice	40	No	Oct. 15, 2015
13.	033	Bolanle/ 31	Beverages	9	No	Oct. 15, 2015
14.	034	Madam Funke/ 48	Beverages	4	No	Oct. 15, 2015
15.	036	Mrs. Olatunji/ 49	Wines and seasoning	10	No	Oct. 20, 2015
16.	037	Iya Bunmi/ 46	Cleaning agents and antiseptics	9	No	Nov. 5, 2015
17.	039	Bunmi/ 49	Rice, semovita	7	No	Nov. 24, 2015
18.	040	Laide/ 48	Laces	8	No	December 3, 2015
19.	044	Adenike/ 61	Laces	9	No	Nov. 2, 2015
20.	045	Madam Felicia/ 49	Laces	18	No	Dec. 1, 2015
21.	046	Alhaja Adetutu/ 47	Food flasks, water bottles	7 in sector/25 in oke arin	Yes	December 8, 2015
22.	047	Bukola/ 39	Insecticides and antiseptics	11	No	Oct. 15, 2015
23.	050	Alhaja Oshodi/ 63	Tomato paste, spaghetti, sugar	10 in sector/ 30 in Oke arin	No	Nov. 24, 2015
24.	051	Roseline/ 36	Cosmetics and toiletries	14	No	December 5, 2015
25.	053	Ireti/ 38	Rice and oil	8	No	Nov. 12, 2015
26.	057	Doyin/ 46	Mayonnaise, milk, soap	5 in sector/18 in Oke Arin	No	Nov. 24, 2015
27.	059	Madam Juliana/ 60	Detergents, candles and insecticides	39	Yes	Nov. 9, 2015
28.	063	Lola/ 47	Custard and toothpastes	20	No	Nov. 26, 2015
29.	065	Kemi/ 42	Ankara fabric	15	No	Nov 26, 2015
30.	067	Alhaja Saliat/ 57	Wine and spirits	35	Yes	Nov. 29, 2015
31.	070	Toyin/ 40	Asoke, Beads	3	No	Nov. 23, 2015
32.	073	Adidat/34	Beverages	20	No	Oct. 22, 2015
33.	078	Mrs. Opeyemi/ 50	2 <sup>nd</sup> Hand Kid clothes	10	No	Nov. 12, 2015
34.	079	Alhaja Saudatu/ 76	Kitchen utensils	45	No	October 13, 2015
35.	080	Debola/ 37	Laces	9	No	October 20, 2015

### 3.4 Interviews

Interviews were arranged and held with five broad categories of respondents: 1) women traders; 2) male kin of women traders; 3) market association officials; 4) government and agency officials; and 5) bank officials. The interviews range from semi-structured to unstructured and all were audio-recorded. I interviewed all the respondents personally. On some occasions, my research assistant sat in but made no contribution, unless requested to clarify a point. Following Opie (1992:64), part of my attempts to make the process of the interviews respectful and empowering for my respondents was making sure that the arrangements were flexible and “not hindered by rigid interview schedules, and (that) points of specific interest can be followed in detail”. In any case, in terms of power relations I was generally put in the position of a supplicant to my interview respondents, requesting their views and adjusting my schedule to suit their convenience. Below, I provide a bit more detail about the process of each of the interview categories.

#### 3.4.1 Interviews with women traders

The 35 respondents for the in-depth interviews with women traders were purposively selected from the survey respondents who had consented to participate in the in-depth interviews. (Of the 80 women traders surveyed, 71 had agreed to participate in the in-depth interviews). The purposive selection was to achieve a diversity in the demography (age and education) and business profile (sector and size) of the survey sample. But when three women traders from the initial 35 selected for interviews told me they no longer wanted to participate in the in-depth interviews, I replaced them with three others from the list of those who had agreed to participate. All the interviews were held in or around the women’s shops or trading spaces. All interviews were agreed upon during the survey phase, when their written consent was secured. Consent was again reconfirmed closer to agreed dates.

Many of the interviews had to be rescheduled severally both in times of the day and days of the week. Often, we had to pause the interviews so that the women traders could attend to their customers. As Clark (1994:xxi) notes of her interviews with traders in Kumasi market, “Extended narratives ... were difficult to maintain in the market, as we were constantly interrupted by customers”. In my case, I offered to help the women traders where possible to make the sale and pack the goods at such times. Many of the traders appreciated that help but some preferred to manage the transaction without help. On one occasion, my research assistant and I went to interview a food condiment trader but ended up spending one-and-a-half hours supporting her manage a sales surge. The pay-off was a deeper friendship and greater access to her

time and shop. She invested time in answering the interview questions and providing details of incidents related to her business and personal life; she was generally very relaxed with us.

For each interview, I first explained to the women that I needed make an audio recording to enable me represent their views accurately and to also concentrate on our conversation. None of them objected. The interviews were semi-structured in the sense that I had broad areas I requested them to cover and I would prompt them if those did not come up in their stories. Those areas included how and when they started trading, how they raised capital, who has supported them, what kinds of support they have had, their relationships with market authorities and other traders, and other challenges and future prospects. They were free to start at any point but most of them found it helpful to begin with when they started their business and who provided the initial support and direction. Some required more frequent prompts than others. I often asked them to elaborate on their stories based on some interesting points they had raised. For instance, one of the women said that her family helped her set up her business but that the help can be a problem. I requested her to tell me more about her experiences of family support being a problem. Those were the sorts of follow-up questions that made up the interviews along the aforementioned broad areas of inquiry. Interviews generally ran between one to three hours, depending on the number and lengths of pauses.

#### 3.4.2 Interviews with male kin of women traders

Interviews with male kin of the women traders had been planned to get men's perspectives of women's trading and juggling of roles. It was also to help triangulate information on kin relationship and support. The plan was to recruit the male kin (husbands, fathers, sons or brothers) with the help of the women respondents but to interview them privately and separately. I was particularly keen on speaking with any male kin who the women may reference as having offered them support for the trading.

Given the hours the women traders spent in the market and their male kin rarely coming to the market, this group of respondents were largely unavailable. Out of my original research target of 15 male kin, I was eventually able to secure interviews with six – three husbands and three sons. All the interviews were held in the market, most with the women away from the shop and all out of the women's earshot. Interestingly, I found that the six women whose male kin I interviewed were very respectful of my request for privacy to hold the interviews. In the same vein, I had conducted the women's interviews in the absence of their male kin. The interviews with the men were generally shorter than those I had with the women.



The broad areas covered in the male kin's interviews included their assessment of the women's business – its benefits and draw-backs for the family; the support the family (and the male kin) provides, if any; their assessment of the growth prospects for the business, including what is required for that to happen; and their general idea of success factors for women traders.

#### 3.4.3 Interviews with market association officials

The market officials I interviewed were in two categories. The first is the Oke Arin Traders Association (led by the Iyaloja), drawing its power and legitimacy from the traditional authorities and the local government and the second is the Oke Arin Traders Market Association (made up mostly Igbo men). Given their similar names, I labeled the first one the 'Iyaloja's Association' and the second the 'Igbo traders association' for clarity. With its government-backing and access to instruments of coercion, the Iyaloja's Association has wider powers and areas of control in the market. They see the Igbo traders association as one of the many groups that are free to organize on a voluntary basis while belonging to the Iyaloja's association is compulsory for every trader.

Locating and securing interviews with the Iyaloja's Association took six months. But I eventually got a total three interviews with the officials of the Iyaloja's Association. The first was with the Iyaloja herself, the second with three officials together (the Iyaloja, the secretary and the treasurer) and the third with the secretary alone. The first interview with the Iyaloja covered her trading and how she came to power. The other interviews with the officials and the secretary covered how the association is organized; how they conduct affairs at the market; dealings with the traders and relationship with other associations and government agencies. All the three interviews were audio-recorded.

With the Igbo traders association, I had three formal meetings with the executive (the president, secretary, some sectional chairmen and head of the Task Force). I recorded those in form of meeting minutes. Then I had two interviews with the chairman alone and those were audio recorded. Again, the interviews covered how the association is organized and its dealings with the traders and relationship with other associations and government agencies. I also had several informal conversations with the president and members of his executive as I had free access to their office. Pieces of information gathered from those conversations were recorded as field notes.

#### 3.4.4 Interviews with government and agency officials

I had two interviews with government and agency officials: one with an official of the Lagos West LGA, which oversees Oke Arin; and the other with three officials of the Lagos Waste Management Agency (LAWMA). Contacts were made with the two offices in different ways but for each, the letter from the University (UEA) explaining the research and seeking support proved very helpful. The interviews covered how their establishments were organized in relation to serving Oke Arin, how their relationships were working, and what the challenges and prospects were.

Getting an interview with the official of the Lagos West LGA took several months and circuitous contacts and phone calls. Eventually, I was able to secure an appointment with the Market Master in charge of Oke Arin to meet at his office in the area of Lagos Island known as Sepaaz. We (my research assistant and I) met the market master at the entrance of his office block, on his way out. He said he had been in a meeting and was to about to go out. He had not factored our appointment into his plans (although he had confirmed it over the phone that morning) and we were just lucky to have met him. He however agreed to return to his office and attend to us. I requested to record our conversation to enable me write it up properly and he was fine with that. He answered my questions freely until I requested for a copy of the bye-laws and notes from meetings with the Market Associations. He said those could not be seen as they were confidential government documents. I reminded him that the byelaws should indeed be widely disseminated so that people can be aware of them to enable them comply. He then promised to search for a copy for me at a later date. That later date never came as he did not respond to further calls or texts.

With LAWMA, arranging the interview was handled remarkably professionally. The front officers told me how long it would take to get management approval (10 days) and called me back on the phone when it had been granted. Upon my arrival for the interview, the receptionist contacted the Research Department. Within two minutes, a woman, the designated officer took me to their meeting room, telling me that two other officers will join us. One of those was the field officer in charge of Oke Arin and the other, an intern with the department. In turn, I told her I was also still expecting my research assistant who was running a little late. They agreed to my request to record the discussion after I assured them that no names will be reflected in my report. While the senior officer seemed guarded in her responses, the field officer answered in-depth and frankly, admitting areas he felt LAWMA could have done better, such as in encouraging more transparency between the Associations and the traders with respect to sanitation charges. We ended the interview on a very positive note with the LAWMA officials offering to provide any further clarifications that I may require and handing me their organization's brochures.

### 3.4.5 Interviews with bank officials

Making contacts with officials of banks operating in Oke Arin was through a mix of personal connections and cold calls. My goal was to get data from at least four of those banks. Through family connections, I was able to secure an interview with the Executive Director of one of the banks. He offered to meet me in my husband's office on Broad Street, Central Lagos, to make the interview as stress free as possible for me. He gave me very deep insights to women trader's relationships with banks in the Oke Arin market. At my request, he connected me to another Oke Arin bank's Branch manager. I was able to make an appointment for the next week with that second bank official.

For this second bank official, the interview held at his office in Oke Arin market and I went with my research assistant. Amidst several interruptions from his team members and his own phones, he gave me his perspectives on why the women traders were not taking bank loans (they do not really need it) and why there are so many banks in the market (it is a source of cheap cash to fund other branches).

My third interview was secured through a cold call. I went to the bank and asked to see the Branch manager. I charmed my way into his office, explained my research, and showed him my UEA introductory letter. He gave me an appointment for later that week. On that day, I called him by 8am to remind him about the 11:30am appointment. He asked that we make it 30 minutes earlier as he needed to go out with his team on loan recovery mission by noon. I accepted and arrived his office by 10:45am but had to wait close to an hour before he called me in. I noted that he offered no apologies for making me wait but waved it off with 'it is always like this here'. Luckily, he showed no hurry during the interview and spoke openly and frankly about the bank's operations and interactions with women traders in Oke Arin. When it was done and I thanked him, he told me he was pleased to help a research student because he was hoping to do some research soon and would appreciate similar help. He agreed that I could get back to him with any additional questions I may have in future.

The fourth interview was arranged through a friend's contact. I was particularly keen on this respondent because she is one of the few women branch managers in Oke Arin. We had two failed appointments, both of which she had to call off due to one unforeseen circumstance or the other. Then one Saturday, she called to say she would be driving past my house in the evening on her way back from an engagement and would be able to stop by for our interview if possible. I jumped at the opportunity and we had a relaxed and long interview during which she offered very intriguing perspectives and experiences of her relationship as banker with Oke Arin women traders. Subsequently, I had meetings in her bank's Oke Arin office with two market relationship officers, clarifying products that I did not understand.

All the bank officials I interviewed were happy for me to record our discussions.

### 3.5 Observation

I spent a substantial time in the market observing the life of the market, the interactions of traders and shoppers, and the events that took place as those tended to reveal a great deal which were not explicitly spoken. From my routine walk around the market to the shops of my trader friends, I had many places I could observe from. As my friends grew in number, so did my observation points. However, I spent comparatively much longer time in the shops for my two closest women friends – Mrs. Bamgbose and Iya Isah – largely because their shops were big enough for me to be comfortably out of their way. I also felt welcome and able to make jottings in my notebook. Equally helpfully, their shops were at two different ends of the market – Sanusi-Olusi and Ereko sides respectively – providing me diverse views of the market life.

Another place I frequented was the (Igbo) Traders Association office. Often, only the Admin officer would be in the office and she had instructions to admit me and let me stay as long as I wanted. So, the office provided a quiet place if I needed a break for the buzz of the market. I could also overlook two streets of the market (Offin and upper Holoway) if I stood on the office balcony. Incidentally, I was able to ‘sit in’ on many meetings of the executive of the Association because they no longer saw me as a visitor. They discussed their official matters while I sat in one corner of the room, ostensibly engrossed in my writing but really gaining substantial contextual information.

On the days I had scheduled interviews, I made a point of getting to the market much earlier to give me a chance to go around and greet as many of the women traders as possible. Many of the women (and the men) came to appreciate my coming around to greet and check on them. One week when I had engagements outside the market and did not visit, a good number of the traders seemed to have noticed that I had been away. They asked upon my return whether everything was okay as I had not come by in the past week.

The information gathered from my observations were written up each evening, along with my reflections about what I saw and heard. By observing the everyday practices of life and trading in and around the market and spending time interacting with the traders, I got a fuller sense of their lives beyond what is possible to learn from the surveys and interviews.

### 3.6 Grey material search

Part of my time in the field was spent searching for grey and secondary data. I collected whatever relevant materials I could find from the state and the University of Lagos libraries. Some of the important findings from the University of Lagos libraries were unpublished dissertations relating to Lagos transportation and markets. Among the relevant grey material were agency (LAWMA) brochure, Lagos State draft bye-laws on approved local government taxes, and newspaper reports related to street trading, markets and taxation.

### 3.7 Data recording and management

My recorded data was in four main forms: 1) the completed survey forms; 2) the audio-recorded formal interviews which were later transcribed into text; 3) minutes of meetings, recorded in text form; and 4) field notes, consisting of observations and personal reflections.

The process used in collecting the survey data has been discussed earlier (in section 3.3). Generally, I asked the questions and ticked off or wrote the answers the women traders gave in the appropriate boxes, placing the survey sheet within their view and thereby giving them the opportunity to correct any errors. For the audio-recording, I used my phone voice memo, which had surprising clarity and ability to fade out some of the market background noise. In addition, it was quite unobtrusive and was easy to transfer to my computer. I made every effort to write up the observation notes as soon as practicable, using the jottings in my notebook as prompts. I had a dedicated driver for the commute from home to the market and back, each way requiring an average of two hours due to the notorious traffic jams in Lagos. So, I used those four hours each day for writing up my notes. Transcribing the audio interviews took much longer but I was careful not to let them pile up. My research assistant helped to transcribe the interviews with bank and market officials, and I reviewed the text against the audio recording for accuracy. My research assistant also transcribed and translated one interview with a woman trader conducted mostly in Yoruba as the woman was more comfortable telling her story in Yoruba.

With respect to the survey, once gathered, the information was anonymized using numerical codes and entered into excel document. I was the only one with the original list of participants and it was not shared with anyone else. Similarly, once audio interviews were transcribed, I gave the women traders pseudonyms, along with their numerical codes matched from the survey data, retaining a master sheet with their real names and personal details. Even with the pseudonyms, I retained the women's titles (such as Alhaja, Iya, Madam) to enable the appropriate contextualization of their social status.

The audio-recordings and transcripts of the various categories of respondents -women traders; male kin of women traders; market officials; government and agency officials; and bank officials- are filed separately under those categories. Confidentiality of information was maintained by locking the hard-copies of my data in a secure cabinet and applying a password to my computer to protect my soft copies –notes, interview transcripts and audio-recording.

### 3.8 Data analysis

The quantitative data analysis started with the excel coding of the survey information, providing me with numbers, percentages, and a graphic profile of the women traders in Oke Arin (see Figure X in appendix). The data collected had been anonymized for the purpose of analysis. For the qualitative data, the process of data analysis was iterative because I identified and noted potential themes as they came up at each stage of the research. Subsequently, I adopted a thematic approach to the data analysis. As suggested by Braun and Clarke (2006:86) with regard to handling a thematic analysis, the iterative process enabled me to clarify meanings with participants while still in the field and then gather additional data as required.

Writing about how she undertook the analysis of her PhD research on step families, Hughes (1994) noted that it took an insightful question from her supervisor to point her to the concept that framed what she was seeing. The key role that supervisors play in pointing their students to trends and patterns in their research and to the relevant literature to ground it may not always be fully acknowledged. In my case, I was sending my research notes to my supervisors every month, as well as summary reports of what I was doing and how I was feeling. Their comments were of great help to me in detangling the patterns and naming some of my recurring themes. For instance, my interviews showed that many of the women traders had inherited their businesses from their mothers and many were still mother-daughter businesses. It took my supervisor's comment for me to see how well the concept of matrifocality captured the trends I had noted.

As I read through transcripts of interviews and my field notes, I then made a table of the recurring themes, drawing linkages between the themes and existing literature and theory. The analysis was therefore an unscripted dance between my field data and relevant literature, noting the areas of similarities and differences and underlining the implications of those. In using the interview material for analysis, all excerpts or quotations are referred to by a pseudonym. No interview participant is identified by name in the analysis. However, market and government officials while not mentioned by name are easy to identify

by their positions. Some of them are not likely to be pleased with some of my interpretation of their roles but I consider that an unavoidable risk, given my research undertaking.

### 3.9 Limitations and challenges of the research and their mitigation

The greatest challenge I had at the field work stage of the research was recruiting respondents for the survey. With the benefit of hindsight, I would suggest that the challenge was caused by the very low level of trust in the environment. I faced two specific hindering factors. One was that my ethnicity (different from, and in some ways in competition with, that of the women I was studying) made my motives suspicious. The second was that there was no collective platform that I could use to gain the trust of potential participants. Not only did most of the women traders not belong to any of the market associations, they disavowed them. So, building trust to effectively recruit participants was a long and difficult process. Eventually, I was greatly helped by hiring a (Yoruba) research assistant who had previously worked in Oke Arin and had good number of contacts. With her support and the help of her numerous contacts, I was able to make friends and eventually recruit respondents from all the sections of the market. While the refusal of many women traders to participate meant that the survey sample could not be selected as systematically as originally envisaged, the mix of sectors within each section of the market ensured that the intended diversity of participants was maintained.

Another challenge with recruiting respondents was tied to expectations of reward for participation in the research. There seemed to be highly transactional attitudes that made my attempts to build friendly relationships quite arduous. A question I got more often than I can remember was ‘what will you give us?’. Regardless of how much I explained that I was conducting the research as part of school work and will not be offering anything, a good number of traders wondered how I expected to take people’s time and offer nothing tangible in exchange. My explanations of my hope that the outcome of the research may make their way into policy to improve the lot of traders sounded to most as the proverbial pie in the sky. On one of the early occasions that I explained to leaders of the market association that the ethics of my research prohibited my paying respondents, one of the market leaders pulled me aside to educate me. He wondered whether I did not know that ‘time is money’ and if I did, why was I expecting to take people time without paying them? After all, was I not doing the research to earn a degree which I would use to start earning ‘big money’? Whoever is giving me this ‘idea of ethics’ that takes people’s time for free is not being realistic. My explanations that offering incentives to respondents could bias the responses were waved off. As far as he was concerned, I had allowed myself to become ‘stingy like Oyinbo’ (white people) because I was schooling abroad.

It seemed that the expectations of a tangible exchange from ‘researchers’ may have been initiated by organizations that visit for ‘market research’ – which was really product testing. Some of the traders told me that when they participated in market research, they got financial incentives or sample products from the organization’s representatives. The point that my research was for a school project did not remove the expectation. So, some opted out on that basis. But with time, I was able to reach the desired number of respondents.

The difficulty with recruiting male kin of the women traders also reduced the potential richness of male perspectives to women’s trading activities. However, the low numbers of male kin was mitigated by the high numbers of men in the other interview categories: officials from the market, government, and banks.

## **Summary**

In this chapter, I have discussed the methods and field techniques I used in this study. The chapter began with a clear outline of my positionality and epistemology and some of the ways they have impacted my Research Methods and Field Techniques. I explained how the survey sample of 80 Lagos (Yoruba) women traders and smaller number of 35 were recruited and selected respectively. I noted that my engagement with the field work followed what Okely (1992:8) described as a ‘total experience’ and that I deployed a mix of methods including a survey, in-depth interviews, unstructured conversations, observation and secondary data analysis. I then explained how and why I used each of the methods, as well as the processes, successes and challenges of each method and how I tried to resolve issues. I also reflected on the limitations that some of the challenges imposed on the study as well as the mitigation efforts.

One of the important learning points for me in the field was that being positioned as a PhD researcher did not prevent attempts by men from my ethnic group to put me in a subordinate position based on my gender. For instance, the attempt to pat me on the back and the discursive show of solidarity with my husband seem to be subtle ways to ‘put me in my place’ as a woman. This may suggest how deeply ingrained male dominant behaviour can be in some contexts and requires that the researcher be aware and vigilant in order to decide what would be an appropriate response in their circumstance.

With regards to power relations between the researcher and the researched, I found that there was a reasonable equalizing factor in my having to remain in a suppliant position to access the data I needed from respondents. The women traders’ position of knowledge based on their lived experiences and the fact that they were generally in a position to dictate what information to offer and when to do so blunted some of the unequal relations of power that researchers often have over those they study.



In the next chapter, I present the context and background of Lagos, and then zero in on the site of the research, Oke Arin market.

# Chapter 4 – Background and context

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It is 6am in Lagos but there is already a traffic gridlock on the 3rd mainland bridge linking Anthony and Ikeja on the mainland to the Lagos Island. The horn-blaring pick-up van carrying women traders with goods from the hinterland markets has just had a fender-bender with the commuter bus which was driving between lanes. The altercation between the two drivers grinds the traffic to a halt and tempers flare all around. Commuters who are going to the offices are unhappy that they will be late after waking up so early. The traders going to Lagos Island markets (including Oke Arin) are angry that they are missing the early deals for the day. The only people who are enjoying the gridlock are the ubiquitous Lagos hawkers—women and men. They now have a captive market and make quick sales on snacks, drinks, newspapers, and sundry household and office items.

The scene above is multiplied across the Lagos metropolis. The mixture of bustle, chaos, and commerce is so tied to the identity of Lagos that it is referenced by most scholars writing on the context (Barnes, 1975; Piel, 1991; Gandy 2006; Fourchard, 2011; Filani 2012). To gain some understanding of how Lagos arrived at the trajectory of the bustle, chaos, commerce requires some history of its journey. As the story of commerce is tightly wrapped around Yoruba women traders, their location in that journey will be highlighted. In effect, this chapter will provide the background and context of Lagos, and the political, economic and social processes, and institutions that are implicated in women's economic participation and how women are located in them.

The first section of this chapter will outline the origins of modern Lagos, highlighting as necessary how women have engaged and are located in its socio-economic life. While outlining the political economy of Lagos through the colonial era until the current period, it will examine the development of trading and transportation; population and ethnicity issues; and some of the key economic policies and developments that have impacted the economic fortunes of women. The second section zeros in on the location of women in the Lagos economy, while the third section highlights some of the prevalent norms that underpin women's economic participation in the context. The fourth section presents a historical overview of the Lagos market management and traders' associations and the roles they have played in market governance and women's trading. The fifth and final section sets out the context of the Oke Arin market, the site for this study.

#### 4.1 The background and context of Lagos

Lagos is located in the Southwestern coastal area of Nigeria with a land area of 153,340 hectares (Filani 2012:10). Scholars (Filani 2012; Hopkins, 1980; Mann, 1991) agree that the earliest known settlers in the coastal area were the Aworis who were fisher-folk and farmers of Yoruba descent. The Aworis were conquered in the early 1400s by warriors from Bini kingdom (in the mid-West of modern Nigeria). The Bini warriors established a new royal dynasty known as ‘Oba’ relegating the original Awori kings, the ‘Olofin’ dynasty, to a secondary stool. At that point in history the coastal area was known as Eko (the Yoruba name for the central Lagos area). Filani (2012:10) noted that “In 1472 the name Lagos was given to the city by Portuguese explorer Rui de Sequeira because of its many lagoons”.

A key marker in the political economy of Lagos was the 1851 British occupation of Lagos and abolition of slave trade. Mann (1983:39) pointed out that: “Great Britain forcibly occupied Lagos in 1851, annexing it a decade later to protect her economic and strategic interests in the area and to suppress the slave trade. Rapidly, she established direct colonial rule over the island and a small strip of territory on the mainland, seriously undermining the position of the local Oba and chiefs.” Hopkins (1980:779) suggested that the additional implication of the annexation of Lagos in 1861 paved the way for the city to become “... successively, the colonial and federal capital, as well as the leading port in the country.”

Lagos went through various forms of governmental configurations. The British colonial authorities sought the best ways to make maximum economic gains from minimal investment in the colonial project. The colonial authorities experimented with both direct and indirect rule, and while direct rule seemed more economically profitable in Lagos, the government still found that they needed the help of the Oba and his chiefs in Lagos to hold full control of the territory (Olukoju 1996). So, the traditional institutions were allowed to maintain some power, defined and redefined on an ad hoc basis, and dependent on the relationships between the incumbents of colonial and traditional power spheres. For instance, Olukoju (1996:56) noted that colonial authorities sought the help of the Lagos Island traditional ruler, Eleko, to mediate and end the (male) railway workers strike of 1920. While women did not feature in the colonial government, the Yoruba traditional governance structure often had one woman chief, representing women in the ‘ilu’ committee which is responsible for maintaining law and order (Mba, 1987:244). However, with the marginalization of the traditional authorities, those committees were hardly functional.

With regards to the changing status of Lagos, Bignon (2005: 248) noted that it went from the headquarters of the British Consular in 1851 to the capital of the Protectorate of Southern Nigeria in 1906 and then to the capital of the amalgamated Northern and Southern Protectorates of Nigeria in 1914. All the while, the colonial authorities tried to keep the numbers of British officials and the overhead of the direct

administration of the colony low and they had applied the indirect rule to the Northern Protectorate for related reasons. The few local (Nigerian) workers were mostly (male) clerical staff, messengers, and domestic staff. There was an unwritten policy of not engaging women in the Colonial Service (Aderinto, 2012). When Nigeria gained independence from Britain in 1960, Lagos retained its status as the political and economic capital of Nigeria. With regards to the subsequent changes to national governance structures, Ibrahim (2000:50) noted that, rather than decentralization, “The Nigerian state was placed on the path of centralisation by the multiplication of states from 4 regions to 12 federated states in 1967, and then to 19 in 1976, 21 in 1987, 30 in 1991 and 36 in 1996”. In place of the relatively independent four regions, the 36 states depended heavily on the federal government for resources and direction. The centralization included a three-tier hierarchical power structure: Federal, State and Local governments. Lagos became a state in its own right in 1967.

Even after the political capital was moved from Lagos to Abuja in 1991, Lagos remained the economic capital of Nigeria. Although just one of 36 states in Nigeria, Lagos contributed 30 percent to Nigeria’s GDP and accounted for 90 percent of the country’s foreign trade in 2006 (Filani, 2012: 15). In terms of administrative set up, Lagos State is made up of five divisions: Badagry, Epe, Lagos, Ikeja, and Ikorodu. The capital of Lagos State is Ikeja. Filani (2012: 10-11) noted that “In 1991 the divisions were further subdivided into 20 local government areas, and in 2006, into 37 local government council areas. While the local government areas are duly recognized in the Nigerian Constitution, the local council development areas are not.” The Lagos division was the core of the Colonial and Nigerian capital and the nucleus from which the other divisions developed with expansion and conurbation. Lagos and the Lagos Island continue to grow in population and increased commercial activity, hosting the formal and informal markets, including the headquarters of most of the 22 commercial banks in the country.

The 1895 establishment of the railways at Iddo on the Lagos mainland was one of the factors that contributed to the growth of Lagos in both population and commerce, and was enhanced by a further extension of lines to the Yoruba hinterlands in 1912 (Bignon, 2005). The greater ease in human movement, the ports, and the abolition of slave trade all seemed to have contributed to making the city very attractive to migrants. The influx included groups of newly-freed slaves and people from other parts of Nigeria, especially the Yoruba from the hinterlands (Mann, 1991). Tracing the burgeoning population from that early colonial period to the current decade, Filani (2012:11) states that: “The city’s population rose from an estimated 25,000 inhabitants in 1866 to 74,000 in 1911, partly due to the resettlement of freed slaves from Brazil. Between 1891 and 1952, the population almost doubled every 10 years. The oil boom in the 1970s and 1980s caused even more people to migrate to Lagos from other parts of Nigeria. In 2006, a national census recorded the population of Lagos State as 9.1 million. This figure was vehemently

disputed by the Lagos State Government, which conducted an independent census that gave a figure of 17 million” In any case, the DHS 2013 puts the population density of Lagos at 1206 persons per square kilometer, the highest in Nigeria.

While the burgeoning population produces the famed ‘huge consumer market’, it comes with a number of challenges. In regards to city planning and infrastructure, Lagos has been struggling for as long as it has existed. A number of scholars (Mabogunje, 1992; Bignon, 2005, 2008; Fourchard, 2006; Heap, 2010) have presented a history of those struggles, including the early colonialist reference to Lagos as ‘a heap of rubbish’ (Bignon 2008: 51). Mabogunje (1992) and Bignon (2008) both argued that the Colonial authorities were more focused on taking what resources they could out of Lagos and making as minimal investment as possible in setting up any city infrastructure. The two scholars further suggested that what little planning the colonial government embarked on was limited to the comfort and protection of its own people, Europeans. Mabogunje (1992: 74) noted that: “The basic preoccupation ... of colonial urban planning generally, was to ensure better health conditions for serving European administrative officers. Its strategy was racist in orientation and segregationist in practice”. A three-sector division planning was applied to Lagos: a native city; non-European section; and European quarters. On the ground, this division was a very well laid out area with wide roads and facilities for the European quarters; a reasonably planned area for non-Europeans; and a completely unplanned area where various (and often substandard) buildings were allowed to mushroom around narrow streets for the ‘natives’. As Bignon (2008: 52) pointed out, “municipal services, such as street lighting, supply of piped water, drainage and street alignment, were confined to the European minority exclusively.” Mabogunje (1992: 75) described the ‘native’ section of the Lagos Island as “a traditional, largely undifferentiated jumble of mud buildings, with relatively poor layouts, narrow streets, generally poor environmental conditions and hardly any infrastructural facilities.” Heap (2010:53) argued that Colonial authorities worsened the situation by expropriating Ikoyi, the next adjoining land space to Lagos Island in 1861 “for the colonial administrative class,(meaning that) the people of Lagos Island were compelled to live in the circumscribed area of Lagos town like herrings in a barrel”.

The squeeze for space as more people migrated into Lagos Island and mostly into the ‘native’ sections could only initiate the beginnings of a slum settlement, given the lack of basic services. For instance, in describing what Isale- Eko (the area where Oke Arin is located) looked like during the colonial era, Heap (2010:54) noted that the area consisted of “ narrow winding streets and alleys, ‘the tumble of houses’ huddled together, borrow-pits serving as refuse dumps filled with putrefying rubbish, wells giving water little better than sewage effluent”. On top of that jumble, the people of Lagos tended to trade on the streets or to set up shops in front of their buildings. . Most of those engaged in the trading were women

(also given that it was the main employment option they had in the city). Mabojunge (1964:309) pointed out that from the 1950 Lagos Census “it is noteworthy that of the 39,000 people described as traders and sales- workers, over 80 percent were women. Their trading activities were alleged by the Colonial government to be blocking the roads, worsening the traffic situation, making the city dirty, and spreading diseases (Lawal, 2004:238-241). Therefore, the colonial authorities sought to curtail the trading through various policies including bans, restrictions, and fines (Lawal, 2004). Those measures were resisted and subverted over the years and through subsequent regimes.

On a number of levels, not much seems to have changed over the years. Subsequent governments since the five-plus decades of Nigeria’s independence have not been able to make significant changes to the Lagos planning and infrastructural deficit. There are enough blames to go around for the state of affairs: from bad and inefficient governance to an intractable and highly individualistic populace. For Lagos, a particularly embarrassing point in its journey was earning the United Nations badge of shame as the dirtiest capital in the world in 1991 (Gandy, 2006: 371). It was also the year that Nigeria’s capital formally moved from Lagos to Abuja. Soon after, the Lagos state government embarked on its urban development and renewal projects, clearing the streets of illegal shops and hawkers. It strengthened the Lagos Waste Disposal Board and renamed it the Lagos State Waste Management Authority (LAWMA) in December 1991, making it “responsible for the collection and disposal of municipal and industrial waste, as well as for the provision of commercial waste services to the State and Local Governments”<sup>14</sup>. These renewal projects are still on-going, with periodic evictions and demolition of illegal structures in various parts of the city. While the city was still far from the ideals of its beautification moniker as “the center of excellence”, there was a remarkable change from the time of the shameful label. However, the urban renewal projects came at a huge cost to many informal traders. In a study on the challenges faced by the women traders who were forcefully evicted from market stalls during urban renewal projects in Lagos between 2010 and 2012, Yusuf (2013) found that many of them were the sole breadwinners in their families and that the clean-up had meant a loss of their livelihoods. Many of the traders were relying on the support of extended families to cope with the crisis.

Lagos has been equally challenged around transportation. Several studies have touched on various aspects of transportation in Lagos, all pointing to the bumpy and rough ride of its history (Bolade, 1986; Peil, 1991; Olukoju 2003, 2004; Mobereola, 2006; Kumar & Barrett, 2008). Olukoju (2003; 2004) provides one of the most detailed accounts of the history of public transport development in Lagos. He suggests

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<sup>14</sup> Lagos state government website: <http://moelagos.gov.ng/agencies/lagos-state-waste-management-authority-lawma-2/>  
Accessed on November 22, 2016.

that the beginning of public transportation into Lagos Island was with the Colonial government building of an electric tramway linking the Island to the Iddo train Terminus on the mainland in 1899 (Olukoju, 2004:213). The tram transported both persons and materials for sand-filling parts of the Island, but was grossly inadequate for the numbers of commuters. Many of those commuting between the mainland and Lagos Island also found the fare range of one to three pence unaffordable (Olukoju, 2003:6). The tram service itself was making losses and was partially closed in 1913 and eventually scrapped in 1933.

Prior to the tram, there had been a motor vehicle boom and many bicycles and rickshaws but those were privately owned. Commercial bus service came bit later and in response to the cost and inadequacy of both the tram and private vehicles. Interestingly, a woman and social entrepreneur (and daughter of elite Lagosians), Mrs. Charlotte Obasa “had the distinction of establishing the first commercial bus service in Lagos in 1914 out of concern for suffering commuters” (Olukoju 2004:215). Deploying her elite education and clout, Mrs. Obasa would later take on many other fights for women’s rights (Mbah, 1982). As Mrs. Obasa’s entry into public transportation was largely philanthropic, her three buses charged only one penny per trip, a fraction of the three to six pence it costs those who travel by privately operated vehicles from the mainland to the Island. The buses were hugely popular as they filled a big gap in the demand for transportation by ordinary Lagosians, and especially market women (Olukoju, 2004). Perhaps unsurprisingly, Mrs. Obasa’s ‘Anfani’ (Welfare) bus services proved unsustainable and folded up in 1928.

The folding up of the charity-oriented bus service opened the way for the profit-oriented mass bus transportation operated by a Levantine company, Zappas. This time, the Colonial government took more interest; the Council was upfront in mapping out bus routes and engaging with the company to align its operations with the needs of the city. By the end of 1929, Zappas was recording 12,000 passengers per day into Lagos Island (Olukoju, 2004:217). Other key moments in the history of public transportation included the licensing of 11 other commercial operators by 1949; the folding up of Zappas in 1958; and the subsequent acquisition of Zappas’ assets (vehicles and buildings) by the Lagos Town Council, marking the entry of the government into public road transportation. It is significant that part of the public argument to pressure the government into licensing more bus operators was that more licenses would alleviate the suffering of ‘market women and traders’ coming from the mainland to the Lagos Island (Olukoju 2004:223). However, none of the 11 commercial bus companies licensed during the period between 1929 and 1949 were owned by women.

Peil’s (1991) study showed that the post-colonial Lagos government did not fare better with meeting the growing need for transportation nor with providing the requisite road infrastructure. She pointed to the mismanagement and over-staffing of the government-run buses as part of why they remained unviable

(Peil, 1991:180). By 1967, the government bus service (renamed Lagos State Transport Corporation) had been run aground. Various attempts have been made by successive governments to revive it, but as Olukoju (2004:228) noted “the phenomenal rise in the population and the widening gap between supply and demand ... forced the urban transport system from government control into private hands.” Not only has the government been unable to intervene at the level of providing transportation, regulation of operators has also been haphazard. With the three-tier arrangement of the post-colonial Nigerian government (Federal, State, and Local government), transport management mostly falls within the purview of states. Providing some indication to the level of the inability of the Lagos government to get its hands around the traffic situation, Kumar& Barrett (2008:77) noted that “The states make their own laws on traffic and transport, but Lagos state has not yet updated its primary legislation (dating from 1949) to incorporate relevant federal standards”. The location of various agencies related to transportation at Federal, State, and Local government ministries adds a further layer of challenge with coordination (Bolade, 1986:9).

By most accounts, post-colonial governments in Lagos have yet to bring about the much-anticipated enhancement to the daily living conditions of Lagosians. Nigeria’s independence in 1960 was an exciting time for many Lagosians but it brought a new set of challenges to Lagos, particularly because of an ambiguous political status, ethnic tensions, and high in-flow of immigrants. With independence, Lagos retained the status of the national capital city but it was also considered a key Yoruba city by the Western Region. The Western Region was then run by the political party, Action Group, which was in opposition to the Federal government, and Lagos was caught in the power play between the two parties. That had a negative impact on coordination and development of infrastructure in Lagos (Gandy, 2006: 378). The political jostling brought ethnic tensions to the fore, pitching the largely Igbo-led Federal party, National Council of Nigeria and Cameroons (NCNC) against the Yoruba-led Regional Action Group (AG) which controlled the Western Region (including Lagos). The key issue was the status of Lagos, whether it should be a stand-alone city and capital for all Nigerians or to be considered part of the Western Region and administered as such. The Igbo-led NCNC wanted Lagos to be a separate entity for all Nigerians, while the AG argued that Lagos was a prime Yoruba city and it was unjust to excise it from the Western Region. As Adebani (2004) suggested, at the core of the struggle for the ‘ownership’ of Lagos was a struggle for economic dominance, given that Lagos was (and still is) the most commercially developed and viable city in Nigeria. Adebani (2004: 34) noted that the Igbo already constituted 44.6 per cent of the Lagos population by the late 1950s and that the ‘ethnic war’ between them and the Yoruba was fought largely through the media. The respective newspapers of their chief protagonists—Nnamdi Azikiwe’s West Africa Pilot (for the Igbo) and Obafemi Awolowo’s Daily Service (for the Yoruba) fanned the



embers of ethnic mistrust and competition through their editorials and reporting (Adebanwi, 2004). Although the issue was eventually settled with the decision and subsequent move of Nigeria's capital to Abuja in 1991, the intervening years of ambiguity and acrimony took its toll on the development of Lagos and deepened the disharmony between its ethnic groups.

Ethnic mistrust partly set the stage for Nigeria's bitter civil war (from 1967- 1970) which negatively affected development in the country, including Lagos. Most Igbos were forced to flee Lagos, and other parts of Nigeria, and return to Southeastern Nigeria during the civil war. Meagher (2009:32) noted that the Igbos suffered systematic economic and political exclusions during and immediately after the war. However, driven by land shortage in their homestead and "a relentless competitive ethos" (ibid), the Igbos returned in droves to other parts of Nigeria shortly after the war. Many of them returned to Lagos and many took to trading, which they had more leeway and skills for entry. As most of the migrant Igbo traders were men, it meant that their entry into trading in large numbers would add an additional layer of competition and complexity to the street trading and hawking scene of Lagos that had hitherto been largely dominated by Yoruba women traders. While there seems to be a general understanding that individual economic progress is dependent on maintaining ethnic harmony, tensions flare from time to time, especially during political moments. For instance, during the 2015 election campaigns, the Oba of Lagos was shown on television threatening to 'drown all Igbos in the Lagos lagoon', if his preferred party, All Peoples Congress (APC) did not win in Lagos State.<sup>15</sup> Apart from the obvious stirring of the political hornets' nest, an inference from his statement is that Igbos were perceived to have the numbers and clout to affect the outcome of elections in Lagos in a way that would negatively impact the Yoruba interest. Anyhow, that posturing from someone so highly placed would obviously not help in building a cohesive city as it tended to be (mis)read as the general position of the Yoruba, leaving a large group (Igbos) feeling like outsiders.

Other challenges that have impacted Lagos, as Ezeani (2012:111) noted, were the "... frequent interruptions to Nigeria's political structure, and military governance..." and the changes in the country's trade policies and development-related regulations. For example, between 1960 and 1977, Nigeria went through four different development plans (Ezeani, 2012). The political struggles and lack of continuity in policies contributed to the haphazard development of Lagos and deterioration of basic infrastructure. Many factors have been put forward for the chaotic environment in Lagos (Gandy 2006; Fourchard, 2011). While Gandy (2006: 374) argues that the condition of Lagos was caused by the "combined

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<sup>15</sup> Videos of the threat was widely shared and condemned, for instance on the Linda Ikeji blog: <http://www.lindaikojisblog.com/2015/04/the-video-of-oba-of-lagos-threatening.html>  
Assessed on November 18, 2016

pressures of political instability, accelerated rates of migration and the destabilising effects of oil wealth”, Fourchard (2011:52) puts it down to political maneuvers between the state and the federal government. For most Lagosians, the poor infrastructure made (and continues to make) life very difficult as traffic snares and seasonal floods present additional threats to livelihoods (Ajibade et al, 2013).

Economy-wise, national and global factors have impacted the Lagos context. Although Nigeria enjoyed a boom from high oil prices in the 1970s, it was largely wasted and not used to grow the key sectors of the economy (Ezeani 2012). However, it may be argued that Lagos benefited in some way, as Bolade (1986:5) pointed out that “the availability of more funds associated with the general buoyancy of the oil economy” helped with the “construction and opening of both the Apapa— Oworonshoki and Lagos-Badagry expressways” in the late 1970s. Other investments by the federal government in huge buildings such as the National Theatre and the estates such as the FESTAC’ 77 estate in Lagos built to host an Arts and Culture world festival were misaligned with the real needs of the economy.

Following the slump in oil prices in the 1980s, Nigeria adopted the stringent International Monetary Fund (IMF)-recommended Structural Adjustment Programme (SAP). As Ezeani (2012:117) argues “SAP did not have a significant impact in lowering inflation, improving the debt situation, improving living standards or in establishing viable local industries.” On his part, Jega (2000:18) noted that the effect of SAP was “devastating on the majority of the Nigerian people “. Similarly, Meagher et al (1991:13) argued that SAP affected the informal sector negatively due to its (the informal sector’s) dependence on the formal sector. They noted that with the formal sector unable to fund the informal sector, activities in the informal sector yielded meager returns. In effect, the shrinking formal sector pushed more people into the informal sector. Fajana (2008:374) suggested that the economic downturn and particularly the double-digit inflation led to even more women entering the informal sector and “... some have become providers of jobs by participating in informal economic activities...” The Gender and Growth assessment report of Lagos (Rao et al, 2009:12), however, argued that the downturn also saw to an “an influx of men trading in high-value products such as electronic goods, automobiles and automobile parts and even textiles” and that while women still dominated informal trading and hawking, the items they sold were comparably meager. Meagher and Yunusa’s (1996:ii) study of Nigeria’s informal economy similarly found that while more men had joined the informal sector, the adjustment programme had widened the income gap between men and women, and that “female participation is overwhelmingly concentrated at the lower end of the sector”.

In 2004, the government of Nigeria under President Olusegun Obasanjo initiated the National Economic Empowerment and Development Strategy (NEEDS) which was cascaded down to States (as SEEDS), and

to Local governments (as LEEDS). Based on the Millennium Development Goals, the NEEDS policy was instituted to facilitate the end of poverty in Nigeria. But again, the policy was abandoned when the government that introduced it went out of power (Ezeani, 2012). The time of the field work for this study overlapped with the change in government in Nigeria (from Goodluck Jonathan to Muhammad Buhari) following the national elections in 2015. The new government headed by President Muhammad Buhari took over the reins of power on May 29, 2015, with the key manifesto to stabilize the naira and curb corruption. Instead, it has been forced to devalue the national currency by the combined global issues of falling oil prices, local terrorist attacks, and local oil production sabotage. The seeming lack of direction and unpredictability in the government's trade and fiscal policies has been particularly challenging to traders. While the impact of these failed policies would have been felt by most people, they would arguably be harder on those who already had other economic disadvantages, a category which hosts more women than men.

#### 4.2 Women's location in Lagos economy

I now turn to a closer historical look at women's location in the Lagos economy to shed more light on their current status. First, when the slave trade peaked in the 18<sup>th</sup> century, Lagos became a very important slave port, shipping millions of people captured from the hinterlands to Europe and America (Mann, 1991; Filani 2012). Mann (1991) suggests that the kings, chiefs, and their cohorts were the main partakers and economic beneficiaries of the trade in humans as it required huge financial resources, weapons, command of force, and storage facilities that most other people did not have. As a corollary, most women (and it seems many men as well) in Lagos were largely not in a position to trade slaves but they traded in farm produce. It is important to point out here that scholars (Surkadasa, 1973; Eades, 1980) agree that based on the Yoruba cultural gender division of labour, women generally trade while men farm. Sometimes, women will trade in the produce farmed by their husbands. So, in Lagos where farms lands are even scarcer than in the Yoruba hinterlands, it would be presumable that women would trade in the fish and farm produce harvested by men (Mba, 1987).

The abolition of slave trade was resisted by the kings as it jeopardized the huge economic gains from the monopoly enjoyed in such trade. To mitigate the economic loss, mend the tense relationship with the kings, and enhance its own benefits, the Colonial government in the 1860's introduced trade in palm produce. This new trade did not yield much for the kings but many more (non-royal but relatively rich) people could participate in it. However, most women still did not have adequate resources to engage in large-scale produce export (Mann, 1991:686). Women concentrated more in trading on "foodstuff,

textiles, household provisions, and related commodities in both petty and large scale transactions” (Mba, 1982: 194). These commodities that women traded in suggest that their businesses were more directly linked to household provisioning.

Mba (1982:193) noted that by 1921, most of the women in Lagos were Yoruba indigenes who were largely illiterate and engaged in trading. But there was also a small group of elite and educated Lagosian women, mostly from families of returnee slaves from Sierra Leone (known as Saros) who lived mostly in the ‘non- European section’ – a middle place (facility-wise) between the European section and the native sections of the town. One of such women was Mrs. Charlotte Obasa , reputed to have clout and influence with the Colonial government. She, along with the Lagos Women’s League she had set up, engaged the Colonial government on a number of issues intended to promote women’s rights, especially the education of girls (Mba 1982). Mrs. Obasa was so touched by the suffering of commuting traders that she established a welfare bus to transport them (Olukoju, 2004). It seemed that the Lagos women traders took positions at most of the major streets within Lagos Island, refusing series of attempts by the Lagos Commissioner for Police to rein them into the markets (Lawal, 2004:238). As Mba (1982:193) pointed out, there were already 16 markets in Lagos by 1921; so, it would seem that the issue may not have been lack of market space per se. Lawal’s (2004:238) argument that “the majority of the traders were so indigent they could not afford monthly or quarterly rent per stall” seems to be just one part of the story. The other part may be an enduring culture of street trading, supported even by the media at that time as referenced by Lawal (2004:241). The Lagos Chamber (an European club at that time) pushed for the Town Council to get the traders off the streets, blaming them for blocking the drains and contaminating the environment. But the nationalist newspapers took the side of the traders arguing that the street trading was not peculiar to Lagos (but was also practiced in Western cities) and blamed the insanitary condition of Lagos on the government’s lack of provision of social services (Lawal 2004).

During the colonial rule (from 1860 to 1959), it seemed that the government had also made efforts to restrict the number of women migrating into Lagos. Aderinto (2012: 73) argued that: “...the colonialists and their African male collaborators believed that unrestricted movement of women into the cities and other sites of colonial power like the mines and military bases would reduce the rural agricultural population and undermine the productivity of men...” Presumably, the underlining issues were economic and gender power relations. Other literature suggests that a number of other reasons were advanced for the restrictions and policing of women’s movements and trading. For instance, Fourchard & Olukoju (2007:109) argued that: “Controlling places of trade was consubstantial of the colonial project.... Major aims were as follows: to increase taxation on African traders (including petty traders); to control the prices of products when necessary (in wartime, for instance), to limit the incidence of epidemics and

improve hygienic behaviour, in other words, to give birth to an orderly colonial city.” Incidentally, trading on the street made it more difficult for the Colonial government to tax the traders. As Lawal’s (2004:240) study showed, the street traders would rather pay house-owners and their own associations for protection from government raids than enter the government tax net. It then becomes understandable why the greater incentive of the government would be to exclude them from the Lagos Island, given that the colonial government seemed to not be receiving commensurate financial value for the perceived nuisance caused by the traders.

Linked to the subject of exclusion were two laws enacted in 1941 and 1943 by the Colonial government to curb the activities of ‘prostitutes and criminals’. Aderinto (2012:79) notes that the first of those laws, 1941 Ordinance of Unlicensed Guide (Prohibition) Ordinance (UGPO) which criminalized prostitution; and the second law, the 1943 Children and Young Persons Ordinance (CYPO) which prohibited hawking by young persons, were related in their targeting of females, especially in their implementation. The 1941 law made prostitutes liable for ‘repatriation’ out of Lagos while the 1943 law provided for child hawkers (who were mostly girls, given the cultural practice of using hawking to groom them for trading) to be detained and fined. Tellingly, there was no punishment for those who procured the services of prostitutes.

The criminalization of prostitution had reasonable public acceptance although there was questioning about the targeting and blanket arrests of migrant women (Aderinto, 2012:81). However, there was much dispute with the ban on hawking, as some members of the public argued in the newspapers that it was the Yoruba cultural way of training young people in entrepreneurship as well as involving them in the family livelihood strategies (Lawal 2004: 243). Those arguments did not stop the government from arresting and fining the children, but also did not stop the children, particularly girls, from hawking. George (2011: 848) notes that: “For years following enactment of the street trading regulations hundreds of girls were arrested, detained, brought before juvenile court magistrates, and fined. Between 1946 and 1951, 1259 girls or an average of 210 girls per year, appeared before a juvenile court magistrate to answer hawking charges”.

A related and relatively recent policy that impacted the engagement of children (both girls and boys, 18 years or younger) in hawking was the 2008 Lagos ban on children trading or engaging in any other labour during school hours – from 8am to 3pm. The ban was aimed at implementing the Lagos Child Rights Law of 2007 and ensuring that children got the best chance at school education. The government threatened that any child caught flouting the ban would be arrested and the parents, if traced, would face prosecution. That threat, along with series of public awareness messages on the priority of school education, seem to have reduced child hawking and engagement in trading, especially around major markets and streets

where they were more likely to be arrested. However, hawking and street trading continue to be a bone of contention between traders and successive governments in Lagos.

As of July 1 2016, the government of Lagos restated its commitment to the Lagos State Street Trading and Illegal Market Prohibition Law of 2003 which restricts street trading and hawking in the metropolis. Citing law, order, traffic flow, and public health, the governor warned that the law will be implemented to the full with consequences for both sellers and buyers. He noted: “The issue is we need to enforce our laws because we already have a law in respect of that and then there is a clause in it which says the buyer and the seller are both liable and that we are going to fine them either N90, 000 or a six-month jail term.”<sup>16</sup> As with such laws in the past, public opinion has been divided with some media opinion articles calling it an ‘unjust law’, given the current unemployment rate<sup>17</sup>. Far more than women traders, a large number of young men have joined the army of street traders in Lagos. Independent television interviews with some hawkers revealed their defiance and one of them noted that they had survived many of such bans in the past and the current one will not be any different. So, it remains to be seen how far the government can go with implementation. As Fourchard and Olukoju (2007:109) put it in relation to stopping street trading “... the colonial administration never succeeded in implementing such a vision and Nigeria governments did not act so differently from the colonial ancestors”

Regarding formal employment of women in Lagos, there were hardly any women employed in the Colonial service. In fact, the Colonial government was noted to have pointedly refused to enlist women in the Police Force when the Lagos Ladies League proposed so in 1923 and Lagos Women’s Party in 1944 (Aderinto 2012: 71). In refusing the request, the Colonial Commissioner for Police explained that women would not be able to deal with criminals (ibid). In other words, he (and presumably the government behind him) viewed women as weak or incapable or both. This limiting construction of women and the concomitant exclusion from participation in that government employment opportunity spilt over to a number of other spheres and periods, shrinking women’s income earning power and autonomy. Although there has been a marked improvement in recent years as evidenced by the Gender and Growth Assessment report (Rao et al, 2009: 4) “ (a)bout 41 per cent of Lagos State’s civil service employees and 27.1 percent of parastatal staff are female compared to the national average of 24 percent”, other forms of gender hierarchies in both formal and informal sectors remain. Women occupy the lower rung income-

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<sup>16</sup> Media interview of Lagos State Governor Ambode on July 1, 2016 reported on the Lagos government website (<http://www.lagosstate.gov.ng/2016/07/01/lagos-goes-tough-on-street-trading-hawking/>) accessed on November 15, 2016

<sup>17</sup> Vanguard Newspaper opinion of July 7, 2016 – Lagos State ban on Street trading; Ambode tempts fate – (<http://www.vanguardngr.com/2016/07/lagos-ban-street-trading-ambode-tempts-fate/>) accessed on November 15, 2016

wise in both sectors. For instance, that same report argued that women were more impacted by the large-scale unemployment and the shrinking of the formal sector and that the situation had swelled their already large numbers in the informal sector (Rao et al, 2009:12). Given women's need to earn for family provisioning, this has tough implications for their gender roles which I shall return to when reviewing norms.

Another important development during the colonial period (from the 1860ss) was to land and property rights. Since land is often a key factor in economic pursuits and spatial politics, an understanding of the changes in the meanings attached to land and the ways those are constructed is required for an appreciation of the context. Prior to the Colonial period, the people of Lagos did not conceive of land as property that could be owned by an individual, but rather as the commonwealth of a community which can be assigned to an individual for use at various periods, according to their needs (Mann, 1991). As Mann (1991:687) notes "Male and female members of the landowning lineages enjoyed rights to use and participate in the management of collectively owned family property, but they could not alienate it." Essentially, women and men could move freely and undertake their economic activities as needed in the commonly-owned areas without the notion of 'encroaching' on prohibited public spaces or the property of others. But that view of land changed drastically with the values that came with colonization, and post-1860s, land started to be used as a private economic tool (Mann, 1991:689).

Pointing to that shift, Hopkins (1980) argued that the Colonial project was even more about advancing the 'civilized' notion of individual property rights than it was about abolition of slave trade. Based on analysis of archival material, Hopkins (1980: 786) suggests that the land and property market in Lagos was actively developed by the Colonial government in support of the trading interests of British merchants. To be able to offer goods in credit to their Lagos trading partners, the British merchants required a greater level of security over and beyond personal trust (ibid). The Colonial government worked with the Kings to map out and survey lands for that purpose, initiating the individual ownership of land. Even then, the concept of individual ownership took time to stick as the Kings gave out land for tokens, with the understanding that the land will revert to the community when the business it was supposed to guarantee is concluded (Mann, 1991:690 – 691; Hopkins, 1980:787). However, the returnee Lagosians (due to their exposure) and those who were close to the Colonial authorities were among early groups to grasp the import of the change in land rights and they began to acquire and secure individual land rights.

Although the customary concept of communal land ownership existed (and continues to exist) alongside the new concept of individual ownership, as the new awareness of the economic value of land spread,

Lagosians began to scramble for it in earnest. While some women were able to buy or secure land, they were by far fewer in number than men as records from the 1850s show that for the 72 land grants sold by Oba Dosunmu in that decade, only four were made to women (Mann 1991:691). As Mann (1991: 695) notes: “Women's failure to acquire or protect individually owned land had adverse consequences for their economic status. From the onset of commercialization and privatization, women controlled relatively little of a resource that rapidly was becoming both a major form of wealth and means to it”. With respect to land and house ownership, the DHS (2013:286) showed that 91 per cent Lagos women do not own a house and 86 per cent do not own any land . Putting house ownership in Lagos in a gender perspective, the DHS showed that only three percent of Lagos women own a house or land alone as opposed to 19 percent of men. Those figures may suggest that women are challenged at the level of landed assets ownership or that they may be choosing, for other reasons, to have them registered in men’s names instead. Whatever the case may be, it seems to have links with both the norms and women’s economy in the context. The situation would also likely impact spatial availability and security for women’s business ventures.

Of equal import were the changes that property rights brought to communal spaces. With the 1861 annexation of Lagos, the Colonial government assumed the authority that communal heads formerly had over community land and decisions on their usage. On that basis, the Colonial government was able to expropriate any land they wanted –as they did with Ikoyi, for the sole use of Europeans. As discussed earlier, the Colonial government demarcated Lagos into three sections: for Europeans; non-Europeans; and natives. The government tried to stop ‘native’ street traders from encroaching into the European and non-European sections of the town, using arrests and fines as deterrents (Mba 1982; Lawal 2004; Fourchard and Olukoju, 2007). In post-colonial Nigeria, the Land Use Act of 1978 vests the State governors with powers over every piece of land under their jurisdiction. So, governors have the power to expropriate any land for ‘public purposes’ and compensate individual or local community owners as the government deems appropriate. Private land or property ownership in Lagos is very expensive, especially given the space scarcity.

#### 4.3 Gender norms around women’s economic participation

Having outlined some of the key developments that have contributed in shaping the Lagos context and women’s location in it, I now examine some of the norms that form the undercurrent for the construction of women, in relation to their economic participation. As norms are tied to culture, it is important to



clarify that the people of Lagos come from many different cultural backgrounds. Regarding the diversity of the people of Lagos, Barnes (1975:76) notes thus:

The Lagos population is one of the most heterogeneous in Nigeria. Between sixty and seventy percent of the inhabitants are Yoruba, but these Yoruba are divided into at least eight major social and linguistic sub-groupings. (Only a small percentage are descendants of indigenous Lagosian families.) The next largest group (roughly fifteen percent) is the Ibo-speaking population from both Mid-West and East-Central States. The remaining residents are of diverse origins, representing the nation as a whole. With few exceptions members of the various groups spread themselves throughout the city, residing in mixed housing rather than homogeneous enclaves. Of course some neighborhoods have higher concentrations of one ethnic group than do others.

In view of the continuing migrations into Lagos in the last three decades, the diversity mix seems to have changed quite a bit and varies with locations in Lagos. For instance, Adebani (2004:34) suggested that Igbos made up to 44.6 per cent of the Lagos population by the 1950s. It is also important to note here that the migrant Igbos were mostly men – their livelihood strategy appeared to involve leaving their families in their homesteads in the Southeast of Nigeria. That may have accounted for the 1963 census in Lagos showing that “of the 187,687 females in Lagos, 75 percent were Yoruba, 13 percent Igbo, and 3 percent Edo” (Mba 1982:195). Subsequent census counts probably avoided disaggregation by ethnic groups for political reasons. However, the dominant culture in Lagos remains Yoruba. Yoruba is also the language used in the Lagos State House of Assembly (apart from English). So, the main focus here on norms relates to the Yoruba and should therefore be read as a general guide. Based on archival material and interviews, Mann (1983) argued that traditionally Yoruba women were expected to be economically active and largely independent of husbands. She outlined the Yoruba normal ‘conjugal contract’ as follows:

...husbands commonly provided their wives with a place to live, gave them a small amount of capital to begin trading, and contributed to the support of their children. Wives usually cooked, performed other domestic labour for their husbands, and engaged in gainful economic activity outside the home, helping to maintain themselves and their children. Apart from meeting these duties, spouses enjoyed considerable economic independence. Neither had a right to use nor interfere in the management of the other’s property. Wives sometimes accumulated far greater wealth than their husbands (Mann, 1983: 40 – 41)

While the details of those expectations may be contested and adjusted in individual contexts, a situation where a wife is completely dependent on her husband is not considered ideal. The main source of the

expected financial independence is trading (in its various forms), which is a long established work for women (George, 2011). So, even if they had other income-yielding work, Yoruba women would often trade on the side or save towards capital to establish a trade (Olarenwaju and Olabisi 2012). Against the backdrop of the expectation that women will trade, it would seem rational that the cultural milieu will provide the framework to support the practice (mentioned earlier) of training girls in trading, with many starting their apprenticeship as hawkers. While there have been some changes in recent years, the basic principle underlying this norm persists, making the government's undertaking to rid Lagos streets of hawkers and traders a tough, if not intractable, task.

To return to the point about the Colonial government attempts to restrict women's economic participation through gender discriminatory employment practice and bans on some forms of trade, I would suggest that the British clashed with the ideology behind the Yoruba norms. It would seem that while the colonial authorities operated from the construct of 'male breadwinners and women home makers', the equation operated differently for the Yoruba wherein a woman is generally expected to earn and feed her children, or at least contribute substantially to doing so (Mann, 1983; Yusuf, 2013a). Both Sudarkasa (1973) and Eades (1980) suggested that the Yoruba mother has the primary duty of family provisioning. Hence, there was a questioning by the public and resistance by women to the colonial-era restrictions.

Another important norm in relation to women's economic participation is the expectation of family support for enterprise establishment and growth. As earlier suggested, a husband is expected to provide some initial support to his wife to start her business (Mann 1983, Denzer, 1994). Once old enough to do so, children are expected to run errands and may be required to hawk to support their mother's business or augment the family livelihood (Aderinto, 2012). The support of the extended family may also be rallied, especially in times of business crisis (Yusuf 2013; Mann 1983). Natal links are particularly important to Yoruba women for both economic and emotional support (Fapohunda, 1988; Cornwall, 1996). Similarly a Yoruba woman is expected to support her natal family which may include contributing towards her parents' upkeep and the education of her siblings and she may expend quite substantial amounts in that regard (Sudarkasa, 1973).

Paradoxically, the wide social acceptance of Yoruba women's trade does not easily translate into large numbers of women owning big business enterprises. Rather, most women traders struggle at the margins to eke out a living for their families and literature is replete with the stories of their challenges (Yusuf 2013a; 2013b; Aderinto 2012). Nevertheless, as Yusuf (2013b) notes there are a few women who are surmounting the challenges and gearing for big business. In her study of textile traders in Balogun market, Lagos, Yusuf (2013b) suggests that some of them have done quite well for themselves and are mentoring

others. There are likely to be other pockets of success. Such women may provide useful examples of 'positive deviance' (Green, 2016), pointing to ways of overcoming institutional strictures and limiting norms.

#### 4.4 Lagos market management and market associations

Given their involvement in how trading is organized in Lagos, market associations and how they function are my next focal point for review. Outlining how markets were traditionally established in Yorubaland, Sudarkasa (1973:57) noted that "it was the chief ruler who established or authorized the establishment of the markets in his town". It would appear that once created, the markets were largely handed over to the management of the women market leaders (Mba, 1987:224). During the colonial period (starting in 1949), however, the powers to create markets and to manage them were taken over by the British authorities. Based on the Market Ordinance of 1949, all markets in the Western Region (to which Lagos belonged) were thenceforth legally under the control of the City Council (Sudarkasa 1973: 57). Although the City Council also employed male market masters to administer the markets, organizing the traders in most markets remained in the hands of women, partly because the market masters were too few to cover all markets (Mba 1987: 248)

With regard to associations, Mba (1982:194) argued that "there was not a formal Lagos Market Women's association until the 1920s." However, market associations have long existed (informally) in pre-colonial Yorubaland (Byfield, 2002). The 1920's is about the same time line that Lawal (2004:240) noted that the Colonial authorities launched a 'clandestine' study of Lagos traders to enable it find a solution to street trading. To counteract whatever plans the government had, the traders formed associations on each street. Lawal (2004:240) detailed the associational activities of the street traders thus: "Along each street, each association established a purse into which each member was compulsorily required to make a weekly payment of a fixed sum of three pence. There was a financial committee that was mandated to disburse the cumulative contributions to pay two clerks and to engage lawyers when legal assistance was required". In effect, the traders would rather pay their association fee than the Council fee, perhaps because as Lawal (ibid) noted any trader who failed to pay the association's fees was not allowed by other street traders to sell. On the other hand, those who paid got shielded by other traders in case of any run-in with the Council.

Within the organized Lagos markets, traders' associations were also taking root in the 1920s. Mba (1982:193-194) suggested that the leaders of those early associations in the 26 markets in Lagos were

often selected through an ‘informal election’, based on personality and leadership. Although Mba did not elaborate on what the informal election involved or who did the ‘voting’, one can surmise that because market association leadership required the approval and recognition of the Council to operate, that the government may have been involved to some degree. As Sudarkasa (1973:60) pointed out with regard to the organizational hierarchy of the market governance in the Western Region, “Beneath the government superstructure are the female heads of the women traders.” Those female heads liaised with the government in matters to do with the market and traders. By the 1930s, a number of the Lagos market associations had “modernized their organizations with all the paraphernalia of secretaries and executive committees and sought official registration” (Mba 1982: 194). Interestingly, the associations in those early years often employed male secretaries because of a lack of literate women in most cases (ibid: 195) and that practice has stuck to the present time, despite the presence of large numbers of educated market women.

Johnson (1981) and Mba (1982) both provided an account of the unison of Lagos market women from various market associations in opposing the colonial government policies between the 1920s and 1940s. According to both accounts, the Lagos market women from the various markets were organized by a charismatic (though illiterate) Madam Pelewura who was a fish trader that opposed the Colonial authorities attempt to control food prices in the market and to impose taxes on women at various times. Mba (1982:197) noted that Madam Pelewura and the Lagos Market women’s associations were supported in their organizing by the nationalist and political activist, Hebert Macaulay. At the December 18, 1940 mass meeting in Lagos (which registered the women’s taxation protest) Madam Pelewura reportedly spoke to Governor Bourdillion a , underlining the key family provisioning role that market women played. According to Johnson (1981:140), Madam Pelewura argued that ‘...female taxation was contrary to custom and that its imposition was undesirable in the midst of the other sacrifices connected with the war.... It was the women that bore the brunt of the wartime hardship, having to feed and clothe their husbands and relatives as well as help their men pay income tax lest they should be sent to prison for defaulting.” The market women’s association secured partial victory as the income threshold for taxation for women was raised from 50 to 200 pounds (ibid:141). That threshold exempted most of the women traders from taxation.

The 1940s organizing against taxation also marked the beginning of the liaison between the Lagos market women’s associations and the Lagos political parties. From then on, the Lagos market associations typically worked in alignment with the political party that was favoured by the Lagos traditional authorities. The relationship seemed to have turned the Lagos market women’s associations into a vote-gathering tool for the political parties, as each of the rival political parties started active recruitment of the

leaders of the market associations and set up women's wings of their political parties from the various market associations. Mba (1982: 212-213) noted that Lagos market associations got enmeshed in the political conflicts between the Regional Action Group (AG) and the Federal National Council of Nigeria and Cameroons (NCNC) in the late 50ss and early 60ss. The Lagos Town Council was controlled by the Western Region (led the AG). The NCNC women market members accused the Town Council of allocating stalls to only AG women members, while collecting money from NCNC members (ibid). The AG eventually got the upper hand, aided by its strong ties with the traditional authorities and its establishment of market supervisors in each market.

Mba (1982: 210) suggested that the fragmentation of the combined Lagos market women's association was in part due to the death of Madam Pelewura and the absence of another leader able to rally the associations together. Thus, the associations operated in various markets with varying levels of cohesion. Separate from the general market level associations, many markets also had associations organized along commodity lines, known as *egbe*. Referencing those in his study on voluntary associations, Little (1972:283) noted that "In Lagos market, for example, there is a separate section for each product - fish, vegetables, and the women are divided according to the product in which they deal. Each section has its own *egbe* which discourages competition among women selling the same product. ...it would be unthinkable for a trader to disobey her market *egbe* well as being unprofitable. Any trader who under-cuts her fellow traders was ostracized and she may be reported to the leader of the *egbe* and, if necessary, to the head of the market." Those commodity related associations (*egbe*) seemed to have operated with various rules and modes in different markets. Studies by Adeyemo (1986) on six fish markets in Lagos and Ikioda (2012) on Alaba-Suru market in Lagos both suggest a reasonable level of continued organizing by Lagos traders along commodity and individual market governance lines. However, both studies noted that compulsion and threat often underlined the associations, as traders often had no choice to opt out. In a subsequent study on how the associations worked, Ikioda (2014: 112-113) noted thus: "Some traders were particularly unhappy that the market association's leadership was increasingly politically manipulated and not considerate of the welfare of its traders, with many cases of bribery and misuse of the association's titles for political motives... "

The central organization of the combined Lagos market associations seemed to have been revived and granted a greater influence with the emergence of Alhaja Abibatu Mogagi in the late 1980s. Based on newspaper features<sup>18</sup> on her life, Alhaja Mogagi (like Madam Pelewura) was not educated but was very politically savvy and outspoken. She was an importer of consumer goods and a political activist. She

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<sup>18</sup> Many Nigerian newspapers paid her tribute when she died in June 2013. These included The Nation, The Guardian; and the Western Post

managed to rally together the various market associations across Lagos to largely political ends. With her son, Bola Tinubu, as governor of Lagos (from 1999-2007), her influence grew to national levels and she received national honours and honorary degrees. She strengthened the governance structure of the market associations, mimicking the centralized governance structure of the Nigerian state (Federal, State and Local government). The leadership of markets was similarly organized and Iyalojas hierarchically positioned and installed. She became designated as President General, Market Men and Women Association and Iya Oba of Lagos, Alhaja (Chief) Abibatu Mogaji (MFR). In a tribute upon her death in 2013, The Nation newspaper noted thus: “the efficacy with which she helped arrive at workable solutions made her indispensable to successive administrations in the state. Working with them, she oversaw a tremendous expansion in the size, quality and sophistication of markets in Lagos. As environmental sanitation became increasingly important, she ensured that traders were properly enlightened on their role in ensuring that the state was kept clean, peaceful and prosperous.”<sup>19</sup> In effect, she worked very closely with the various governments.

The Lagos State Handbook (1988:148) put the number of established markets in Lagos at 300, noting that there are “many other illegal and unrecognized markets”, while Ikioda’s (2012:36) study put the estimated number of Lagos markets at 400. So, if each of the markets had only one association, that would still involve a lot of coordination to organize at a central level. It therefore made sense that the Iyaloja General would have local government-level Iyalojas overseeing a number of markets in their locality and reporting to her, while the market-level Iyalojas report to those at the local government level. Based on data gathered during my field work<sup>20</sup>, some markets may have more than one Iyaloja if they were considered too large and required to be governed under multiple ‘jurisdictions’. In such a case, one of the Iyalojas was designated as the senior and generally represented the other Iyalojas if only one person was required at the Iyaloja meeting. Field interviews revealed that the Iyalojas were appointed for life and Alhaja Mogaji’s reign seemed to have greatly increased their powers and recognition with the State and Local governments and by corollary, their powers over the markets and traders. For instance, the Iyaloja-General had an office within the State Government Secretariat in Ikeja<sup>21</sup> and the market Iyalojas were entrusted with collecting local government taxes and sanitation fees from traders in their jurisdictions.

It turned out that as Alhaja Mogaji started to grow weaker with age (she died at 96 in 2013), she brought in her granddaughter, Folashade Tinubu-Ojo (Bola Tinubu’s daughter) to represent her at the numerous

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<sup>19</sup> The Nation newspaper editorial on June 21, 2013, accessed on November 28, 2016 at: <http://thenationonline.net/alhaja-abibatu-mogaji/>

<sup>20</sup> Interviews with market officials at Oke Arin, Lagos market in November 2015

<sup>21</sup> Reputedly, it would be easier to get a meeting with the State Governor than with the Iyaloja-General – a statement I found to be true based on my experience during the field work.

political meetings and engagements. In a move that most traders and other Iyalojas perceived to be improper and out of practice, Alhaja Mogagi had also organized with the political and traditional authorities to make her grand-daughter her successor as Iyaloja-General. The Western Post newspaper made an interesting revelation that “There were speculations that the late Alhaja Mogaji had singlehandedly decreed that her granddaughter who is also very industrious, Mrs. Folashade Tinubu-Ojo, succeed her as Iyaloja-General of Market Women and Men in Nigeria. Before she eventually assumed the position, Tinubu-Ojo had been working as Iyaloja-General in acting capacity and represented her grand mum on many occasions while she was alive. But her appointment rankled some market women who protested her nomination, saying she was too young for the office.”<sup>22</sup> In spite of the traders’ protests, Mrs. Tinubu-Ojo was crowned and duly recognized as Iyaloja-General by the traditional rulers and the Lagos government in 2014, largely due to her fathers’ influence and clout. The new Iyaloja-General continues to work to consolidate her position.

With the marked increase in Igbo (male) traders in Lagos, particularly in the last two decades, they also started to form traders’ associations along ethnic lines in the various markets. Although there had been an Igbo Union in Lagos since 1934 (Olutayo, 1999:163), associations on the basis of trading and market-specific associations of Igbo traders seemed to be fairly recent developments. The formation of the Igbo Traders Association appeared to be driven by the Igbo male traders’ perceived lack of voice in the Lagos market governance structures and the feelings that they were unduly targeted for taxes and fines. For instance, the News Agency of Nigeria reported on the meeting and the demands of Igbo Traders in Lagos “under the aegis of Igbo Traders in All Progressives Congress (APC)” in November 2016. According to the report, “the traders sought an end to what they called ‘discrimination against the Igbos on levies and taxes at the various markets’. They also demanded for more inclusion of the Igbos in the political affairs of the state to give them a sense of belonging”<sup>23</sup> Interestingly, this particular group of Igbo traders seemed to have openly taken up membership and aligned themselves to the ruling political party in Lagos in their quest for better economic access. That is not likely to be the case with the other Igbo traders associations in Lagos, based on field observations and the background on the Oba of Lagos’ threat to Igbos in Lagos, as discussed earlier (in section 4.1).

A major point of most accounts on how the associations operate is the compulsion of traders to belong to the groups. For instance, Barnes’ (1986:162) study of Mushin Lagos found that “Each market was self-regulated by an internal market association of traders whose operating rules were based on long

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<sup>22</sup> Western Post feature on June 16, 2014, accessed on November 28, 2016 at: <http://westernpostnigeria.com/life-remembered-alhaja-abibatu-mogaji-1917-2013/>

<sup>23</sup> News Agency of Nigeria report on November 15, 2016 accessed at: <http://www.informationng.com/2016/11/igbo-traders-lagos-want-engagement-lasg.html>

establishes custom. All the traders belonged to an association, such as the Awolowo Market Men and Women Association, in order to establish their right to trade in the market. The officers of an association were almost entirely responsible for maintaining order in the market.... These associations profited from compulsory entrance fees charged to traders.” Similarly, Fourchard and Olukoju (2007:108) argued that “Traditionally, trade activities were in the hands of women associations. Each market had a market association that was in the firm grip of an Iyaloja, a market woman who represents the interest of the women and whose personality reflects in the running of the markets.” These tend to emphasize the point that Barnes (1975:77) made about associations in Lagos that “Membership in unions is frequently mandatory, somewhat compromising the voluntary aspects of these organizations”. That seemed to be even more the case with market associations.

A related point of interest is how the leaders of the market associations seem to legitimize their positions through connecting with the government. It would seem that as the leaders of the market associations leaned towards the state to access the power flowing therefrom, they suffered a disconnect with their key constituency, the women traders. No longer did they depend on the vote and election of the women traders for their legitimacy as their powers were now drawn from the state, along with the requisite instruments of force and cohesion. The point about market associations and their leadership drawing power and legitimacy from the connections with government is akin to findings from other West African contexts – Benin (Prag, 2013) and Ghana (Clark, 1994).

#### 4.5 The Oke Arin market site

The area that is known as the Oke Arin market falls in Isale Eko, which was the heart of the ‘native’ section of the Lagos Island during the colonial period. Given that the market formed organically in the area, as residents brought out wares to sell on the street and street traders joined them, the delimitations of the market are somewhat fluid. At the time of the field research, the area that various informants (traders, market associations and local government officials) confirmed were part of Oke Arin included roughly twenty streets with the following boundaries: Idita street in the north; Akpogbon street in the west; John street in the East; and Williams street in the south. It covers an area of about 158, 708 square meters with a perimeter of 1.6 kilometers (see image 1 below for sketch of boundaries).



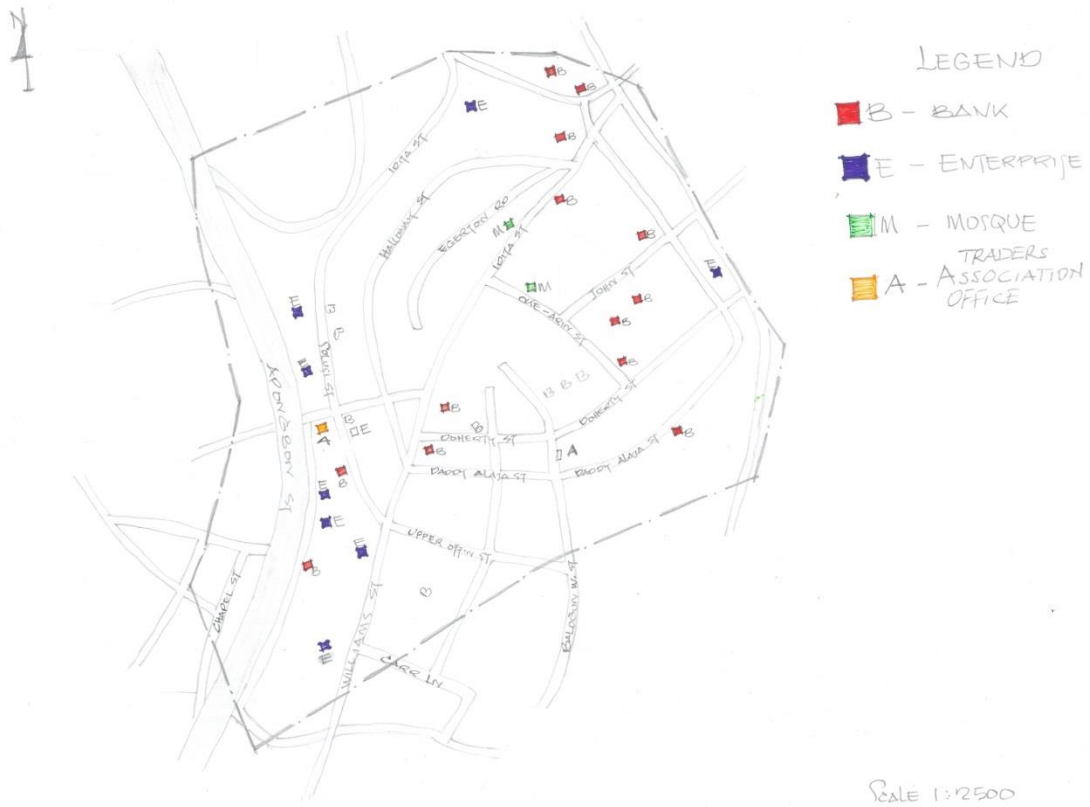


Image 1 (above) depicts a sketch of Oke Arin boundaries



*Image 2 (above) reveals the market flow onto John's street where fabric sellers showcase their wares*

As mentioned in the earlier section (4.1) on planning challenges, Isale Eko was unplanned, the houses are jumbled together, the narrow streets are winding and mostly untarred, and there were hardly any drains. Residents set up structures as they deemed fit and there was no differentiation between commercial and residential sections. Describing what it was like dealing with the developing commerce and chaos in the area during the colonial era, Bignon (2008:63) provided the following account:

Lagos's Town Council reported great difficulties in dealing with these structures, most of them were placed around the city center and in Isale Eko. In spite of the several bye-laws intended to put things right, the situation seemed to get out of control: "whole lengths of new drains are covered over with boards by petty traders, and when removed from one point they re-appear at another." Attempts to secure smooth movement in main thoroughfares, some of them very narrow, through periodical inspections, were described as an activity close to street fighting. The Town Warden, for example, reported that "wares in streets are becoming so large that the vendors become uncontrollable . . . the Street Inspectors drive them or they run away at the sight of one of them, but to return after he has gone." In one of his night patrols, he even discovered "a well-established evening market in full swing".

Oke Arin has continued to typify the market as the home for the residents and 'owners' of the area. But they have been joined by a great number of traders for whom Oke Arin is only a market. The demand for commercial space has been huge. As Ezema et al (2016:140) suggested based on their study on the changes in property use and ownership in the Isale Eko area, there has been "widespread conversion of residential buildings to commercial buildings". The trend in the last two decades has been for the land owners in the Oke Arin area to enter agreements with private developers who remodel the buildings into multi-storey buildings. The land owner usually gets a floor while the developer rents out the building until an agreed period for recouping the investment. Arguing that the conversion of buildings was akin to gentrification, Ezema et al (ibid) noted that "with poverty of the original settlers existing alongside prosperity of the business tenants within the core inner city, ghettoization became common in the area."

Although not formalized, those who sell the same types of goods generally rent shops near one another to form some sort of cluster around the same section of the market. There are about 2,244 shops and stalls in the designated 14 sections of the market (see Figure 1 on Page 95). The 14 sections that the (Igbo) Oke Arin traders' association pointed out during the field research are somewhat differentiated by the main commodities many of the traders in those areas sell. For instance, traders on Akpogbon street are generally known to sell bakery items while those on Holloway are known for imported food items.

However, there are no hard and fast rules on this, as the choice of where to be located is driven by many other factors, including spatial availability and perceived higher traffic from shoppers. Apart from the butchers whose stalls are mostly within the partially enclosed local government-built plaza on Sanusi Olusi street, it is possible to find many items in any section of the market.

Some commodities have a preponderance of women or male traders. For instance, the meat section mentioned above comprises mostly of male traders while the rice and fabric traders are mostly women. The wines and imported food products are dominated by male traders (mostly Igbos). The gift items, crockery and enamelware are split almost equally between women and men. A list of some of the streets and the predominant items sold is presented in Figure 1 (page 95). I also present more details on the spatial politics in Oke Arin market in Chapter 5. With regard to estimated ethnic composition, Yorubas make up roughly 50 percent of traders and are mostly women, while Igbos make about 40 percent and are mostly men. Other ethnic groups (Hausa and minority groups) make up the remaining 10 percent.

Fully embedded in the structures of Oke Arin are the various banking institutions in the market. Altogether, there are 22 bank branches, with at least one on each street in the Oke Arin area. Like the traders, the banks have rented buildings that were formerly residential houses in the Oke Arin area. Many tend to rent the entire building and remodel it for better security fittings.

Table 3: Number of shops and stalls in Oke Arin (by streets/sections/key commodities)

S/N	Section	Regular shops	Open Stalls	Key commodities
1.	Idita	158	170	Tinned Tomatoes, Tinned food
2.	Koseh	51	21	Toiletries, fabrics
3.	Issa Williams	84	64	Wines, Toiletries
4.	Daddy Alaja	53	56	Food, Beverages
5.	Holloway	41	28	Food, Beverages
6.	Offin Canal	62	48	Tinned Food
7.	Offin 1	138	126	Wines, Tinned Food
8.	Offin 2	114	180	Wines, Juices
9.	Bakery	67	43	Bakery items
10.	Akpogbon	21	24	Bakery items
11.	Egerton	42	55	Sweets
12.	Sanusi Olusi	52	90	Tinned food
13.	Alakoro	98	180	Candles, Matches

14.	Doherty	81	97	Soaps, detergents, fabrics
	<b>Totals</b>	<b>1,062</b>	<b>1,182</b>	

Grand Total - **2,244**

## Summary

This chapter has examined the Lagos context and some of its key economic developments, particularly in relation to women. It has also highlighted some key norms that underpin women's economic participation in the context. Some of the key points from the context review include the following:

Although Lagos is the commercial capital of Nigeria, it has historically been challenged with environmental and infrastructural deficit and poor planning, which negatively impact transportation and sanitation.

Trading is the main occupation of women in Lagos and women make up the large majority of traders, with a good number trading on the streets. With the Structural Adjustment of the economy in 1986, many more people –women and men –joined the informal sector, which mostly meant hawking and trading in Lagos. Most of the men who joined in the trading in Lagos were Igbos, increasing the competition and adding the extra layer of gender and ethnicity into the mix.

Gender norms in the context saddle women with family provisioning. However, in spite of the social construction and acceptance of women as traders, much of the performance of their trading seems to have been forced by policy and practice to remain at the margins (financially and spatially) due to their largely informal nature. Traders, particularly those on the streets, have had a problematic relationship with the government, especially given that government focus is more on excluding and prohibiting them than on providing the infrastructure to enable businesses thrive. On their part, Lagos women traders have also resisted attempts by the government to tax them.

Lagos market associations mediate between traders and the state, collecting taxes and fees on behalf of the government. However, the market associations' relationships with traders are often marked by high-handedness and compulsion. It is important to note the historical shift from female control of markets in

the pre-colonial period to male control in the colonial and post-colonial periods, starting with the 1949 colonial ordinance, as this has clear implications for spatial politics and gendered power relations in the market.

The history of women traders' organizing highlights the role of individual women's leadership exemplified by the two charismatic market association leaders (Madam Pelewura and Alhaja Mogagi). The extent to which that leadership supports the general economic empowerment of women is of interest for this study. Finally, Alhaja Mogagi's effort to secure her granddaughter in the role of Iyaloja General is significant in relation to maternal bequeath of critical resources, akin to matrifocality, which I examine further with the empirical data in the thesis (see Chapter 5).

I take forward these three themes: market entry and matrifocality; spatial politics; and leadership and collective action in the subsequent empirical chapters (5, 6 and 7) respectively.

# Chapter 5 – ‘Born into trading’: market entry and matrifocality

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“For as long as I know myself, I have been in the market. My mother used to bring me with her to the market when I was a toddler. I started helping her with selling from childhood. When I close from school, I will come to the market and help.

“As for having my own business, I would say I started from childhood, buying different wares on the side and reselling them. I slowly saved up money and I would use some of it and buy school provisions. While at the university, I would buy such wares as boiling rings, cups and ladies underwear and resold to other students for reasonable margins

“The major thing that has helped me to succeed in this business is that my mother had built a lot of goodwill and had developed strong customer base... she made sure she kept all her shops secure to hand over to me.

- Iya Isah, 54, enamelware trader, degree holder and mother of three<sup>24</sup>

Iya Isah’s beginnings and preparations to her trading business are similar to that of many women traders in Oke Arin market. While there are varied profiles and paths to women’s trading careers, there are some recurring enabling factors, which often include matrifocal support.

Various studies (Sudarkasa, 1973; Barnes, 1975; Peil, 1991; Denzer, 1994) have suggested that Yoruba women are predominantly traders. Writing in the context of the Awe in Yorubaland, Sudarkasa (1973:2) argues that based on longstanding tradition, “virtually all uneducated Yoruba women, and even many those who are educated, are traders”. Similarly, in her study of the Lagos context, Peil (1991:80) suggests that “a large proportion of women in Lagos are self-employed, mainly in various forms of trade”. With such large numbers engaged in some form of trading, I believe it likely has a normalizing effect for both women and the wider Lagos (Yoruba) society to perceive trading as a woman’s forte. While societal and technological changes may be bringing with them various modifications to the forms of trading, the key forms are still those conducted in the open market such as Oke Arin, Lagos.

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<sup>24</sup> All the women traders’ names have been changed to give them anonymity but other details remain the same.

In this chapter, I draw on debates around how women get into trading: the enabling factors such as the role of inherited wealth, education, and sources of capital to examine the data gathered from the Oke Arin women traders. This is to answer the first sub-question: **To what extent do family/kin relationships constitute an entry strategy for women's trading?** I start (in section 5.1) by examining the enabling factors in the social context and some of the ways that women start their trade. Next (in section 5.2), I zero in on the central role of mothers, detailing the trend of matrifocality. In subsequent sections (5.3; 5.4 and 5.5), I explore how marriage, formal education and sources of capital are implicated in the women's market entry. I will conclude the chapter by highlighting the key points that suggest how family/kin relationships influence women's 'power within' and 'power to' start trading.

### 5.1 Enabling factors – social context – mothers and daughters

In the second month of my research at Oke Arin market, I had an encounter that highlighted how the family/kin is involved in how women in the Lagos context start their trade. I headed out for introductions to the Yoruba women traders at the Sanusi-Olusi/Daddy Alaja section of the market. Luckily, the cloudy morning was dispelling to a sunny afternoon, with a better prospect of good business in the market and, importantly for me, better cooperation from prospective interview participants. I had agreed with the executives of the Oke Arin Traders Association that the Chairman of each section of the market will connect me with the Yoruba women traders in his section of the market. The Sanusi-Olusi/Daddy Alaja section of the market is a short two-minute walk from the Association office on Offin Canal through the Upper Holloway Road. Soon, I was at the shop of the section Chairman. As I explained my research and the process yet again to him, he advised that I should not tell the Yoruba women that I had registered with the (largely Igbo) Oke Arin Traders Association because it would likely close doors and make them uncooperative. He estimated that the Sanusi-Olusi/Daddy Alaja section had roughly 70 per cent Yoruba (women) traders and 30 per cent Igbo (mostly male) traders. After some reflection, he said his neighbor (whose name I later learnt was Alhaja Talatu) would be my best link to the Yoruba women in the section.

Alhaja Talatu, 65, trades in rice and cooking oil and is a mother of four children. Her second daughter, Mrs. Bamgbose, 32, is trading in the same wares, just 15 shops away on Sanusi-Olusi. The section Chairman waited until Alhaja Talatu had a bit of break from customers and introduced me to her as his 'sister' who was doing a school research. I then explained my research to Alhaja Talatu and she said it was best I speak with her daughter and that her daughter would answer any questions I may have about her trade because she knows it well. When I tried to explain that I would also appreciate her direct input, she firmly told me that she does not deal directly with researchers. Her English was perfect so it was not

an issue of language but some personal policy. Medium-set and dark in complexion, Alhaja Talatu had an air of authority and a quiet dignity, like one used to being obeyed, not debated with. She said her daughter is a Mass Communication graduate and that she ‘likes to talk’. She asked her assistant, a young man in his early 20s to take me to her daughter’s shop, about 15 shops away from her mother’s but still at the Sanusi-Olusi section of the market.

Alhaja Talatu’s daughter, Mrs. Bamgbose, in addition to dealing in her mother’s wares (rice and cooking oil), had also added varied sizes of cellophane carrier bags to her stock. Mrs. Bamgbose was very friendly and happy to engage with me (and she became my most ardent supporter and helper through my time in the market). Married with a five year old son, Mrs. Bamgbose holds a civil service job as communications officer but said she opened her shop in 2014 to enable her exit the office job as soon as practicable. She had been helping in her mother’s shop since childhood. Prior to 2014, she had been an assistant to her mother who trained and supported her financially to start her business. She thinks of her business as an extension of her mother’s – and as a family business. While the mother and daughter are cooperating at various levels, it was clear to both women that the mother was carefully preparing to hand over the business to the daughter.

Like Mrs. Bamgbose, many other women traders’ mode of entry into Oke Arin involved starting as helpers to their mothers or other kin. Many were brought to the market when they were toddlers (as part of their mothers’ child care arrangements) and started running errands and trading on the side once old enough to do so. In tracing the beginnings of their trading, such phrases as ‘I was born into the business’ and ‘I have been in the market since I knew myself’ were recurrent. Even when the women traders were schooling (as most did), they would return to the market at the end of the school day and during holidays. Some like Iya Isah (quoted earlier) became entrepreneurial very early in life, trading on the side even while in school.

In addition to the wider societal context that encourages and normalizes women’s trading in Lagos as shown in a number of studies (Peil, 1991:80; Sudarkasa,1973:117; Barnes 1975:77), it would appear that the point made by Kirkwood ( 2012:142) that “...living in an entrepreneurial family is potentially an important influence on entrepreneurs’ later decisions to start their own ventures” applies to many of the Oke Arin women traders. Kirkwood (2012) suggested that family influence was the most important factor for them when initiating a business later in life. All but two of the 35 Oke Arin women traders interviewed in depth mentioned having been influenced by family members who had traded or were still trading. For instance, Adidat, 33 who deals in beverages noted:“ I started (trading) when I was in secondary school. I was with my mum then and it was because I have the idea of the business and I took



over my mummy's business and I used her shop for my business." Similarly, Madam Juliana, 60, who deals in detergents, candles and insecticides, and has been trading for 39 years said that she was "born into the business". Although she studied Journalism and Secretaryship in the UK, she said she returned to Nigeria to join and then take over the business which her mother had started, based on the older woman's advice and support. Bolanle, 31, who deals in beverages, traces the family influence in trading to her grandmother. She said: "I was born into the business, in fact my grandmother had been at Oke-Arin market for ages before she died and I have been assisting in the business while I was at school. I finished at Ogun state university and in the process of not getting a job, I eventually got into the business. Although my parents are into baby food, in which my father was a major distributor, I started in 2006 then with a single shop equipped by my father and later I got into beverages different from what my father introduced to me."

While fathers, grandmothers, sisters and aunts were mentioned in accounts of how the women traders got helped and influenced to start their trades, mothers were the family member most overwhelmingly referenced by the Oke Arin women traders. Of the 35 women traders interviewed in depth, 28 referenced their mothers as linked to the initiation of their business. This is similar to Yusuf's (2013b: 10) assertion, based on her study of women textile traders in Balogun, Lagos market, that mothers had the greatest influence in the women's entry into trading. It may tie back to the context of Yorubaland where trading is largely women's business and therefore daughters may not only be socialized by the mothers to learn trading but may also be considered the 'natural' inheritors of their mother's businesses.

In the course of the research in the market, I found that not only were there many mother-daughter trading concerns, most of the women had come into trade aided by and/or inheriting from mothers, grandmothers, sisters, and aunts. Most of the women traders in Oke Arin have family members (often female) who are or had been involved in some form of trading. That influence for many of the women traders therefore appears to flow mostly from their female kin. Equally importantly and indeed attached to that influence are the practical guidance, support and inheritance of trading assets from female kin, particularly, mothers (termed *matrifocality*) which I discuss in the next section.

Interestingly, there were a few women traders who also had their fathers' direct financial and practical support. The two women traders who fall into that category incidentally both started and are operating on a larger-than-average scale. While this may be just coincidence, it may also be a hint that the additional support from fathers created deeper pockets and wider networks for the women traders, a point that is worth further probing. On the whole, resources available to the women varied depending on the class (and wealth) of their kin; how much of it they were able to secure; and how long they have had to accumulate

before they started on their own. There were also two women who credited their husbands with providing the initial capital for their trading and two others who are in trading partnerships with husbands. I examine those in more detail in the section on marriage (5.3)

## 5.2 Matrifocal trade training, guidance and inheritance

The central role of mothers in the initiation of the businesses of most of the Oke Arin traders presents an interesting point for consideration on matrifocality (González, 1965; Adésinà, 2010; Jackson, 2015). For the examination of matrifocality, I follow Jackson's (2015:1) definition of the term as referring to "kinds of relatedness in societies where mothers are structurally, culturally and affectively central". She points out that matrifocality may exist with any formal descent arrangement and in contexts where men dominate the politics and economy. The main determinant of matrifocality then is that relatedness is performed in a way that places mothers in the center. As Gonzalez (1965:1544) argues in her analysis of what constitutes matrifocality, the mother is dominant, although "she may or may not be the economic mainstay of the group, but she probably exercises authority in how the money coming into the domestic establishment will be used. She also is probably the figure who most influences the children in their development..."

The dominance of mothers in influencing the family economy and decisions on the career choices of daughters (and some sons) was glaring from the accounts of many of the Oke Arin women traders. Many of the women spoke fondly of their mothers as having trained and encouraged them to start their trading. For instance, Bukola, 39, who trades in insecticides and antiseptics (like her mother used to) paid glowing tribute to her mother who retired from the market at 68 years old, after helping Bukola and her two siblings, a twin sister, Lola and an elder brother, Segun set up in various trades. Although her mother had been a civil servant earlier in life, she moved into major distributive trade and secured partnerships with big companies. The three siblings are all degree holders (proudly trained single-handedly by their mother) but their mother encouraged them to focus on trading and helped them set up. Bukola said that their father was never in the picture. Tracing the beginnings of her now 11 years in trading, Bukola said: "I started with assisting my mum... After some years, I was able to get a shop of my own ...My mum helped me to get the space as soon as someone told her about the vacancy. She helped me financially for two years, then I started on my own..."

The pattern of mothers first training their daughters in trading and then handing over their businesses to them both provides daughters the structure to guide their ventures and potentially contributes to the

mothers' affective centrality. It also fits well within a strategy the mother may adopt to fend for them in a cultural set-up where she is often their main provider (Surkadasa, 1973; Eades, 1980). As Eades (1980:68) noted in his analysis of the role of the Yoruba mother, "As a woman's children grow up, one of her main concerns becomes financing their education and defending their interests against those of her husband's other wives". The practice of mothers training daughters (particularly) in trading is also grounded in Yoruba culture as suggested by some studies (George 2011; Denzer, 1994). So, while there may be father figures, the mothers of the Oke Arin women traders are often central – culturally, structurally and affectively. I would therefore argue that the data from Oke Arin women traders supports the existence of matrifocality in this context.

It appears that matrifocality and the pattern of preparation for its associated wealth transfer and inheritance has largely endured in the form observed by some of the early Yoruba studies (Eades, 1980; Denzer 1994). Many of the women traders in Oke Arin are second-generation traders and inherited and/or learnt to trade from their mothers, sisters, grandmothers or aunts. It is also comparable to the findings of Dunne and King (2003:39) in relation to the Ghanaian context that "Female traders in their old age give their stores/stalls to their children (mostly a female child who has worked closely with the parent over the years) to inherit."

Jackson (2015:21) takes forward her observations on matrifocality with her key argument that "social changes of modernity are driving relatedness decisively towards matrifocality in many contexts". Drawing examples from various contexts, some of the most compelling being those involving family and child welfare policies that target mothers, she presents the case of how modernity is increasing matrifocality. While the incidence of matrifocality in the Oke Arin context may not qualify as a new trend, it seems to be gaining new significance with the increasing urbanization and the growing numbers of people taking on trading as their main livelihood option in Lagos (Rao et al, 2009). A number of earlier studies (Sudarkasa 1973; Cornwall 2002:970) note that Yoruba women are expected to largely provision for themselves and their children, including school fees and training. So, the aspects of matrifocality observable in Oke Arin are not particularly new in the context of the Yoruba. However, with fewer alternative employment opportunities, many people are turning to trading and those who have long held the trading assets are women (the mothers) with the power to influence the economic fortunes of the next generation. The continued pattern of matrifocality may therefore have greater implications for gender relations in the context, as it often privileges daughters over sons.

Most of the women's accounts of starting their ventures included a period of tutelage and learning the workings of the trade, most under the guidance of mothers. Many mentioned that they had been brought

to the market as toddlers and a good number went to the market at the close of the school day and during holidays to help with their mothers' trade. Concurrently, they may start a little trading on the side, putting aside their profits to commit to their own trading when they are ready to start. Similar to what Alexander and Alexander (2001:63) noted with respect to the Javanese that "... Girls often learn commercial skills from their mothers or mothers' sisters...", the process of transfer of trading assets from mothers to Oke Arin women traders usually comes after that period of training.. While in rare cases and for varied reasons, sons may get similar trade training and support from their mothers (as exemplified by Segun, Bukola's older brother), the focus seems to be mainly daughters.

While the cultural setting that makes trading a largely women's profession may provide part of the explanation for women training and handing over their trading assets to daughters, another set of Yoruba gender norms may also be at play. For their study of Yoruba gender norms and their impact, van Staveren and Odebode (2007) surveyed 191 Yoruba women in Ibadan, Nigeria. One of their findings was that "marriage norms in particular on property, inheritance, polygamy and child custody,... benefit men/fathers/sons over women/mothers/ daughters" (van Staveren, and Odebode 2007:917). To further buttress that, they noted that in interviews with 31 of the women, they "... unanimously expressed a lack of inheritance rights and individual property for women – what they owned was owned by the household, headed by their husbands, except for their business assets in case of self-employed women in the informal economy." However, other studies (Surkadasa 1973 and Eades, 1980; Mann1993) point to **less** inheritance rights of daughters (in relation to sons) as opposed to the **lack** of them being suggested by the statement above. Regardless, two important points are worth highlighting from the study by van Staveren, and Odebode (2007). The first is that trading assets are often the main property women have complete control over, with the implication of the autonomy to dispose as they deem fit. The second is that sons usually inherit more assets from their fathers, therefore, there's the possibility that a mother may feel more obliged to ensure that her daughter gets something to fall back on since the son is more likely to be already taken care.

As van Staveren and Odebode (2007:917) have argued, the culture of daughters marrying out and sons perceived to remain in the family is a major cultural plank for the inequality in the transfer of (especially immovable) property in favour of sons. Interestingly, trading assets have a reasonably different quality compared to the family house and land. Although trading assets often include physical property such as shops and stalls, they are considered more easily transferable and moveable. Since the sons typically stand to inherit more from their father than daughters do, it would be reasonable for mothers, among other considerations, to favour daughters with their bequest of trading assets. The point of favouring daughters with respect to perceived moveable and easily transferable assets becomes even more understandable in

the light of Jackson's (1996:496) argument in the context of relative importance of land to men and women that "...patrilocal marriage also places a premium on mobile property for women, who may therefore have different strategies of asset accumulation to men".

The trading assets the Oke Arin women traders received from their mothers (and other kin) to enable them start, include financial capital (which I will discuss in more detail in section 4.5) stalls, shops, goods, and stocks. There are also more intangible but critical assets like supplier and customer networks. As Clark (1994:182) points out in relation to the Ghana context, 'stall rights... and introductions to suppliers' can be more critical than finance to the initial success of the trader. From the accounts of the Oke Arin women traders, many received a variety of the aforementioned assets but judging by how many of them spoke about the stalls and shops, those seemed to seem to be the most valued. That may be tied to the premium placed on space in Oke Arin (which I discuss in the next chapter) and the fact that sometimes even money cannot buy the trader a desired space in the market. It also suggests that traders who did not have the benefit of inheriting space either because they are new generation traders or their kin were unable to hand down any shops will likely start out under more challenging circumstances. One such example is Iya Biodun, 28, who deals in mosquito coils and lighters and has been trading for four years. She said she got no help from family because they were too poor to help and she had worked for five years as a salesgirl, saving up money to enable her start her business. Although she had managed to get a shared space in a shop, the bulk of her capital went into the rent. She could only manage to trade in very low cost items and her shop was quite scanty.

In the few cases where sons have been set up in trade by their mothers (as I will discuss subsequently), they got basically the same assets as daughters. The decisive factor in the selection of which child (and most often, daughter) a mother bequeaths her trading assets seem to be based on the interest and trading acumen of the particular child. I asked a number of the women traders why they thought their mothers selected them to take over their trade (especially when they are not the first daughters of their mothers). The overwhelming response was that their selection was based on their interest and availability. Each had taken the time to study and understand their mother's business, often taking control of different aspects of it in bits and winning the confidence of their mother that they can run the business. A good example is Mrs. Bamgbose who is Alhaja Talatu's second daughter but is being handed over her mother's rice and cooking oil trading business based, as she said (and I observed), on her interest and availability.

Just as societal norms and expectations contribute in initiating and sustaining the interest to get into trading for daughters, they generally seem to do the opposite for sons. That is, they construct market trading as less than the manly thing to do, especially in the sectors predominated by women. Some men

transgress the norm and sometimes strive to ‘upgrade’ the tasks they perform (with new technology, as I discuss later) possibly, to give them more ‘manly’ qualities. Apart from Segun (Bukola’s brother), I encountered two other sons who were following after their mother’s trading. One of them is Akin, the 36 year old son of Alhaja Aminat, 65, who trades in laces. Akin, a graduate of Estate Management said he joined his mother because he could not get a job. Along with his immediate older sister, Biola, they share the shop with their mother but maintain different varieties of laces and separate accounts. In the course of my interactions with the family, Biola clarified for me that although she and her brother share the shop with their mother, each of them operates a separate business. Being in one shop is for mutual support as well as to make the shop look richer, thereby attracting more customers. She said that the each of them sell different types of lace and their accounting is also done differently. In a separate interview, Akin emphasized that the trading was a no-option choice for him and that “If not for the present situation (of the economy), I wouldn’t have been here... (in the market)”.

Akin’s discomfort with trading and being in the market is shared by Madam Anne’s son, Deji. Madam Anne, 62, deals in rice and has four children aged between 30 and 40. Deji, her second child and only son, is 37 and is the only child who has shown interest in Madam Anne’s trading. He has been helping his mother in her trade for the last 14 years. After graduation, he did not get the office job he hoped for and so, five years ago he started out on his own in a shop in the market, also dealing in rice. Although he is married with two young children, he sees his shop as another branch of his mother’s business. He expressed frustration with what he considers his failed efforts to modernize the business – ‘to automate supplies and payments’. He was ambivalent about taking over from his mother in future. When I pushed him for an answer on whether he would leave trading if he gets an office job, he countered with the observation that office work does not pay well either and that the salary can be irregular, implying he would likely stick with the trading, in spite of not feeling satisfied in it. On his mother’s part though, there did not seem to be a question about who she would hand her trading assets to. Deji alternates between his shop and his mother’s, helping her as he put it ‘with checking on supplies, keeping records, doing the accounts and taking decisions together’. Madam Anne said her daughters are not interested and do not come to help with the trading.

While sons inheriting a mother’s trading assets are special and rare cases, the instances noted tend to suggest that the child’s interest and acumen in trading may be of greater importance than sex or birth order in their selection to inherit the mother’s trading assets. For instance, Madam Anne’s son, Deji, as the only child who has shown interest in the trade and who has been helping his mother, will likely inherit his mother’s business although he has three sisters. However, my interactions with the traders suggest that the preferred profile of an inheritor of trading assets is the first daughter who ideally would have been

understudying the trade from childhood, helped her mother through the years, and built her own reputation in that line of trade. Among those who exemplify this model is Iya Isah, the 54-year-old enamelware dealer who is the first child of her mother. Her mother (the first of four wives) brought her to market as a toddler. Iya Isah said that as she was growing up and seeing her mother's challenges with her trade, all she wanted was to help her mother build her business. She noted: "Unlike my siblings, I had spent a lot of time with my mother and knew how much she needed help. While at university of Lagos, I spent every weekend with my mother, helping her in her enamelware business." Upon graduation, Iya Isah resisted her father's attempt to get her into an office job, causing an initial rift in the family at that time. That rift was eventually mended with the father offering additional financial and network support to Iya Isah. Her mother, now 86, has since retired after handing over her shops and trading linkages to the daughter.

There were some interesting similarities in the ways many of the traders described the process of their early training in trading. Many of the traders started coming to the market as babies (brought by their mothers) and as children they helped with fetching items and running errands. As preteens, they may have used the money they got as gifts or pocket money to purchase small quantities of low capital merchandize to sell on the side or hawk in their spare time. As George (2011: 841) argues, hawking is used as key training tool for girls and that "Lagos girl hawkers were working within a long tradition from western Yorubaland, which dates to at least the 18th century, in which women were responsible for long distance portorage and trading".

As may be expected, not all the Oke Arin women traders had an early start as children learning trading from their mothers. Three of the 35 women interviewed in depth came to trading later in life, pushed by other life circumstances. The three include Madams Felicia, 49, and Adenike, 61 – both dealers in lace fabrics – and Iya Bunmi, 46, who deals in cleaning agents and antiseptics. Madam Felicia had trained as a nurse but said she had to switch to trading 18 years ago because the work shift arrangements that came with nursing were not working well with her family life. Gingered by a brief stint she had as a sales girl after her secondary education, Madam Felicia ventured into fabric trading with the support and collaboration of her husband. For Madam Adenike, it was the loss of her job as a company secretary in a bank that saw her getting into trading nine years ago. She relied on her younger sister who had been trained by an aunt to teach her the ropes in the new venture and she has been in partnership with her sister in the lace business. On her part, Iya Bunmi was a housewife with four young children before the sudden death of her husband forced her to take up trading in Oke Arin. Helped by a nieghbour, she found an employer (an Igbo man) to take her on as a saleswoman, earning a salary for two years and from there she managed to set up her own business nine years ago.

The data from the survey (see survey results 8-10 in the appendix for details) showed that of the 80 women traders, 60 per cent had been trading for 11 or more years; 29 per cent for 5-10 years; and only 11 per cent for less than five years. It is worth noting that even those who started trading later in life are not necessarily newcomers to trading. In fact, each of the three late starters in the sample has been in business for at least nine years. The stories of those late starters may point to other ways of catching up on the required learning for various lines of trading. However, all the traders agreed on the need for a period of learning in order to succeed in any line of trade. Many favoured and were happy to have received that training early in life.

Besides getting the children interested in trading, it seems the early exposure to the market helped to teach them how to gather and use market information. Mrs. Bamgbose, 32 who started coming to her mother's shop as a child expressed it thus: "...you have to look at the environment, know what the people in the area are selling and also know what they need, how one will meet their needs. The kind of things they sell within that area will determine what you sell..." While it is not hugely significant, what may be gleaned from an analysis of commodities women in the sample trade in (aggregated by the length of time they have been in business) is that those who have spent 11 years and over tend to trade mostly in foodstuffs (27 per cent) and fabrics (25 per cent); those between 5-10 years in business are highly represented in cleaning products (35 per cent) and fabrics (22 per cent); while those less than five years in trading are mostly concentrated in cleaning products (33 per cent) with seeming less interest in fabrics (11 per cent). (Please see survey results 8-10 in appendix for details). As fabrics generally require more capital outlay, the higher percentages of longer career trader engaged in it may suggest that it takes a longer time to establish own account in that trade. It may also be that there has been a reduction in the lure of fabric business to newer traders.

Incidentally, although they had been brought to the market at a young age and trained by their mothers, many of the women traders are not bringing their young children to the market. Of the 74 women who had children (in the sample of 80), only 18 report that their children come to assist (even occasionally) in their shops. The reasons given most often are the children are in school and also busy with other engagements during holidays. Other factors such as the Lagos state law that prohibits a young person from being out of school before 3pm and the logistics involved, especially given the chaotic Lagos traffic situation, may deter a more regular engagement of the children in their mother's trade. The situation may foreshadow a change in the way future women traders are prepared (or not) and perhaps, even the allure of market trading itself. The implications will require further probing.



### 5.3 Trading and marriage

Most of the surveyed Oke Arin women traders are married (84 per cent). Normative discourses about how married women start trading suggest that husbands are required to provide wives with the initial capital for trading as part of the ‘conjugal contract’ (Mann 1983: 40; Denzer 1994:7). That aspect of the conjugal contract seems to hold true for just 41 per cent of the married Oke Arin women traders. The 41 per cent includes those who have had any form of spousal support – financial or in kind- in the course of their trading careers. Those who had enjoyed some form of spousal support mostly referenced loans from husbands at some point in the business. A few got the husbands’ in kind support through paying for space or goods. From the interviews, it seemed that those who received spousal financial support (especially in form of loans) mostly got those later in their trading career and as additional capital injection, not the initial trading capital referenced in culture. In effect, those who met the cultural expectation of the ‘okowo’ (husband’s initial money setting up the bride for trading) were really the exception. This is similar to Sudarkasa’s (1973:117-118) finding that although the cultural expectation is that the Yoruba bride will get this initial trading money from her husband, only few get it in reality. There were just two Oke Arin women traders who reported getting trading money from their husbands at the start of their trading, making them the exceptions.

One of those exceptions is Alhaja Saudat, 76, a trader in gift items whose husband gifted an initial capital of three shillings (a reasonable amount in 1970) to start her trading 46 years ago . She noted that like many young brides then, she had saved up some money from earlier trading before marriage. The additional money from her husband was to shore up her business of importing shoes and bags. The second exception is Madam Felicia, 49, whose husband offered supporting funds at the start of her lace business to enable her quit her nursing job 18 years ago. Sometimes, a husband’s initial support may not be financial but in kind such as space acquisition. For instance, Alhaja Aminat, 65, who deals in lace and has been in the sector for 34 years said: “...when I got married, my husband got me a space in front of the house. That was in 1975. Then I sell lace and I used to travel to Korea, Switzerland, Hong Kong, Indonesia.”

Another sort of in kind spousal support noted were husbands who rendered practical help to their wives in their trades. One interesting example is Ireti, 38, a trader in rice and cooking oil who established her own business eight years ago. Her husband, Dotun, 42, runs a transport business in the Oke Arin market and spends a huge amount of time in Ireti’s shop when he is not busy with deliveries. Ireti said she is grateful for his support. She said: “He comes around my shop just to help out. He knows a lot about my trading so, when I am not around, he helps me to sell in the shop”. In my interview with Dotun, he said his main

support to his wife includes watching the shop, giving occasional loans ‘when I have it’ and giving advice on the business. I also observed when I passed Irete’s shop that Dotun was often the one holding or playing with their 11-month old son.

On another level of spousal support are the women who are in trading partnerships with their husbands. There were two in the sample of 80 women traders surveyed, making them a major point of interest and inclusion in the in-depth interviews. The two women are Alhaja Adetutu, 47, dealer in Food flasks and water bottles who has been in Oke Arin for 25 years; and Madam Felicia, 49, dealer in lace fabrics for 18 years. Alhaja Adetutu got into the trading partnership with her husband upon marriage. The business that she and her husband have now expanded was initiated by her husband’s mother. Alhaja Adetutu had her own business (of selling tomato paste and spices) before marriage but said she switched sectors when “I got married to my husband and later, I joined my mother in-law in selling enamel wares”. Her husband, Alhaji Ade, 53, in a separate interview corroborated the account noting that:” My mother was also into business and my wife had been helping her too although my mother had been really coordinating the business very well. Lately, my wife has been in charge of the whole business and she has been doing fine with it.”

Explaining how they share roles in the trading partnership, Alhaji Ade said: My wife’s area is purchasing and marketing. Since women know how to relate with customers well and my own area is the financial area to make the business more befitting although I also help her in her area. The business needs to be attractive too, so I do that”. Alhaja Adetutu also defined her role thus: My duty is to go China and buy goods and sell, move round the market and check what is in vogue. As a woman, I should be able to know what people will likely be asking for and am used to this for the 23 years in the business. On her husband’s role, she said that apart from managing the accounts, “it is my husband’s duty to handle LAWMA, lockup, security and local government council”. The couple said they take decisions together. The husband said: “...since two good heads are better than one, she will have her contribution and I will have mine. There are times that she will be right and times that I will be right as well. So we take decisions together mostly when we want to buy and to refund our business.”

On her part Madam Felicia describes her husband as the “MD and financier “of the lace fabric business which they started together 18 years ago when she had to quit her nursing job due to scheduling conflicts with her domestic roles. However, her husband is not involved in the day-to-day running of business, partly because he manages a cement distribution company. Madam Felicia said she runs major decisions by him. It was not possible to get his own account. But as mentioned earlier, trading partnerships with spouses are not common in the context. The more commonplace situation would be for the husband to

give whatever he can (and when he can) and let the woman get on with her business without his interference (Eades, 1980:68).

As Sudarkasa (1973) points out, spousal financial support to a woman's trade does not necessarily mean that the man has a say in how the woman's business is managed. As she puts it: "...whatever a husband gives his wife is her own; a woman trades on her own account, not on behalf of herself and her husband" (Sudarkasa 1973:118). That leeway to manage their businesses by themselves seems to be jealously and proudly guarded by most of the Oke Arin women traders. In any case, for all the above examples of spousal support and collaboration, there are a remaining 59 per cent of married Oke Arin women traders who report never receiving any spousal financial or in-kind support. Attempts to probe further about why their husbands had not given them money or in-kind support proved to be a touchy topic for most of the women. Their reactions to that line of questioning ranged from a nonchalant shrug to irritation and sometimes anger. Roseline, 36, a big time dealer in cosmetics and toiletries who has been trading for 14 years, told me curtly in response to why her husband did not provide financial support: "He has his business, I have mine. That is it". Laide, 48, who deals in laces told me (quite rightly, I thought) that I should ask her husband if I happen to see him. Incidentally, the few husbands I was able to meet and interact with were those who reported they were supporting their wives, financially or in-kind.

With or without spousal support, most of the Oke Arin women traders seem to rely on and to receive stronger support for their trading from their natal, rather than their marital families. Fapohunda (1988:150) explains that Lagos women maintain those kin networks to enhance their "bargaining position in (an) ongoing marital relationship." In addition to maintaining and deploying the natal kin networks to initiate and grow their business, some Oke Arin women traders are also able to draw on the marital kin networks to enhance their trade. However, compared to natal kin support, requests to marital kin are often approached with more caution, sometimes requiring the intermediation of husbands. For instance, as discussed in relation to Alhaja Adetutu, she traded up (so to speak) from her tomato paste business to large distributorship in food flasks and water bottles upon marriage, joining her mother-in-law's trade. She credits her mother-in-law with having loaned the business money severally to replenish stock but she left the asking to her husband. Similarly, Madame Anne, 62, who sells rice, was able to tap into her marital kin networks to step up her business. She noted of her early beginnings: "My mother-in-law helped me to get a small place beside her to display my goods...on a chicken cage". It was part of the older woman's way of helping her son's wife settle.

As may be expected, maintaining and deploying the kin networks (both marital and natal) comes with costs to the Oke Arin women traders. Writing with respect to natal links, Guyer (1988:160) suggests that

retaining them after marriage has implications for women's expenditure and investment. That is, the natal family expects the woman to be involved in their upkeep, ceremonies, and projects. That is similar to Sudarkasa's (1973) earlier finding that the Yoruba women traders were expected to and that they do make substantial contributions to their natal families, including paying towards various ceremonies and training relatives in school. A number of the Oke Arin women traders referenced such expenditure. One example is Golden, 45, who has been trading in pasta and seasoning for 16 years in Oke Arin. A law graduate, Golden, shared the pathetic story of losing her mother in a motor accident on her graduation day in 1998 (she and her Mom were returning from the graduation ceremonies and Golden was the only survivor of a multiple crash that claimed 17 lives). Golden's tribute to her mother was to take over her mother's trading business, against her original career plans. Although married with two children, training her four younger siblings through school also fell on Golden. During the interview, she reported with pride that she had completed the task of training all her siblings in higher institutions, with the youngest graduating from the polytechnic in 2015.

The natal family expenditure can sometimes become a huge burden on the woman's trade as Bolanle, 31, a beverage dealer for nine years, noted: "One needs to be very careful about family, because they don't understand how you make it, but you will receive pressure from them so as to assist. I'm not saying that it is not good to help family but one needs to be mindful when it comes to business, the business will crumble. As I speak now, things have been tough for me this year, things are not moving well." The first child of her parents, Bolanle had been set up by her parents, principally her father. Although she's married with a set of twins, her natal family, particularly her younger siblings, still come to her with different requests for school and for their own businesses, causing her to over-reach financially, and putting her trade at risk.

The marital family places its own set of demands on the resources of the Oke Arin women traders. As noted by many other studies (Sudarkasa, 1973; Eades, 1980;), the Yoruba mother is expected to provision for herself and her children. Sudarkasa (1973:120) argues that in reality, the women in Awe did most of the family provisioning and expenditure on children, including school fees, calling on husbands for assistance only when unable to do so. From the interviews with the Oke Arin women traders, most were similarly taking on the bulk of family provisioning and children's fees. Considering Golden for example, who was handling all the fees for her two children, in addition to training her younger siblings. She said that her husband argued that she could afford to pay the children's fees since she had enough money to train all her siblings. She chose not to jeopardize her children's future by making their fees a subject for marital conflict, so she never raised it again with her husband. Golden's first child, a daughter aged 10, had just gained admission into a prestigious girls' secondary school, making her mother very proud.

Golden said she immediately gathered funds to pay the full fees for the first year to secure her daughter's place. Nearly all the women interviewed listed the ability to feed and train their children in school as the main benefits of their trading, suggesting that those expenditures devolved to them, as was the case in other Yoruba contexts- Awe, Ado-Odo and Ibadan- studied by Surkadasa (1973); Cornwall (1996) and van Staveren, and Odebode (2007) respectively..

Apart from financial demands from natal and marital kin, the Oke Arin women traders contend with the demands on their time and energies linked to their multiple gender roles (Moser, 1983). The varied ways in which women negotiated and balanced their gender roles arising from marriage, with reproductive roles (as wives and mothers) on one hand and productive roles (as traders) on the other, yielded mixed stories of tenacity, astute management and vulnerability. From the interviews, many of the women run an average daily schedule where they leave home sometimes as early as 5am and return home sometimes as late as 10pm. In addition to the long hours demanded by the trading business, many also have to deal with the chaotic Lagos traffic jams that may keep commuters in one spot for several hours. The women traders have devised creative ways to juggle their roles as wives and mothers with their trading to suit their individual and unique circumstances. For those with young children, home management strategies range from employing nannies who watch the children during the day (including picking them from school) to having the children stay largely with grandmothers or other kin. For Bolanle, 31, who has one-year-old twin children, a live-in nanny was her chosen option as she leaves home about 6:30am and gets back around 7pm, and her husband is often not home (I later learnt they are in a process of separation). The nanny also helps with getting dinner preparations ready before Bolanle gets home. Debola, 37, a dealer in lace fabrics for the last nine years and mother of two children (a son and daughter aged eight and five years respectively) sketched her situation thus: "I stay at Iju Ishaga and I wake up as early as 5:00am and get to shop by 9:00am because of my children, like dressing them up and some other things. I come by bus and it is either two hours or three hours to get to shop and I close by 5:00pm or minutes to 6:00pm and I don't have house help. It is God who is helping me to coordinate my family. My husband works at a workshop which is not far to my children's school, so he goes to take them home."

On her part, Ireti, 38, who deals in rice and cooking oil and is often in the market with her husband, Dotun, the arrangement is to keep their two older children, sons aged eight and four years respectively, with her mother who lives in another part of Lagos. She and her husband rent a one-room apartment in a building near the Oke Arin market, keeping their 11-month-old son with them. She goes to see the older children every weekend, leaving Lagos Island on Saturday evening and returning on Sunday night or Monday morning. The older children are in a school near their grandmother's house. Ireti said that she feels very torn about being away from the boys all week but sees the arrangement as the best solution for

the family at the moment. She said she compensates by making sure that they do not lack any material thing.

Within the range of the above arrangements, they were those that opted for day care or extended nursery hours for their children. A few women traders bring their young children with them to the market. One of those is Iya Biodun, 28, who trades in coils and lighters and has two children, aged five and one. She said she found a nursery school close to the market for the older child and she picks him and brings him to the market when school closes. Her little girl, the one year old, is with her all day. It helps that she lives within the Lagos Island so her daily commute is not too long. Still, the outline of her daily schedule was clearly hectic as she noted: “I wake up 5.30am, tidy up my house and take care of my children, also drop the boy at school by 8am and get to the shop by 9am. I pick my son from school by 2pm. I close by 7pm-7.30pm, cook and feed the children then I go to bed.” As replete in gender studies literature (Moser 1993) and shown in other studies in the context (Sudarkasa 1973; Eades, 1980), no matter what productive roles women undertake, reproductive roles in the home, especially childcare remains firmly attached to them. When husbands, like Debola’s and Irete’s pitch in, it is often considered a favour to the wives.

The roles of husbands and sons who are partnering with, or supporting, their wives and mothers in the market provide a glimpse to the gender divisions of labour within families in the market setting. From the interviews with the husbands and sons, they tend to take on the financial accounting and technology-related tasks in the business. For example, Alhaji Ade who partners with his wife, Alhaja Adetutu, in food flask trade handles the business accounting and payments to sundry government and market officials. Bukola’s brother, Segun, 45, was tasked with doing the business accounts of his mother’s insecticide and antiseptics trade before she handed over part of the business to him. Segun, an accountant by training, said he was motivated to study accounting partly because of his early involvement in his mother’s trade. In addition to helping his mother with taking stock, Deji, Madam Anne’s son, said he had been trying to give the business a technological edge by automating supplies and payments. The day I interviewed him, his mother was trying to get him to go to the bank on her behalf but he managed to convince her to let him do the transaction online with her mobile phone. Like Deji, Akin is also trying to push his mother’s (Alhaja Aminat) lace trade to optimize new technology. His main task is using social media (WhatsApp and Facebook) to advertise their stock as well as place orders with various suppliers abroad, showing them the exact samples required. While these are too few a number from which to draw a meaningful conclusion, it seems to play into the stereotype of men and boys showing more interest than women and girls in mathematical sciences and technology (Hango, 2013)

#### 5.4 Trading and formal education

Many of the Oke Arin women traders are highly educated – 79 per cent of those surveyed having completed secondary school or higher (including the 19 per cent who hold a bachelor's degrees or higher). Of the 80 Oke Arin women traders surveyed, only two had no formal education. Earlier studies (Sudarkasa 1973; Peel, 1978; van Staveren, and Odebode, 2007) provide a hint to the Yoruba world view that may be behind these high levels of education. Peel (1978:148) argues that the Yoruba associate wealth (*olaju*) with education (*eko*), implying that formal education is perceived as the route to wealth. In their analysis of Yoruba norms and values, van Staveren, and Odebode (2007:910) noted that, “girls’ education is apparently highly valued among the Yoruba”. So regardless of what career the Yoruba child was being prepared for, at least some basic formal education was considered important. Parents, particularly mothers, made every effort to send their children to school. Based on her study, Sudarkasa (1973:121) noted that “women whose children had reached adulthood often mentioned that they had spent most of their younger years trying to give their children at least a few years of formal education”. As part of the acknowledgment of their efforts in that regard, Nigeria’s DHS 2013 records the South West (comprising Yorubaland) as having the second highest female literacy rate of 82 per cent, second only to the South East (Igboland) which has 84 per cent.

The high level of education of Oke Arin women traders is similar to Kinyanjui’s (2013) finding in her Kenyan (Nairobi) study of women traders. However, the data from the Oke Arin context would not fit with Kinyanjui’s (2013: 158) analysis of Nairobi that “the participation of women with college and university education in informal trade is a new trend, precipitated by the high level of unemployment in the country.” While for a few of the Oke Arin women traders the failure to get jobs in their preferred career areas was a factor in taking up trading, for the greater number of the women, the desire for flexibility and to be their own bosses were by far the most common reasons for getting into and staying in trading. Cornwall’s (2007) arguments with regard to the linkages between formal education and trading based on Yoruba women traders in Ado-Odo more aptly reflects the complexities of the data from the Oke Arin context. Cornwall (2007:29) suggested that: “Pathways through formal education and into public sector jobs often include the pursuit of trade” and that trading can be an “option to fall back on later in their lives, to supplement other jobs or to raise capital for other projects.” Several of the Oke Arin women traders saw their trading as a surer and better paying career. As Mrs. Bamgbose, 32, a university graduate who trades but also holds a civil service job put it, “nobody can sack you from your trading”.

Given the debates on whether and how formal education enhances women’s trading (see Dunne and King, 2003 - in relation to Ghana women traders), I asked some of the Oke Arin women traders whether they

thought formal education made a difference in their entry into, and manner of, trading and how it did so. Iya Isah, 54, a Chemistry graduate and trader in enamelware offered the most comprehensive response to this question. She noted that she would have been a trader even if she did not go to school, but without the education, she would not have reached her current level of success. Comparing her experience in trading with that of her mother who had no education, she said the older woman was severely limited in her ability to expand due to the lack of literacy and numeracy skills. She said: “I believe my education has also helped me. You think and plan on a higher level when you are educated. You can also connect to opportunities on a wider scale. I believe my mother was limited by her lack of education. My education has helped me grow the business beyond what she was able to do.”

Using the DHS and other statistical data collected from the Kumasi market, Ghana, Dunne and King (2003:34), found a “weak but positive relationship between level of education of the traders and the volume of trade they handle in the market”. This is congruent with the point made by Iya Isah – that with all other factors already in her favour, education gave her additional edge to expand the business her mother handed down. Of the 80 women surveyed in Oke Arin, only two had no formal education. Incidentally, both of them had very bustling trades as food vendor and tinned tomatoes/condiments traders respectively. What they also had in common was not keeping records in their business. One of them, Alhaja Oshodi, 63, the tomatoes/condiments trader who has been in Oke Arin for 30 years, gave me an in-depth interview. One of the things I observed in the course of my interactions with her was the challenge she had with using her mobile phone in the new ways that customers were demanding. She handed her phone to her neighbour’s daughter whenever it beeped with a text message. The young woman would read it aloud to her (she understands English) and reconfirm in Yoruba to know how she would like to respond. So, it is easy to see how the lack of basic literacy and numeracy can disadvantage a trader in the day-to-day conduct of her business in this context.

An additional observation on how education may affect trading comes from how the traders articulated their visions for their business in the next five years. Generally, those with university education seemed to have thought through future planning more than those with secondary and primary education. This is probably understandable given that they would have had more training at scenario planning and are likely more articulate at sharing them. None of that though would suggest that they will necessarily be more successful at implementing those plans.



## 5.5 Raising capital for trading

I now turn to how the Oke Arin women traders raise and maintain the financial capital to enter and stay in their businesses. As has been mentioned in earlier sections, funds for starting a trade are accumulated over time and come from various sources. The survey of Oke Arin women traders show personal savings as the most important source of trading capital which is similar to Kinyanjui's (2013:158) findings about Kenyan women traders. Interviews suggest that those personal savings are built from various sources. From the data, the main sources of capital for Oke Arin women's trading include personal savings, gifts from natal and marital kin, and rotational saving schemes (*esusu*). Of particular interest is the finding from the survey that most women traders (71 per cent) do not raise capital from banks, although there are 22 bank branches in the Oke Arin market – a puzzle which I will return to later in this section.

Regarding the main sources for women's trading capital, Johnson (1973: 137) argues, based on her study on Benin (Nigeria) women traders that "by far the commonest source of initial trading capital is a woman's relatives. Women with wealthy and willing relatives are fortunate, and have a much better chance of success than women who must slowly and painstakingly accumulate the capital needed to invest in profitable commodities." The data from Oke Arin agrees with both strands of Johnson's argument: that much of the initial capital comes from relatives; and that the required accumulation is (understandably) easier for those from supportive wealthier families. In recounting how they secured the initial capital, most of the Oke Arin women traders referenced gifts and loans from natal or marital kin. However, loans from natal kin seemed to be more preferred and accessible than those from marital kin. That may be due to the relatively stronger affective and obligatory ties most of the women have to their natal families in comparison to the marital kin.

Regardless of the sources of the capital, securing it can be an arduous task for some. One of those who said that it took her a lot of time to accumulate enough to start her own trading is Madam Bedemi, 48, who deals in toiletries. She said that after she completed primary school, she started helping her elder sister in her trade. She was learning but was also in a bid to raise money to start on her own trading. In the 10 years between finishing primary school and getting married, she had not raised enough money to start. Her break came when she had a baby in 1989 and got reasonable monetary gifts from family and friends. It was those gifts from the baby's naming ceremony that finally made up the amount she needed and she was able to start trading on her own account that same year. Her story contrasts hugely from the experience of Bukola, 39, a trader in insecticides and antiseptics, whose well-off trader mother set her up once she adjudged she had understood the business. Bukola said that even with the initial capital to take off, her mother supported her trade financially for two years until she found her feet.

Bukola's account follows Clark's (2010) analysis with respect to women traders in Ghana. Clark (2010:221) points out that: "Family wealth plays several important roles in trading success. Beginning traders benefit especially from starting with access to more working capital, which gives them a broader range of more lucrative trading options." By corollary, those from less endowed backgrounds often experience many twists and turns on the way to capital accumulation before they are able launch trades; and the capital to get into their desired trade is built over time. As Mrs. Bamgbose, 32, who deals in rice and cooking oil explained: "I started with 100,000 naira (about US\$394 at the time) and gradually the money kept increasing and when I got this place I just have to look for cash from all sources, family and friends to add up to what I have..." This give a nod to the point about family wealth easing women's way to success in trading.

Securing and maintaining the capital to strike when good opportunities arise continues to be a challenge to most of the traders. As part of the strategy to shore up their trading capital, some of the traders organize group saving schemes with friends (*esusu*) and a few participate in daily contributions where those running it (usually men) take record of how much each of the participating women traders want to save. I saw only one woman trader (among my respondents) participate in the daily contribution in my time at the market. The amount I saw her contribute as her daily savings (NGN200 – about US\$0.88) suggested that this scheme will only be meaningful for the poorest traders. The scheme most used is the *esusu* and usually involves friends. For instance, Ireti, who trades in rice and cooking oil, told me that she is participating in *esusu* with 11 other women. Each woman pays 30,000 naira (about US\$130 ) each month and one of them collects the total sum each month. She was hoping to use hers to complete her bank loan payment once she gets her turn in six months. This level of the *esusu* scheme would likely cater to middle class traders, given the amounts involved.

Returning to the puzzle of why most of them avoid the banks as a funding source, a short answer seems to be the high loan interest rates and asymmetry in the needs and expectations of the two parties (traders and bankers). While some of the biggest women traders are able to source part of their capital from banks – usually after they are well established (and perhaps because of that), the average woman trader finds the banks' terms unrealistic. Several of the women traders pointed out to me that the easiest way to run oneself out of business was to take a bank loan because their interest rates far outstrip most profits margins in any of the trading sectors. As Mrs. Bamgbose put it, "You will just be working free for the bank and still owing them". Ireti, 38, a rice and cooking oil trader who got a bank loan to stock up at the start of her trading said it was a big mistake. She shared that: The money I got is 400,000 naira and they said I will pay 106,000 on it. I have to pay 86,000 every month for 8 months to clear the loan. But once I am able to pay it off, I will not continue with it". Ireti noted that her family would have been in dire straits

if not for her husband who has been footing most of the bills, given that all her income from the trade goes into paying the bank loan.

Several of the bankers I interviewed agreed that most of the women traders will likely find the bank conditions steep because apart from the interest rates, the banks are required to secure the loans with various forms of collateral, many of which may be a tough call for start-ups. One of them noted that on the part of bankers, it will be poor judgement to give loans to start-ups. He said, “you don’t give out money to start ups, because when you do that, you should know that the money has gone.” He pointed out that a business must be well established and show a good financial track record and documentation to get into a loan discussion with a bank. So, effectively anyone just starting out will find it difficult to get a loan.

On why many of the even well-established traders do not source funds from banks, another bank manager who has operated in Oke Arin for eight years, noted that many of the traders often have cheaper funding sources than bank loans. Sharing how some of his big Oke Arin women customers get by without bank loans, he noted: “They enjoy suppliers’ credit. You know, some of them have been travelling out for the past 20 years. For instance, one of them (who has an account with the bank) is a representative of an Indian man. This man can ship in 20 containers to her from India, whereas maybe she just pays for one container and later remit money to the man. So with this, why would she get loans from banks, when she knows that she can get goods on credit by her supplier easier and later pay back without going through the bank’s loan? And it is cheaper for her. There are a few customers among them that seek for bank loan. But for those that have been around for long, like 10 years and above, they don’t borrow money because of regular suppliers of credit.”

The point about suppliers’ credit underscores a key source of initial (in-kind) capital that Oke Arin women traders draw on to start and maintain their business. Similar to Clarks’ (1994:182) point about supplier credit being as important as money to new traders in the Ghana context, many Oke Arin women traders said they were greatly helped by credit offers. Those offers were in turn based on networks – introductions and linkages made through kin and friends. But as the banker noted, the length of time the traders have been in business is a factor in their ability to access suppliers’ credit. While such credit is generally dwindling (as I discuss in Chapter 7), it may be argued that older traders will have fewer challenges with financing than new ones.

As to the puzzle about what those many banks were doing in the Oke Arin market if most women traders were not taking loans from them, the bankers pointed out that they were mopping up ‘cheap funds’ from the large volume of transactions in the market. On their part, many of the traders use the banks mostly as

safe deposits and for forex purposes. However, we will take a closer look at the role of banks in the chapter on governance and institutions at the Oke Arin market.

## Summary

In this chapter, I have examined the profiles of the Oke Arin women traders: how they begin their trading; what factors support them; how they juggle their gender roles; and how they secure the financial capital required. **In answer to the first research sub-question, the data suggests that to a very large extent, family/kin relationships constitute an entry strategy for Oke Arin women's trading.** Those kin relationships are important sources and motivations for women's 'power within' and 'power to' start their trading.

The chapter touches on two of the factors that mediate women's success in trading: theirs and their family's class (and wealth); and the length of time they have been in business. Among the key points highlighted are that Oke Arin women traders are introduced to trading as children under the guidance of their mothers. The women traders have also mostly inherited their trading assets from their mothers. I have argued that this points to matrifocality in the context, a situation that is not new but is being solidified by economic pressures that seem to make trading a more preferable employment option than many formal sector jobs.

I have noted that while most mothers hand over their trading assets to their (usually, first) daughters, the daughter's interest and acumen in the trading appear to be the final arbiters in the decision. Those considerations may trump the sex and birth order of the inheritor, exemplified by the rare cases of sons and lower- birth- order daughters inheriting trade assets from mothers.

The chapter also highlights personal savings as Oke Arin women traders' most important source of trading capital, noting that the savings are accrued as much from earlier earnings as from gifts from family and friends. A little over one-third of the married Oke Arin women traders enjoy financial and in-kind support from husbands for their trading. However, the data shows that the cultural expectation of husbands gifting wives the initial trading capital (okowo) is at variance with reality, as only two women report receiving that at the initiation of their business. This may suggest that Oke Arin women traders are already well established in their trade before marriage (in which case any financial support the husband provides will not be to initiate their trading) or that the men are unable or unwilling to meet their cultural expectations. Remarkably, the transgression of this aspect of the marital contract does not seem to meet with any social sanctions or affect men's normative position as heads of households – a point I discuss further in the concluding chapter.

Finally, the profile of the average Oke Arin woman trader that emerges from the data is one born into and inducted into the trade as a child and inherited her business from her mother. She is married and well educated, having completed a minimum of secondary school. She is saddled with family provisioning, including children's school fees. While she has a hard time juggling her multiple roles as daughter, sister, mother, wife and business woman, she takes pride in being her own boss. In the next chapter, I examine how she relates with the space and place where she plays out her role as business woman: the market.

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# Chapter 6 – Spatial politics and trading regulations

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“From the symbolic meaning of spaces/places and the clearly gendered messages which they transmit, to straightforward exclusion by violence, spaces and places are not only themselves gendered but, in their being so, they both reflect and affect the ways in which gender is constructed and understood.” (Massey, 1994:179)

Doreen Massey’s foregoing insight on the intersection of space and gender is exemplified on several levels by the relationships in the Oke Arin market. The multiple complex relationships between individuals and groups of actors including traders, buyers, landlords, market leaders and government officials construct gendered spaces as well as replay the gender constructions in the context. These gendered constructions and their symbolic meanings and implications are equally sites of contests played out through spatial politics of competing claims, strategies of navigation, and enforcement of market rules. Among the glaring contests that reproduce gendered spaces and gender relations of power are claims around space ownership, usage, and governance.

Oke Arin, as many other markets in Yorubaland, is discursively constructed as a space where women are in charge, perhaps, based on their numbers (Sudarkasa, 1973; Mba, 1987:247). For instance, it may be drawn from Sudarkasa’s (1973:155) point that “in Yoruba society, the world of the market is primarily a woman’s world” where gender power relations privilege women in the market context. But the relationships in Oke Arin market suggest that that world of market is in constant contestation, being shaped and controlled through gendered power struggles. So, far from them being in charge, women sometimes find that the only weapon they have left is resistance and other so-called ‘weapons of the weak’ (Scott, 1985). Mba’s (1987:248) analysis of the political history of Lagos provides some hint at an important trajectory that seemed to have tipped the balance of the market space politics in men’s favour when she noted that: “...women leaders of the markets had previously been responsible for the overall supervision and maintenance of the market (but) these powers were taken away by the colonial administration which appointed male market- masters employed by municipal bodies to administer markets.” So, while women may make up the greater number of traders, the gender construct of men being the decision-makers and ‘owners’ of space largely remains. In this chapter, I seek to elicit from the Oke Arin data answers to the research sub-question: **How do how women traders negotiate spatial**

**relationships to enable their trading ventures?** In so doing, I will examine the gendered meanings of the spaces in Oke Arin market through the data on ownership and access to shops and stalls; ethnic politics; trade registration and formalization; market governance, sanitation and rules enforcement

### 6.1 Ownership and access to shops, stalls and open spaces

There are multiple ways to enter Oke Arin market because the areas that comprise the market are rows of streets on the Lagos Island that are still partly residential. So, any of those roughly 20 streets could be used as an entrance to the market. Approaching the market from the west end, crossing Akpogbon street and going through Offin Canal street, the area is lined with multi-storey buildings, many of them painted with product advertisements. One of the most prominent is the four-storey building painted with the mint green colours and letterings of a popular chewing gum and it houses the Oke Arin (Igbo) Traders Association on the second floor. The regular fare on entering the market is the jostling for walking and driving space between hordes of shoppers, head porters (known as alabaru), hawkers, and delivery trucks of all shapes and sizes. It does not seem possible to walk even a meter without bumping into another person or being harangued and shouted on to get out of the way usually by porters carrying overloaded boards or delivery trucks forcing their way through the unyielding human traffic. To get out of their way often puts one in danger of collision with the wares of traders who are operating in the open spaces on the streets.

The market is constantly shifting and reshaping boundaries as new spaces, new streets in adjoining areas, are drawn into the market. The fluidity of Oke Arin is periodically moderated, controlled, and disciplined by government officials. During our interview, an official of the Lagos Island Local government told me that Lagos state classifies markets into two: conventional and professional. The conventional markets are those originally mapped and built as markets by the government, while the professional are those that spontaneously develop based on people's need. The shapes and forms of the 'professional' markets change easily due to a number of possible factors such as the government disallowing some expansions; landlords remodeling property; or traders relocating due to poor patronage. He noted that:

“Oke-Arin Market falls under the ‘professional’. Some of the buildings are not well structured for shops or stalls, these buildings are meant for residence, whereby the ground floor may be used as a shop or stalls. The market was constituted based on the economic growth of Lagos and because this place is good for selling things, so the buildings around this area now turned to part house/shop and warehouse”

Many of the buildings in the area are multiple storey houses, mostly owned by the traditional Yoruba families that first settled on the Lagos Island. The land and houses in the area are securely guarded by family heads (usually male) and passed on to generations of sons (Mann, 1991:687). Even as commerce overtakes the former residential area, the families seem careful not to hand over ownership through outright property sale. So, they settle for long leases or part rental. Many of the buildings in Oke Arin are part-rental. Typically, the house owners live on the topmost floors and rent out the ground and first floors for shop and storage respectively. The spaces on the ground floors of the buildings are demarcated into narrow shops, measuring on the average 5 x 3 feet. Some traders are able to acquire two adjoining shops to make a double shop, giving them more space for their wares. Each shop then gets a canopy, extending its front (illegally) further into the street – on average, another 3 feet.

A few of the property owners in the Oke Arin market area have been able to work with private developers to turn their buildings into shopping plazas within the area. There are 10 of such plazas around Oke Arin, some with up to 200 shops. The plazas are perceived to provide more personal security but less customer traffic. Like the partly residential buildings, the plazas are largely owned and managed by men. Even the open spaces are usually rented out by the market leaders, who as I will discuss later, are mostly men. Given the above scenario, the majority of landlords are men in a private and unregulated rental market with women traders forming the bulk of their clientele.

The data from Oke Arin shows that 91 per cent of the women traders are not able to own their trading spaces (even if they have the money to do so) because the owners insist on rental-only basis. But of the 9 per cent (7 women traders) who own their shops, five are Lagos (Oke Arin) indigenes or their kin. That so few women are able to own their trading space reinforces the prevalent gender construction of men being property owners and women only able to operate in a space with men's permission. It negatively affects women's control of their businesses and makes them more vulnerable to predatory landlords. The case of Mrs. Musa, 42, a trader in toothpastes and soaps, provides an example of this gendered struggle for control of trading space. She rented her shop four years ago and each year, her landlord increased her rent. In 2016, the landlord doubled the rent from NGN 200,000 to NGN 400,000 (about US\$ 394 to 1,759). She pleaded with him that her business was barely surviving and she could not afford any increase, let alone a doubling of her rent. He stood his ground and asked her to move out if she could not pay. Mrs. Musa appealed to the office of the Iyaloja (head of the government-backed market association) to help her plead with the landlord. Indeed, I met her on the day she went to the Iyaloja's office as I was there to speak with the market officials. A month later, I noticed that her shop was locked each time I passed. I called her phone to check what was going on; she told me that as nothing came out of the complaint to the market leaders, she could not afford to pay that amount in the light of the tiny margins



from her business. She left the market altogether and had moved to Kano to join her husband. I asked whether she had moved her business there and she answered in the negative. She was just staying home for now and thinking about what to do. She told me that her sister was trading at the open space beside her former shop, to help sell some of the remaining stock from her business.

When I raised the matter with the market officials, they confirmed Mrs. Musa's story that they were unable to help. They noted that the landlord was at liberty to charge whatever amount he deemed fit for his property. Just like Mrs. Musa, many of the women traders have been subject to eviction based on all sorts of reasons, ranging from landlords wanting to renovate the property to needing the space for their own use. Of the 35 women interviewed in-depth, 15 have had to relocate and /or renegotiate their trading spaces in Oke Arin in response to such eviction notices. In many cases, eviction notices were used as a precursor to rent increases. One trader, Mrs. Opeyemi, 50, a dealer in children's second hand clothing was going through the dislocation of an eviction during this study. She had been in her location in Oke Arin for 10 years and endured five upward reviews of her rent in that period. But in December 2014, her landlord told her she would have to leave entirely as he was working with private developers to remodel the building. Although in principle the landlord had agreed to give her and his other former tenants first offer consideration, she feared that the rent may be too steep, especially since the landlord had said he could not yet give any idea of what the rent would be until the remodeling was completed. Meanwhile, Mrs. Opeyemi was squatting at a backside street with her husband's relatives and was unable to display her goods. She scouted her former location regularly in attempts to maintain contacts and linkages with her customers.

The relations of power mediated by space ownership in the market only occasionally have women in the privileged position. A scene that played out on one of the days I was at the Oke Arin (Igbo) Trader's Association office in Offin Canal Street spoke volumes about the power that comes with space ownership. A woman who seemed to be in her 50s came barging into the office. She was very upset and complained loudly about the misuse of the toilet in the building. She threatened to throw out any tenants that persisted in letting those who were not tenants use the toilet. The Association president begged and placated her, explaining that he had visitors and had to oblige them to ease themselves. He suggested that it would be better for the tenants to hire a cleaner who they could pay by making contributions rather than the landlady's wards doing the cleaning. The president immediately made an initial contribution of NGN 3,000. The woman's anger was assuaged and she left. I learnt she had recently inherited the building as her share of her family property and was therefore the landlady. The president noted that due to lack of spaces, everyone has to tread carefully with their landlords (and in his case, the landlady).

It would also seem that being a Lagos indigene (especially from Isale Eko where Oke Arin is located) gave women greater opportunity to own (as opposed to rent) their shops. As five of the seven women in the sample who owned their shops were Lagos indigenes or kin of indigenes, it would be fair to say that indigeneity is a positive factor in women traders' space ownership in the market.

Not all property in the Oke Arin market area is owned by private landlords. An area around Sanusi-Olusi that used to be a local government administrative building now houses a shopping plaza built by the Local government and completed in 2012. To construct the building, the local government had asked interested traders to make an upfront payment that will give them an 18-year lease for a shop inside the plaza. While the deal sounded attractive, most of the traders did not trust the government to keep its part of the promise and so did not engage. One of the exceptions is Mrs. Bamgbose, a trader in rice and cooking oil (who also works in the local government and presumably had the connections to secure her investment). Although not a Lagos indigene (her family is from Oyo), that became her big break into getting her own shop and the additional motivation to start trading on her own account. The plaza has around 30 shops and the traders who took the initial risk with making up front payments before it was built now have the 18-year lease security as their reward. Those who applied for space after it had been completed are faced with annual rental agreements that are subject to change. Anyhow, for those whose shops face the Sanusi-Olusi street, like Mrs. Bamgbose, the remodeling of the street by the state government still means a disruption to their trading during the construction period.

Due mainly to the costs but also because of the paucity of shops in perceived viable locations, many traders rent the open spaces in the market streets or resort to hawking. Unable to secure shop spaces, they operate in those margins, actively pushing and renegotiating the boundaries of (il)legality. Some of those who have shops also occasionally send their assistants to the roads where they perceive there are more customers. Kemi, 42, who sells Ankara fabrics and has had a shop in Oke Arin for 15 years said she occasionally sends her 20-year-old female assistant to the main road on John's street when business is slow. But Kemi gives her assistant the cheapest fabrics for the road sales to hedge against any losses from seizure. She argues that some shoppers who are time pressed often do their shopping on the roads. With this strategy, she maximizes the opportunity to make sales from both types of spaces – her shop and the roads. This compares with Kwami's (2016:151) point in relation to the Ghanaian market context that "...the margins constitute a multiplicity and continuum of spaces that is not static, with people situated in multiple intersections of the margins in different contexts, sometimes oscillating between centers and margins."

Operating in the open spaces implies more precarious and constant renegotiation of the trading spaces. As the poorer traders make up the bulk of those who hawk or trade in the open spaces, they also face more harassment than the better-off traders. Although they would have paid fees and bribes to market officials, those who trade in the open spaces and margins get no protection if and when contrary or superior authorities come after them; in Oke Arin those authorities often do, sometimes, many times a day. Similar to Kinyanjui's (2013) finding with respect to Nairobi, Kenya, traders on the main roads around Oke Arin market face periodic raids by Lagos Island Local Government agents in charge of the central business district (CBD). A majority of traders on these main roads around Oke Arin are young (Igbo) men, dealing in second-hand clothing and household items. Yoruba women traders on the roads tend to have reached some agreement with some of government agents and nearby shop owners. The women make a show of clearing out the streets when CBD agents arrive and rarely have their goods seized, unlike the Igbo male hawkers.

I observed many government agents' raids on the open space traders, especially those on major vehicle routes – Martin's and John's streets. I recorded one such raid on February 8, 2016 when I got caught in the melee. Walking out of the market, I noticed that street traders at the Martins street side of Oke Arin were scampering for safety. I saw that a utility van with uniformed officials of the Local Government Community Business Development (CBD) were raiding the traders, seizing and throwing their wares into the vans, and arresting some of the traders (mostly the young men) and pushing them into open vans. There was so much commotion that all I could do was run to safety across Broad street to avoid injury. I remembered that the LGA Market Master had mentioned that the CBD tries to enforce the no-street trading edict to ensure profitability in the recognized market spaces and to enhance the free flow of traffic

Apart from raids, the government engages in spatial politics in the market in at least two other ways: one, by ostensibly rebuilding and remodeling roads and spaces, and two, by charging taxes for space and signage. With regard to rebuilding and remodeling, in January 2016, the state government based on its agreement with Lagos Island local government, embarked on the rehabilitation of Sanusi-Olusi street, a main artery road within Oke Arin. While the road works was a long-time service request of the market leaders, the beginning of the road works took the market leaders and traders by surprise. Interviews with some of the market leaders revealed that the association led by the Iyalaja (which is the one with the highest government recognition and is part of the government's administrative machinery in the market) was informed just three days prior to the start of the road works. The Oke Arin (Igbo) Traders Association was not informed at all, highlighting its relatively further distance from governmental power. Apparently, the power relations between the government officials and the market leaders dictate that sharing such plans with market leaders is at the government's discretion. The spatial politics also constructs land,

roads, and streets as ‘owned’ by the government. So, government officials are at liberty to decide and to recreate public spaces and rights of way without recourse to public debate or consultation.

In the political power pecking order, the market leaders are above the traders. Having got information on the road works just a few days prior, the Iyaloja-led association in turn informed the traders a couple days prior (which happened to be a weekend). Understandably, the shock and dislocation was worse for the traders as most got only a day’s notice. For many of them, even though their shop locations were legal, that did not offer any protection from loss of their space. With new and wider drainage planned, road works involved the demolition of numerous shops and the closing off of the open space stalls around the area. None of the affected traders were offered any compensation or mitigation for the space loss and the negative impact on their trading. While the situation took a toll on all the affected traders, the wealthier traders seemed to have more coping options than their less well off sisters.

Eight of my research respondents on Sanusi-Olusi street were affected to varying degrees by the road works. Two of the most affected were Alhaja Oshodi, 63, a trader in tomato paste, spaghetti, and sugar; and Madam Juliana, 60, a dealer in detergents, candles, and insecticides. The front parts of their shops had been dug up and will become part of the drainage being planned. Alhaja Oshodi was distraught. She told me that she had only heard about the plans a couple days before and on the weekend. She had no time to make alternative plans. I asked whether she had some friends she could ‘manage’ (that is, share space) with while she searches for another shop. She looked at me incredulously and said “Hah! It is not possible to manage with anybody”. She explained that the other traders will not agree and that she did not want the trouble that will come with such arrangement. She rather hoped to be able to operate on a skeletal basis from the remaining part of her shop as soon as the construction team allowed her access. It was hard not to get emotional standing with her on the opposite side of what used to be her shop, now blocked by construction debris. For Madam Juliana, a wealthier trader, she still had about one third of her shop left from which she was operating. She had rallied the help of some construction workers to place a plank across the ditch made by the construction work to provide access to what remained of her shop.

For the traders who operate in the open spaces, their extreme vulnerability in the spatial politics of the market was further illustrated by the situation arising from the Sanusi-Olusi road works. Some of them had paid a full year’s advance rent for 2016 (collected in December 2015) to agents of the market leaders. The agents insisted that the payments were non-refundable and that the time the women could trade on the space would also not be extended. I checked that with one of the market leaders and he confirmed and justified it by saying that everybody was suffering in one way or the other from the inconvenience of the road works dislocation. The position of these traders as less wealthy (and lower class) traders in open

spaces seemed to have been implicated in their lack of clout to secure any refund or justice. Three of my respondents who fell into this category were Mrs. Olatunji, 49, who sells wines and seasoning; Iya Bunmi, 46, a trader in cleaning agents and antiseptics; and Adidat, 34, who trades in beverages. The long time they had each been trading in Oke Arin (10, 9 and 20 years respectively) did not make a difference in this regard. Mrs. Olatunji said that she had paid NGN 36,000 to the agents of the market officials in December as the next year's (2016) upfront rent for her open space. With the blocking of the streets by construction trucks and barriers, those three women said they only had their storage spaces inside some of the buildings within the market and no displays could be made there. Their trading strategy then involved hanging around their former spaces and looking out for customers. When a deal is agreed, they then go to their storage to package the goods. But Mrs. Olatunji said that only very loyal customers had the patience for that process and luckily she had built reasonable clientele over the years.

The second element of the government's spatial politics involves taxes and levies for space. The local government official confirmed the details of charges for the two types of markets thus: "There are some levies that are to be paid by the conventional markets which is storage levy and it is NGN 1,000= per month to a total of NGN 12,000= (about US\$52.42) in a year and they don't pay for trading permit and lock up. But for Professional market they pay for different levies irrespective of what they are selling. Also they pay for lock up, trade permit and display of goods in as much that it is outside the gate or shop, because is more like an advertisement."

As mentioned earlier, Oke Arin is classified under the professional market and the above outlined local government taxes and levies are collected by the market association officials and remitted to the local government. Explaining how that worked in Oke Arin market, the official of the Iyaloja-led market association noted that there was often an annual bargaining process between the association and the local government officials to arrive at the amounts to be charged for the year. He said: "The local government has its own set of bills. At the end of every year, they will come with their proposal per shop, they might come with a bill of NGN 10,000, (about US\$45) even more than that for the trade and lockup, they will now call the heads, the executives and delegates to hold a meeting with them and at the end of our discussion, we might now conclude to pay NGN 6,500 (about US\$29) as annual trade and lockup for each year shop per year, we will now ask for the local government Bank Account and do it collectively, pay into the Bank..."

The market association officials are effectively the link between the government and the traders. The government needs the market associations to collect the taxes and levies because it does not have the resources to do so by itself. This critical space the market associations occupy gives them ample power to

subordinate the traders and to arm-twist the government and its agencies into looking the other way even when they are aware of accounting irregularities or embezzlement. The relations of power in the Oke Arin spatial politics has at least four levels of hierarchy: the state government is placed highest, followed by the local government, then the market association officials, and lastly the traders. It is also gendered with a greater number of men in the higher hierarchies and more women at the receiving end, symbolically and literally.

The Yoruba women traders themselves experience differential impacts of the spatial politics depending on indigeneity, wealth, kin connections and time in business. For instance, indigenes of Oke Arin are exempt from sanitation fees; those who are wealthier are better able to pay for more secure shop locations; and as noted in Chapter 5, kin and length of time in business are factors in determining the spaces women are able to acquire, use and maintain.

## 6.2 Transportation and commuting

Traders' transportation and commuting-related activities bring with them the consideration of space navigation. Two related aspects of space navigation are trader's movements between home and market and the transportation of goods to and from the market. Much in the same way that markets are gendered spaces (Babb, 2001), the process of maintaining the balance between both sites (home and market) draws on the contextual gender constructs of women's movements being authorized by men. A majority of those who operate either the private or government-backed public transportation – moving persons and goods – are mostly men. All the key motorized means of transportation to and within the market are operated by men – the delivery trucks, buses, taxis, tricycles ('keke marwa'), ferries and trains. I never once observed a woman operating any of them, although a few of the wealthy women traders occasionally drive their private vehicles. The head porters in the market are, however, largely women and a few men (mostly young men from the North). The contests for road space are constantly in full display with size and ability to intimidate as the weapons for the road war. At that level of power relations in the market space contest, the big delivery trucks with the blaring horns, the buses, taxis and tricycles in that order are placed higher than the head porters and other walking shoppers. Relationships around the road spaces are often marked by abusive exchanges as there are numerous run-ins between and among vehicles, pedestrians, and traders. The head porters, who are mostly women, can also be quite aggressive towards other space users in the market in their bid to secure the space they require for delivery to their clients. But in the sense that men are more often the operators of the 'vehicles of power', putting them in the vantage position to

intimidate women and other men, the gender construct around transportation maintains male dominance through physical and vehicular intimidation.

In moving both goods and persons, the (male) transporters' main clients are women traders. Regarding how they get their goods into the market, many of the women traders said that they work out an arrangement with companies to have the company trucks deliver the goods to their shops or stores in the market. Lola, 47, who trades in custard and toothpastes, explained how the arrangement works in her case:

“I get my goods from the companies and they are made in Nigeria. I sell Nigerian products and companies deliver the goods, because some of the companies have vehicle to distribute the goods, while some do not have, in this case we get car hire within the market park to get our goods, and this car hire are familiar to some of the companies. We will give the driver a duplicate copy of the teller or duplicate transfer slip to the company for us to get our goods ... For instance, I get my goods from Lisabi Mills at Maryland and Lady B Custard at Oregun. All I need to do is give the driver the bank slip and the driver will charge me per carton depending on the location, for example, like Maryland, the driver will carry a carton at the rate of NGN 25 multiply by 200 cartons of goods, that is NGN 5,000 per trip and when the driver arrives, I will still call the carrier (mallam) to offload the goods to my stall and it also depends on the distance. If it's far or nearer, additional expenses will be incurred for as much as NGN 10 to NGN 25 per carton.”

In effect, the delivery trucks get as far into the markets as they can but the transportation of the goods is completed by head porters. To some extent, the terms of the relationships between women traders and transporters have become standardized, thereby reducing the possible friction of haggling over each transaction. In many cases, the supplying companies that have their own trucks would already have built in the transport costs into the upfront payment for goods, again making the transaction easier between the transporters and women traders. As Lola said, many of the traders are also able to agree standard costs with head porters for various categories of wares and distances within and around the market. Those agreements are helped by the head porters' spatial practice of attaching themselves to some traders or some sections of the market.

The transportation costs for head porters who carry goods for shoppers have however not benefited from such standardization. The lack of standardization of head porters' charges for shoppers is similar to the finding by Giese and Thiel (2015:448) in relation to Accra markets in Ghana. Much like the attendant friction in the case of the Accra head porters, the relationships between the Oke Arin head porters and their shopper-customers are often challenging on both sides. Interestingly, Oke Arin women traders

generally avoid getting involved in the cost negotiations between shoppers and head porters. The traders would be happy to help a shopper beckon one of their trusted head porters but refuse to help with negotiating a fair charge. On one occasion when I bought a bag of rice from one of my friendly women traders and needed for it to be head transported to a vehicle about half a kilometer away. She called her nearby porter, a middle-aged woman. The initial asking price sounded bogus and unreal. Despite my request, my trader friend refused to intervene. Much as I wanted the head porter to get a good deal, I was loath to be considered a 'mugu' (rich but dumb). I had no idea what a fair price would be to enable me haggle. The timely arrival of my research assistant saved the day and I eventually paid a quarter of the initially requested amount. The porters' charges seem to be based on the perceived wealth and/or gullibility of the shopper. I noted that in the unwritten rules of social relationships and positioning in the market, my trader friend placed the porter higher than me on the loyalty rung. While we are all women, my perceived higher social economic status seemed to be a factor in constructing and positioning me as less deserving than the head porter of the woman trader's help in this interaction. The woman trader did not want a situation where the porter would have felt that she could have made more money off me if she (the trader) had not intervened. Moreover, my presence in the market was much more transient than that of the porter who hangs around her shade every day, with the likelihood of kin spirit developed from a symbolic shared space.

As a good number of the traders live at the outskirts of Lagos, there are differential relationships to space between and among women and men. Three categories of traders may be drawn based on the relative distance between their homes and the market. The first would be those who live right inside the Oke Arin market – residing upstairs and trading downstairs. Their commute takes about two minutes and involves no financial cost. Three of the women who granted me in-depth interviews are in this first category. Two of them are family members of the traditional owners of the island (indigenes) and they live and conduct their trade in their property, underscoring another benefit that indigenes enjoy. The third, Alhaja Saudatu, 76, who deals in kitchen utensils, is a long-time friend of the property owner. She noted that she often comes downstairs at the crack of dawn to open her shop then goes back later to take a bath. Later, when she gets hungry, she sends her young assistant to buy her food. She closes as late as 7 or 8pm and goes back upstairs. Her movements outside the Oke Arin market area are mainly for social outings. For Alhaja Saudatu and a few other women traders, Oke Arin represents both their productive and reproductive spaces. The movements required to signify role shifts from one to the other do not entail extensive travel.

A second category would be traders who live on the Lagos Island. Some in this group are able to walk to the market – on the average 10 to 20 minutes while others take a bus or tricycle. Four of my respondents belong to this category. One of them is Iya Bunmi, 57, who deals in juices and noodles. She lives on the



Lagos Island, less than 10- minute walk from the Oke Arin market. She noted that living that close to the market helped her check on her children when they were younger. Even now, she sometimes goes home to ease herself during slow periods in the day. So again, the spatial practice involved for this category of traders supports the convenient merging and overlap of their multiple gender roles.

The third category of women traders is those who live in other parts of Lagos, some of which are quite far-flung such as Ikorodu and Iju. The traders in this third category use buses, trains, ferries and private cars. They spend several hours each day navigating the chaotic Lagos traffic to get to and from the market. A majority of the traders fall into this third category. The costs – financial and physical- can be enormous. One of those in the third category is Iya Oye, 49, a trader in stoves and coolers who lives in Ikorodu. Tracing her daily commute, she said she leaves home by 4:00am to catch the 4:30am ferry to the Lagos Island. She needs to be at the market by 5:00am because her customers come mostly by night buses from outside Nigeria (particularly Benin Republic) and want to complete their transaction and leave before 7:00am. From the ferry stop on the Lagos Island, Iya Oye usually walks for 10 minutes to her shop. She spends about NGN 1,500 for her daily fare on the ferry. The ferry commute is 30 minutes one way. Should she miss the ferry, the journey from Ikorodu by bus would take about three hours and costs almost double the ferry fare. So, she does not contemplate taking the bus. Just as she gets to the market early, Iya Oye tries to leave early to beat the evening rush for the ferry. So, she leaves the market for home by 3pm – by which time she says she would have completed her sales for the day. She takes any later orders by phone and schedules them for early the next day. By contrast, Adenike, 61, who deals in laces, drives occasionally or takes the bus for her commute from the Lagos-Ogun state border. She also leaves the market early and relies on her sister, who lives on the Island, to manage her shop. She notes of her daily commute: “On a good day if I leave Lagos (Island) by 3pm, I will get home around 7pm, but on a bad day I will get home by 11pm. The traffic is unpredictable”. For this third category of traders, there is often time poverty and tension in juggling their gender roles, which is made more difficult by the distance and the chaotic traffic situation in Lagos. Most Oke Arin women traders belong in this third category.

As the poor public transportation system and chaotic traffic affects both men and women alike, the gender differences in impact lie in the reproductive roles that fall disproportionately on women’s shoulders. Also, in cases where they have to leave home very early or return very late, the streets are generally more unsafe for women (Alemika & Chukwuma, 2005: 25). While many of the Oke Arin women traders acknowledge that the market and government authorities had worked to greatly reduce the incidence of gang robberies inside the market, attacks on streets and while in traffic are quite rampant. That harks back to the numerous literature (for example, Scraton, & Watson, 1998; de Koning, 2009 ) suggesting that

women are generally less safe relative to men on the streets.. Again, the main perpetrators of such robberies and violence in Lagos are men (Heap, 2010).

### 6.3 Market governance, gender and ethnicity

Ethnicity is critical in the market's internal organization as it produces a different set of social relations and contestations for space. As Silvey (2006:72) notes in relation to gender and migration "spatial controls are intertwined with social hierarchies and power relations". Though contested, ethnicity is a marker of the social hierarchies and power relations in Oke Arin. Apart from the Yoruba, the next major ethnic group in the Oke Arin market is the Igbo. The Igbo traders are mostly men who deal largely in imported wines and beverages. According to estimates provided by the executives of the (Igbo) Traders association, Igbos make up 30-40 percent of traders in most sections of the Oke Arin market. There is also a handful of Hausa male traders who are mainly fruit hawkers and head porters.

Based on the duties assigned to the three tiers of government in Nigeria (Federal, State and Local government), markets are supposed to be managed by the local governments. In Lagos, however, the state has found it difficult to keep its hands off the duties of the local government, especially those that are revenue cows, such as markets. The state uses numerous activities to hold on to the governance of markets. Two illustrations will suffice: one is the establishment of the Market Development Board in 1980 to build "sophisticated shopping centers that local governments could not handle single-handedly" (Lagos State Handbook 1988:148). The state noted in its handbook that "although the establishment of the Market Development Board was seen as an aberration and encroachment of the local government function, the performance of the board has vindicated its establishment" (Handbook 1988:148). In effect, the state claimed that the (alleged positive) result of its action has justified the illegality. Another subtler encroachment is that the State Ministry of Local Governments, working with the local governments, tries to get traders to form associations along their product lines. The associations are encouraged to register with the state at the rate of NGN 10,000 (about US\$45) per association, renewable every year for the same amount. The state's sole interest is to enhance its revenue base as no form of benefit is accruable to the associations for being registered.

According to market authorities, in addition to whatever product line association a trader chooses to belong to, all traders must also belong to the traditional market association run by 'Iyalojas'—a term meaning "Mother of the Market." Writing on the role of the 'mother of the market' in her study of Mushin, Lagos, Barnes (1986:162) noted the she "wielded a range of powers" and that "without her

support and the market association's approval it was impossible to rent a stall or to trade casually in the market..." In Oke Arin market, the Iyalojas nominally hold such powers but they are constantly being challenged by a number of factors and forces, one of them being the Oke Arin (Igbo) Traders' Association (which I will discuss in more detail later in this section). The powers of the Iyaloja and the market association are better understood in the light of their close ties with both the Lagos traditional rulers and the government. In effect, the market association headed by the Iyaloja is a part of the government administration of the markets and is non-voluntary.

Noting a key historical moment when the women market leaders led by the Iyalojas, became steeped in the local politics in Lagos, Mba (1987:248) argued that "the market women were strong supporters of the traditional chiefs" and that their political support to the chiefs was evidenced in their action towards the campaign against water rate in 1908. She noted that: "The market women closed markets when meetings were held to protest the water rate and they raised the money to finance the campaign between 1908-1916." Thereafter, the Iyalojas and market association would openly support any political party (and government) that the traditional chiefs aligned with. Later, in the 1990s, the Iyalojas were re-organized and seemingly re-created to mirror the tiers of government: Iyaloja General of Nigeria (Federal); Iyaloja of Lagos (State); Iyaloja of Lagos Island (Local government) and Iyaloja of various markets and sub-section of markets (jurisdictions). They had become a key wheel in the political machinery of the Yoruba states, especially in Lagos.

Indeed, it was widely acknowledged by various respondents that the position of Iyaloja is now in many senses a political appointment by the traditional (and state) political machinery in Lagos. This is unlike what Barnes (1986:162) found in the Mushin context where the 'Mother of the market' was chosen by the traders. The current system of selection of the Iyaloja and her officials does not involve the traders. The main Iyaloja at Oke Arin told me that she was appointed to the position due to her activism. According to her: "Before I became the Iyaloja, I was an activist. In fact, I'm a politician and a woman leader in my area (Oke-Arin). I joined politics because of my people." By her account, her political activism had attracted the attention of the Iyaloja General of Lagos who was keen to have Iyalojas in every market coordinating political support for the party aligned with the traditional chiefs. She was appointed over the largest section of Oke Arin (Doherty, Daddy Alaja and Sanusi Olusi streets). There are three other Iyalojas around Oke Arin but she is the most prominent and recognized one.

Based on the structure of governance of the market association that the Iyaloja and her team explained to me, the male members of the team are the main implementation officers and enforcers of spatial controls. According to the secretary of the association (a man), there are seven main posts: Iyaloja, Babaloja,

Secretary, Financial Secretary, Treasure, Chief task force, and Assistant Iyaloja. However, there are 16 executive members of the association, including the members of the Task Force. The members of the Task Force are all men, meaning that there are 12 men and four women in the executive of the association. The Task Force members are in charge of enforcing the rules of the market, particularly seizing the wares of traders who transgress their space boundaries. The secretary explained some of the infractions and penalties as follows: "...we don't tolerate fights in our area and if you do, there is a penalty charge of NGN 5,000 (about US\$ 22) and if you are asked not to go beyond a particular boundary, the goods will be seized if you do, that is why we have some goods in our custody. Like you can see some traders coming to collect their goods, they have defaulted one way or the other and they are to pay NGN 2,000 (about US\$9) by going beyond where we ask them to stay ..." On the day we had the interview at the association's office, there were five allegedly errant women traders who were groveling and begging to reclaim their wares while the secretary scolded them and insisted that they would pay up when they get serious about retrieving their wares.

While many of the women traders surveyed (76 per cent) say they do not belong to any association, the market association (run by the Iyaloja) says they all do and force compliance of market rules and fees on them. In effect, belonging to the traditional market association (run by the Iyalojas) is non-voluntary and by compulsion. Setting up shop in a particular area ropes in a trader into the jurisdiction of the Iyaloja in charge of that area of the market. The association's secretary explained it thus: "We have what we call automatic membership. We have a territory and we control a certain particular area. Once you rent a shop within our vicinity, you have automatically become a member and we will come to you and tell you our system and that is how it works. But for some other associations it is voluntary." There are rarely meetings or consultations with the traders, rather the market association executives pass information on fees, dues, and changes (such as the road works in the market) and traders are expected to comply. Compliance and control are achieved through the straight-forward threat and application of violence – often by seizing trader's wares and having them pay double what was demanded before they can redeem the goods (since the physical enforcers and thugs now have to be paid). This is a nod to Massey's (1994:180) point that spatial control can be enforced "through the power of convention or symbolism, or through the straight-forward threat of violence".

Despite the Iyaloja's political role, it is important to note that those who collect the taxes and dues and run other key aspects of the market administration are men. In addition, the main beneficiaries of her political organizing in the market are the politicians who are behind the traditional political machinery that appointed her in the first place. Indeed, as she said to me, she is rarely at the market as she has to shuttle between political meetings and associated social events called by the Iyaloja General and her other Iyaloja

colleagues or government officials. It took several months to be able to hold a meeting with her in the market due to her other engagements. In her absence, the governance and control of the market are firmly in the hands of the men in her executive, particularly the secretary. Although the secretary lists the ‘protection’ of the traders as the main role of the association, many women traders feel otherwise about that relationship. The power of the Iyaloja-led association over the traders which is based on the association’s relationship with the government represents the “blurring” of formal and informal institutions (Meagher, 2007). While the association is informally organized, it is able to secure formal (governmental) backing for its enforcement procedures when needed. Based on the comments of many women traders, they experience the role of the market association as oppressive and marked by extortion. Most women traders would rather not discuss the association for fear of being overheard and many said it was just best to pay the market dues promptly and avoid any issues with the market officials.

Those who have had a seemingly unavoidable run-in with the Iyaloja-led market association are Igbo traders. Organized as the Oke Arin Traders Association, the association’s executives say their goal is to protect the interests of their members (mostly Igbo male traders) in the market. Unlike other voluntary but sector-based associations such as, say the Aluminum Association, the Oke Arin Traders Association is registered with the Corporate Affairs Commission, maintains an office and brands itself as having a strong political clout, different from the Iyaloja-led association. The situation seems to support Peil’s (1991:38) suggestion, based on her study of Lagos that “a competitive and manipulative outlook has often made Igbo migrants less acceptable to their hosts than more passive newcomers. They have shown a strong inclination to group together to further their mutual interests...”. In addition to economic interests, the Igbo traders claim (though not supported by observation) to have become a political force to reckon with in the local politics of the Oke Arin area. From observation, the Oke Arin Market Traders Association does not have much recognition beyond the Igbo traders. I picked from the President’s discussion with his friends that the association itself seems to be the Igbo traders’ response to feelings of marginalization and oppression by a market governance system that treats them as ‘outsiders’. The association is to protect their interest, especially with regards to ensuring that they are not harassed by ‘area boys’ (Yoruba miscreants), police, and sundry officials.

Significantly, the Oke Arin (Igbo) Traders Association got the attention of the Iyaloja, market authorities and local politicians when they succeeded in causing a partial closure of the market for a full day, ostensibly to hold their meeting but in reality to flex their powers for better recognition. The president noted that the Iyaloja had summoned him after that incident, angered by the Igbo traders’ audacity in causing a closure of ‘her’ market. After the reconciliatory meetings, part of the peace deal package was for the Igbo Traders Association to be charged with collecting the market dues from their members and

sending same to the Iyaloja-led association for onward transmission to the government and its agencies. In any case, the Igbo traders were refusing to pay the dues, arguing that they were not involved in the governance of the Iyaloja-led association and that they were often the targets of ‘area boys’ (thugs) engaged by the task force to make traders comply. Now, the Igbo Traders Association considers the new arrangement a huge political and economic success. Not only did they gain the right to collect (and appropriate) some of the dues and levies, it provided insulation from alleged harassment by agents of the Iyaloja-led association.

Interestingly, all 30 officials of the Oke Arin (Igbo) Traders Association – 10 Executive members and 20 Sectional Chairmen and Secretaries of the Igbo Traders Association - are men. On the membership strength of the association, the president said they had about 2,000 registered members and each of those have roughly three apprentices who are considered non fee-paying associates. However, membership is on individual basis, not by business outfit. Of the 2,000 registered members, forty (40) are women – mostly Igbo women but also a few Yoruba women who trade in wines and imported foods (one of my women trader in-depth interviewees, Golden, who deals in imported food, is registered with the association). The membership registration fee is NGN 3,500 (about US\$15) and the annual dues are NGN 12,000 (US\$52). These amounts are the same for each trader regardless of type and size of business and number of shops. Some of the membership benefits listed by the president includes the prevention of harassment of the traders from the police and area boys (miscreants), settling conflict between the traders, and general welfare (such as stepping in times of health crisis or death). The Oke Arin (Igbo) Traders association has the ambition to be the organization known to represent the traders. However, the president acknowledged that many traders, mostly the Yoruba women traders do not belong to the traders association. According to the president, they (the Yoruba) see themselves as the owners of the market and prefer to deal with the Iyaloja whose union he alleged he’s not even registered to. But in fact the Iyaloja-led association is an involuntary association and a part of the government’s administrative machinery of the market while the Igbo Traders Association is voluntary and so differently embedded and politically located in Oke Arin.

Anyhow, the Igbo traders association is eager to not only to maintain, but also further the gains they have so far made in carving a space for themselves for (self) governance in Oke Arin. To that end, they arranged in June 2015 to pay a courtesy call on the ‘Iyaloja-General of Nigeria’ (daughter of Bola Tinubu, the leader of the ruling party in Nigeria, APC) at Alausa (the seat of state government). My attention was drawn to that visit when I noticed a new photograph hanging on the wall of the Association’s office. It was a happy group photograph of the association’s key executive with the ‘Iyaloja General of Nigeria’. Surprisingly, the association had carefully included three women members in their delegation (despite the

fact that there are no women among the 30 officials of the Association!). The photograph showed four members of the association's executive members, the three women (with Igbo-sounding names) and the Iyaloja General. I asked the president about the women who had joined the delegation to the Iyaloja-General and why none of them was a member of the executive. He said that they do not agree to be involved in official roles, even though they are members of the association. The executive had convinced the women to join the meeting with the Iyaloja General because they (the executives) realized it will not look good meeting with the 'Iyaloja General of Nigeria' with no women among them. This suggests that beyond the ethnic card, the Igbo traders were playing the gender card to secure their space practically and symbolically in the market. Clearly, the Igbo men were just using the Igbo women to further their economic and political ends. On the other hand, from the Yoruba-Igbo relationship in the market, one can also see an example of how ethnicity can flip gender power relations to privilege women who belong to the dominant ethnic group (that is, the Yoruba in this case).

In spite of their recent gains, there are numerous axes of malcontent for the executives of the Igbo traders. The Iyaloja-led association and the local government do not consult or even inform them about major decisions that affect the market. For instance, when the Iyaloja-General of Lagos Island died in July 2015, the traditional chiefs ordered a closure of all markets on the Island, including Oke Arin to mourn her. On that day, as I neared the market, I noticed that the roads were unusually free and most shops were closed. Many traders were standing in groups and talking. It was clear that something was amiss but I could not decipher the nature of it. When I got closer to the Igbo Traders Association office, I met a cluster of familiar traders, including the Association's president. I asked them what was going on and why were shops closed. The president told me that they got to the market that morning and were informed that the Iyaloja of the Lagos Island had died the night before. So, all markets were ordered closed. Anyone who disobeyed would have their wares confiscated and will be fined by the Iyaloja's task force. I asked him the name of the dead Iyaloja General, he said he did not know but will try to find out. He said he was hearing of the closure for the first time like everyone else, throwing his hands up in resigned frustration.

Similarly, he and his team had not been informed about the road works on Sanusi-Olusi in January 2016. When I asked him what he knew about the road works, he said he just got to the market and saw construction vehicles and teams. He could not hide his anger at the perceived slight. His take on that was: 'That is tribalism. The information may have reached the Iyaloja without carrying along the association, because it is the Igbo that formed the association... The Yoruba are not giving us equal rights in the market, they were saying the Igbo cannot be dictating for them in their land (Oke-Arin) and we let them know that we all have equal rights as far as the market is concerned and that made us to go court before.'

Perhaps, as a reaction to the perceived maltreatment but also a display of their own attitudes, the Igbo male traders often speak disparagingly about the Yoruba women traders and indeed, all women. On a number of occasions, the president tried to suggest that the Yoruba women are not really ‘serious traders’, alleging that their trading capital is often very small and that the main reason they come to the market is that they do not like to stay home. The secretary of the Igbo Traders Association, a young man in his early 30s, was the most chauvinistic of them all. At my first meeting with the executive, he refused my handshake saying he never shakes women, he would only pat them on the back (like children). In several interactions and discussions with him, he was very dismissive of women (such as ‘women do not reason well’). At a point, I asked whether his negative statements about women included his mother and sisters and he assured me that ‘women are all the same’, including the wife he married in the course of my research. Behind these attitudes seemed to be an attempt to ‘put women in their place’ and sort of reclaim the dominant Igbo manhood that was suffering from lack of recognition in the Oke Arin context. Although I saw that they generally modified their behavior and some spoke Yoruba language to enhance getting along in the market, these ingrained attitudes were likely to seep out from time to time and did not help their relationships with Yoruba women in the market.

Apart from the external fight for recognition and equal rights, the Igbo Traders Association is in constant struggle to get its own members, including officers, to accord it due recognition by abiding to its rules. For instance, members are not supposed to involve the police in disputes among them without having exhausted the internal processes of the association. But in disregard of his office and the association’s rules, the Vice President of the association hired a mobile police squad to beat up another member over a business dispute. In retaliation, the other party hired some thugs to help him fight back. As there was fighting and commotion, the Iyalaja’s task force stepped in, bringing in the police in charge of the market. The Igbo Traders Association’s president said that he was distressed by this incident on many levels. Not only were the two parties involved Igbos but one of them was a highly-placed official of the association, dragging the name of the association and the Igbos in the mud. Although that was one of the extreme cases of internal disputes, the president seemed to be perpetually resolving conflicts among the Igbo traders, as well as between them and outsiders over breaches in contracts and debt recovery. Much of it involved his going to the police stations to bail members. All these contribute to the perception of the Igbo men as alpha males who would easily resort to violence.

Incidentally, I did not encounter any debt-related disputes involving the Igbo and the Yoruba women traders – which is not to say that there were none. It is likely that the perceptions that Igbo and Yoruba traders have of one another may cause a conscious limiting of relationships on that level. However, there were occasional skirmishes over space and usually between neighbours. For instance, at one of the times I



visited Iya Bunmi, 57, a trader in juice and noodles, an altercation erupted between her and her neighbour, an Igbo man who deals in sweets and chewing gum. A temporary male assistant helping Iya Bunmi set up samples of her new stock had hung a packet of snacks (chin-chin) on the dividing pole between their two shops. Her Igbo neighbour asked the assistant to remove it because according to him, it was blocking customers' line of vision to his own wares. Iya Bunmi disputed that and tempers flared, each accusing the other of trying to make trouble. Just as they were beginning to attract the attention of shoppers and other nearby traders pausing to get the gist behind the quarrel, Iya Bunmi backed down abruptly, saying, 'O da!' (It is ok, in Yoruba) – it was an expression of pain mixed with sarcasm. She told her assistant to repack the snacks into a carton and put it away. Like Iya Bunmi, most traders try to settle such space squabbles quickly because if it escalates and the market authorities step in, their first line of action would usually be to lock up the shops of both contenders until the matter is adjudicated and the guilty party is fined. Cases take a minimum of three days to be decided, meaning that even the innocent party will lose at least three trading days with the additional inconveniences of attending the hearings.

Perhaps, because Igbo women traders are so few, it was harder to observe interactions between them and the Yoruba women traders in Oke Arin. The only interaction I observed was when a young Igbo woman trader introduced me to her Yoruba neighbours, requesting them to help by participating in my research survey. They agreed while she was there and we set a date for the following week. When I returned for the survey, they asked why the Igbo woman trader was not participating in the research. I explained again that I was surveying only Yoruba women traders. They became very suspicious and one of them said that they were only cooperating because they did not want to offend their Igbo neighbour. They were clearly uncomfortable in responding to my questions so I had to call off the survey. Compared with the level of cooperation I got from women traders when introduced by fellow Yoruba women, this incident underlines the prevalent lower level of trust of people from other ethnic groups, particularly the Igbo, which is hardly mitigated by gender.

Regarding the Yoruba women's relationships with Hausa/Fulani (and almost always, men), these were a lot more straight-forward and relatively easier to navigate for at least two reasons. The first is that most of the Hausa/Fulani in Oke Arin are fruit hawkers and head porters and thus are socio-economically subordinately positioned. The second is that compared to the Yoruba and Igbo, the Hausa/Fulani is a negligible number in the market and they are not organized around their ethnic identity in the market. Additionally, they present a more docile and peaceable image than the Igbo. Although that image seemed to have been somewhat dented by the Boko Haram, the 'aboki' or 'mallam' (as they are generally called) remained a trustworthy help that Oke Arin traders, including the Yoruba women traders, hire for a few hours to support with setting out wares or to head transport goods from the warehouse to the shops.

In sum, the spatial practices of market governance at Oke Arin are perceived as exploitative by most Yoruba women traders and compliance is achieved through threat, and actual use, of force. Based on ethnicity, the Yoruba women traders enjoy a symbolic dominance over members of other ethnic groups (including Igbo male traders) for being the ‘owners’ of the land. However, that construct of ethnic dominance over the Igbo is constantly in danger of rupture and seems to be maintained mostly through cautious and minimal engagement with the Igbo.

#### 6.4 Trade registration and formality

The issues of business and product registrations add two federal government agencies to the relationships in Oke Arin market. The organization in charge of business registrations is the Corporate Affairs Commission (CAC), while for the product registration, it is the National Agency for Food, Drug Administration and Control (NAFDAC). According to the NAFDAC website, the organization’s mandate is “to regulate and control the manufacture, importation, exportation, distribution, advertisement, sale and use of food, drugs, cosmetics, chemicals, detergents, medical devices and packaged water”. With Oke Arin as major imported food market, it is an arena for regulation and control between the agency and traders. All the above listed food and drug products, whether imported or made in Nigeria, are required undergo NAFDAC certification and have a number displayed. NAFDAC officials make occasional swoops (often based on tip-offs) on errant traders. However, NAFDAC generally finds it more expedient and effective to work in collaboration with the market associations to ensure self-regulation. Given that they cannot practically cover all markets and also the possible physical danger of confronting law breakers, working with the market associations is a better deal for NAFDAC. On the part of the associations, having part of this regulation and control devolving to them increases their own powers and it is framed as protecting the traders from NAFDAC control.

The Corporate Affairs Commission (CAC) was set up in 1990 “to regulate the formation and management of companies in Nigeria.” Registration with CAC is not really a requirement for small businesses such as market traders. However, registration may raise the profile of the trading concern, especially if they have to deal with other formal entities. On the part of the CAC, business registration brings income. Partly to boost revenue, CAC runs occasional registration campaigns, sometimes encouraging the traders to see the benefits of registration; at other times threatening them by saying it is illegal to run a business without first registering. Many of the Oke Arin women traders have not heeded those campaigns and 67 per cent of businesses are not formally registered. Similar to what Clark (1994) found with women’s trades in the Kumasi Ghana market, many of the Oke Arin women traders present themselves as being at survival level

and do not see any benefits of a formal registration. There is also the additional disincentive that registered businesses become liable for the annual company tax. So, not registering as Fajana (2008:386) notes concerning informal businesses in Nigeria, may also be a strategy to avoid getting caught in the federal-level tax net. Although the market associations already collect taxes and dues on behalf of the local and state governments, they have so far not engaged in taking on that task on behalf of the CAC. Perhaps, this is in recognition of the limits of CAC mandate which does not extend to micro-businesses. As a consequence of not being formally registered, many of the women's trading businesses remain legally under the radar. But that legal invisibility tends to extend to the symbolic, in effect, feeding into the gender construct that renders women's economic contributions invisible in the wider (national) calculations.

On the other hand, the 33 per cent of women traders who have registered their businesses with the CAC seem to occupy a different league from those who have not registered, judging by their average sizes and organizational set-up. Perhaps expectedly, the formally registered businesses are also the same ones that have multiple shops and employees. They are among those who keep formal financial records of their trading and are more likely to include banks as their funding sources. In short, they are the upper class of businesses. Getting into the league of the registered comes with perks but requires a higher level of financial organization and management. For one thing, registration of the business is part of the documentation to access business products and services, including foreign exchanges for business and bank loans. Registration, therefore, signals a move into a higher economic space which only one-third of the surveyed Yoruba women traders are able or willing to make the necessary trade-off to attain.

Interestingly, a few of the women who have not registered their business are quite intentional about their status. On two occasions during the survey, I encountered women traders who said that they had no ambition to expand their businesses beyond its micro-level because they were struggling to manage (the small) size of business they had and did not want to employ people because of trust issues. So registering or growing bigger had no attraction for them. They were happy with the economic space they already occupied and simply want to maintain that. Obviously, this is a challenging consideration, reflecting how that contentment with the little they have clashes with a development mind-set of building a bigger empire.

Many of the Oke Arin women traders are well aware of their rights and obligations with regards to product control and registration. Those who deal in products that require NAFDAC registration are careful to patronize companies that are known to have good compliance levels. For those who deal in imported products, it is a bit tricky because their local agents may say they have secured all approvals

only for traders to find themselves in trouble for fake registration numbers. There are also unscrupulous agents who fake well-known products and supply them to some unsuspecting or colluding traders. To avoid falling prey to such scams, most of the women traders limit their supply sources to well-known companies and get their supplies directly from their company trucks. The knowledge that market associations will fully collaborate with NAFDAC to fish out any fake product seller and run them out of the market (sometimes, quite literally), provides a huge disincentive to most traders who would have considered going that route. So, most traders conduct due diligence before product sourcing. A few like Golden who deal in imported food products have gone the additional step of registering with the Igbo Traders Association which provides a level of vetting and linkage to trusted import agents. Golden said that being a member of the Oke Arin (Igbo) Traders Association provides her with the market intelligence on fast-moving and NAFDAC-approved foreign food products. Her ability to straddle both spaces – as Yoruba woman and member of the Oke Arin (Igbo) Traders Association – gives her the advantage of benefiting from both identities. But they are very few who do that – only two of the 80 Yoruba women traders surveyed.

Tangentially related to the issue of business formality is the relationship between traders and the banking institutions around the Oke Arin market. All the major banks in Nigeria have at least one branch in Oke Arin, resulting in a total of 22 bank locations in the market. Among the banks, there is a turf war to secure as much deposit as possible from the huge daily transactions in the market. Several of the bank executives confirmed that no serious bank would ignore Oke Arin as it is a source of ‘cheap funds’ to run other branches. One of them noted: “The banks are concentrated in this market because of cheap funds and the turnover on daily basis is over NGN 2 billion (about US\$455 million) and we are 22 banks. For example, my bank has an average turnover of NGN 700million (about US\$.3 million) on a good day. These traders deposit their money and they don’t need my loan because somebody is giving them supplier credit.” But even when traders require loans, the hoops they have to jump make the loans unattainable. For starters, they must have their businesses registered properly with CAC and maintained good financial records over a period of time. So, in that regard, the length of time a trader has been in business is a factor in her ability to access bank financing. By contrast, any trader can open a personal account with just an identity card and can deposit and draw money on that basis. Most of the Yoruba women traders in Oke Arin remain at this level of relationship with the banks, using the banks as safe deposits and occasionally to source foreign exchange for personal travel.

## 6.5 Market facilities and amenities

It is probably in relation to market facilities such as waste management, toilets and drainage that the gendered spatial relations and control in Oke Arin are shown in the boldest relief. The key actors in the market scene – traders, market association leaders and government agencies – all come to play in this arena.

In relation to waste management, the Lagos State Waste Management Agency (LAWMA) was set up “to be responsible for the collection and disposal of municipal and industrial waste, as well as for the provision of commercial waste services to the State and Local Governments.” (LAWMA website: [www.lawma.gov.ng](http://www.lawma.gov.ng)). It is in charge of solid waste collection in markets, including Oke Arin. Explaining the system they have set up for cleaning the Oke Arin market, LAWMA officials interviewed noted that:

“We arranged sweepers that clean the market after close of business, I mean at night. These sweepers do the job and pack the dirt at our designated place. Because most of the traders can’t do the cleaning before they close for the day, so we advised them to do this and they agreed. The service is very effective and our trucks pack the dirt at night, when the traders have closed because the road is very narrow and the truck cannot move into the market during the daytime. But we have our waste bin in some areas, like under the bridge of Apongbon, Idumota, Oluwole park. In all these areas, the sweepers do the cleaning every day. On Thursdays, which is the environmental day for all the traders in Lagos State markets, the trucks move round the markets before the commercial activities commence.”

The LAWMA account differs slightly from what the Oke Arin women traders reported. Many of them say that aside from the LAWMA dues collected by the market associations, they have to pay sweepers for daily cleaning of their sections. They are also required to report early to their shops on Thursdays for the weekly environmental sanitation, failure of which results in the Iyaloja-led association locking up their shops and fining them NGN 2,000 before it can be re-opened. On their part, LAWMA officials allege that the traders do not do their bit. According to LAWMA, “the traders find it difficult to do simple things. Since these traders all have sales girls, they can just be instructing them to clean their environment and pack the garbage to where our bin is. It’s a very simple thing but they are so carried away with their social life, they are not organized at all.” However, the executives of both the Iyaloja-led association and the Igbo traders in Oke Arin allege that much of the sanitation infractions are caused by the residents, not the traders. The president of the Igbo Traders Association noted that “even on Sundays that we don’t open our shops the whole environment is littered and so dirty and by Monday morning, you will see heaps of garbage and that is what we are facing in this market”.

With regards to payment for its services, LAWMA finds it most convenient to agree to a standard bill for each section of the market with the Iyaloja-led associations. The associations do the collections from traders and transmit to the LAWMA. The LAWMA officials confirmed: “LAWMA gets the payment from the Iyalojas. We deal with the traditional market associations. Although the other associations may be registered, but we get payment done by the Iyaloja at the traditional market. There are plazas in the market and those are well organized, better than the traditional market.”

The LAWMA officials detailed the charges for each section of the market. It does not take much arithmetic to work out that at the NGN 500 (US\$2) charged each trader a month, much more will be collected by the market associations than the total bill for each section. For example, the LAWMA monthly charge for Issa Williams section is NGN 20,000 (US\$88). From the shop count (see page 87), Issa Williams has 84 regular shops and 64 open stalls. At NGN500 per shop/stall, the amount collected will be NGN 74,000 (about US\$ 325). Even allowing for any defaults in payment, this is a huge difference and is unaccounted for. On pointing this out to the LAWMA officials, it turned out that they knew. They acknowledged the situation thus:

“If we are talking about the extra charges, the association is not being truthful to the traders. They are supposed to show their members the amount on the bill, but the so called executives hide some expenses under LAWMA bill. For example, they are paying for three sets of security that is, the Nigeria police, local security and the task force security. They have different kinds of bills, CBD, KIA, all these bills they hide under LAWMA bills to cheat their members.”

Based on past experiences of unsuccessfully trying to do the bill collection by itself, LAWMA recognizes that it “cannot do anything without the associations being involved.” As a basis for their continued symbiotic relationship, the market leaders had clearly told the LAWMA officials ‘*ema so fun won*’- Yoruba for ‘do not tell them’ (the traders)- how much is charged as bills. So, LAWMA maintains patronage links with the traditional market authorities by letting them collect and remit dues/fees, turning a blind eye even when they know that the traders are being over-charged. The market associations help them to collect fees from the traders (which will be onerous for them to do otherwise) and in turn the market associations use LAWMA’s name to line their own pockets, collecting sums of which some are unaccounted for.

Issues related to the discrepancy between collected dues and amount paid and the outright non-payment of LAWMA dues, which caused the lock up of the whole market two years ago, were among the grouses listed by the Igbo traders association for demanding to run their section of the market by themselves. The compromise with the Iyaloja-led association was for them to collect dues for some sections where the

Igbos predominate and then pass those on to the Iyaloja's team for onward transmission to LAWMA. But the Igbo Traders Association executive concedes that what it collects is more than what gets remitted, explaining that what is left after remitting the LAWMA dues "is used to run the office". The difference between the amounts collected and remitted were closely guarded secrets. So, the spatial politics of environmental sanitation is rife with institutional collusion and corruption that short-changes traders, particularly women who are at the lower rung of the power, play.

The Oke Arin market traders' challenge with the environmental sanitation does not end there. Due to the partly residential status of the market, it straddles two classifications in the LAWMA set-up. Residential areas are supposed to be catered for by the private waste management support operators (PSP). LAWMA explained the unique challenge with Oke Arin thus: "The traders are to do the cleaning and pack the waste to the bin, but the residences are also causing more difficulties in this area. Although the PSP has been attached to these residences, but the occupants dump their dirt on street. Even those that are staying on a storey building will drop their dirt downstairs and litter the street with their garbage." In effect, the landlords of Oke Arin allegedly do not pay for sanitation, are not involved in the environmental cleaning and worse still, residents often put their garbage on the streets.

Even though LAWMA and the local council know this, the traders' shops are locked if there is garbage around them. On this issue, the Igbo Traders Association disagreed with the government and its agencies and defended the traders. The president noted: "As an association, we have been to court on several occasions concerning this issue and the way it is going now, I still see that we will soon go to court again because those things (putting garbage on the streets) are not being done by the traders."

The bank officials in Oke Arin also hinted that their banks are paying heavily for sanitation. On the banks' contribution to the enhancement of the market environment, some of the bank officials argued that apart from hefty LAWMA sanitation fees, they also pay for market sweepers. In addition, their private security arrangements provide the additional layer of security that also benefits the traders as it means that market is generally more secure. Although many of the banks have been known to engage in environmental beautification efforts in other part of Lagos city as part of their corporate social responsibility, none of the banks is considering doing that in Oke Arin. One of the bank officials joked that such effort in Oke Arin will likely not get noticed and that banks will normally choose front-facing locations for beautification efforts.

Unlike solid waste management that is partly privatized by the government, management of toilets in Oke Arin has been fully privatized. Encouraged by the local council, private contractors build and maintain the toilets that serve Oke Arin market. The toilet managers charge users per activity: urinating is NGN 30 and

defecating is NGN 50. The toilets, located in four different sections of the market, are basic water closets in five or six tiny stalls with cemented floor. The toilets are unisex and the managers assign two young people (sometimes two males or a male and female) to collect the usage fees and give users small buckets of water to flush the toilets. Users are expected to bring their own toilet paper or wash with water (as many tend to do). It also means that the toilet floors are usually wet. Occasionally, the young people in charge of the toilets bail out the water in the stalls with a broom. Compared with the general state of public toilets in Nigeria, the Oke Arin toilets are in reasonable condition, given the availability of water and the constant attention of the young people who manage them. On the day I used the toilet I noted that if I were a trader, the toilets would probably not count as one of my challenges in the market.

Incidentally, many of the Yoruba women traders interviewed do not use the public toilets regularly. Many confided that they use their banks' toilets. With the 22 bank branches around Oke Arin market, the women often bank with one close to their shops. When nature calls, they take the privilege of bank customers to use cleaner and better-maintained toilets at no additional cost. So, known or unknown to the banks, the traders are able to claim additional space and benefits from their relationships with the banks. But there are a few women traders whose spatial practice relating to bodily waste does not involve use of the public toilet or the banks' facilities. Two women traders said that they have bucket toilets in their shops but only for urine, which they empty into the gutters at the end of the day.

Such private arrangements for the disposal of bodily waste seem to contribute to making the drainage system in Oke Arin an eyesore. The clogged drains leak their putrid fluids onto most streets in Oke Arin market. When it rains, the contents of the drains mix with the floods, creating a murky pool in most parts of the market. On one of the days I went to interview Mrs. Bamgbose, a trader in rice and oil on Sanusi-Olusi street, the clouds that had been gathering turned into thunderously heavily showers. Mrs. Bamgbose deftly covered her wares with cellophanes and large umbrellas. Her lock-up shop had been extended out to the street with wooden platforms that covered the gutters. As the rains poured down, the gutters got more swollen with muddy and putrid floods. The streets all around became a muddy calf-length river. Mrs. Bamgbose and I pushed our chairs further into the shop to escape the pelting wind-driven rain. We were soon rattled by a huge rat that was apparently also trying to escape from the deluge. She explained that when the rats are forced out of the gutters by rain water, they can become a problem inside the shops. The stench from the gutter was unbearable. When the rains were over, getting though the market involved calf-deep wading through dirty water.

The market associations say they are well aware of the challenges with the drains and the related roads in Oke Arin and have been tabling those to the local government. The Iyaloja-led association said it had



tabled the Sanusi-Olusi road and knew that the local government was collaborating with the State government to work on it. Indeed, the work started in January 2016 to include the widening of the drains but that construction process comes with its own set of challenges for the traders as noted earlier in this chapter.

## **Summary**

In this chapter, I have used the concept of space as produced and reproduced by (and through) social relations to provide answers to the research sub-question: **How do women traders negotiate spatial relationships to enable their trading ventures?** In answering, I suggested that those social relations are gendered and as Massey (1994:154) has noted, they are “full of power and with internal structures of domination and subordination...”. Those internal structures are evident in the ownership of property; governance and access to facilities in Oke Arin. While on many levels the structures attempt to subordinate the Yoruba women traders, particularly the lower class, they are contested as the women employ various resistance strategies to claim and maintain space. On the whole, I argue that the institutional structures representing the government (through its various agencies) and the market (through its associations and leaders) largely hinder rather than enable Yoruba women in Oke Arin market to exercise their ‘power to’ engage in economic activities. Seven key points summarize and highlight the arguments in this chapter:

The first is that the property ownership structure makes it difficult for most women traders (91 per cent) to own their trading spaces (even if they have the money to do so). Thus, the structure reinforces the domination of men as property owners and subordinates women, who are then forced to operate in a space only with men’s permission. This has implications for women’s sense of space control and how they can run their businesses. It puts those who are non-indigenes in a vulnerable position where the landlord can increase their rents arbitrarily or evict them and they have little recourse to justice.

Secondly, the market associations maintain power and dominance over the women traders through threat and actual use of violence. Membership to the Iyaloja-led association is non-voluntary and dues are forcibly collected, if need be, by seizure of wares. While many of the women traders (76 per cent) say they do not belong to any association, the market leaders say they all do. Apparently, by trading in Oke Arin market, the women traders automatically become members of an association in which they have neither voice nor vote.

Thirdly, apart from the imposition of levies and taxes, government agencies in charge of product registration and environmental sanitation collaborate and sometimes collude with market associations to

subordinate and cheat women traders. Thus, there is a 'blurring' of formal and informal institutions in Oke Arin. The market associations collect overcharged dues and fees on behalf of the Local Government Area (LGA) and Lagos State Waste Management Agency (LAWMA), allow the market leaders to pocket the excess funds received from the 'tax' of market women.

Fourthly, due to political ties of the residential property owners in Oke Arin, LAWMA turns a blind eye to their sanitation infractions, choosing instead to make the traders bear the brunt by having their shops locked up for offences easily traceable to the Oke Arin residents. This provides added advantage to traders who are Lagos (Oke Arin) indigenes, enhancing their physical access and material benefits in the market.

Fifthly, based on ethnicity and the symbolic meanings attached to being Lagos indigenes, Yoruba women traders are placed higher than Igbo (male) traders in the political hierarchy of Oke Arin. As this positioning is tenuous and in constant contestation, Yoruba women traders tend to maintain it by cautious and limited engagement with the Igbo male traders.

Sixthly, the Yoruba women traders adopt various strategies to enable them overcome the strictures of the dominating relationships with market and government institutions. Those strategies range from compliance to begging and surreptitious rule breaking, pushing the boundaries of legality and possibility. As evidenced by their use of banks' toilets, they are also able to milk their relationships in order to secure claims to additional spaces for their benefit.

Seventh and lastly, based on the reasons given by the Oke Arin women traders who do not want to register and grow their businesses bigger than its current (small) size, an intriguing point that has emerged is whether the development mind-set of seeking, expecting and pursuing growth for all actors may itself be hegemonic. In other words, how does development factor in the choice to *not* grow?

# Chapter 7 – Trust, social capital and cooperation

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*“A society that relies on generalized reciprocity is more efficient than a distrustful society, for the same reason that money is more efficient than barter. Honesty and trust lubricate the inevitable frictions of social life...As the social fabric of a community becomes more threadbare, however, its effectiveness in transmitting and sustaining reputations declines, and its power to undergird norms of honesty, generalized reciprocity, and thin trust is enfeebled.” (Putnam 2000: 135 -136)*

Putnam’s point above was to background his argument that there was a growing social disengagement and distrust in the United States of America, which he argued was evidenced symbolically by the increasing trend of ‘Bowling Alone.’. Interestingly, his observation and analysis, especially with regard to increasing social distrust may be applied to the Nigerian context and particularly, the Oke Arin market. The erosion of trust in relationships in the larger Nigeria society and the impact of that on businesses and the related economic well-being (or lack thereof) of individuals came up severally in the course of my field work. The mistrust in the Oke Arin context (briefly mentioned in Chapter 6), is at various levels as we will see in this Chapter. In her study of Nigerian trade networks and associations, Meagher (2011:63) noted that there was an “increasingly fragmented organizational terrain”. Among the reasons for that fragmentation and the traders’ disengagement was mistrust of the trade associations’ leadership (Meagher 2011:65). Conversely, even in the face of massive social distrust and the near broken social contract between the people and government, many women traders are still able to find recourse and support in kin relationships. In other words, there remains, albeit tiny, a circle of trusted close-knit kin which accounts for the gendered relatedness and matrifocality in the context, as was discussed in detail in Chapter 5.

In Chapter 6, I examined how spatial relationships and the resultant dominating structures in Oke Arin affect women’s trading and economic empowerment. Taking another perspective on relationships in this chapter, I will explore how women traders’ relationships and cooperation with others, including market leadership and associations, are shaped by trust and social capital. This is to address the third research sub-question: **To what extent do women traders’ cooperation and engagement with others, market leadership and associations affect their trading outcomes?**

Given the importance of ‘power with’ others (collectives) in achieving the goal of empowerment (Longwe, 1998; Baltiwala, 2007; Kabeer, 2012), the nature of those relationships will provide a pointer to

the larger question on the extent of women's economic empowerment in the context. As trust has been noted to promote cooperation (Rousseau et al, 1998: 399) and to be critical for the building of social capital (Putnam, 2000:135), I will start with a brief examination of those links. Subsequently, I will explore how trust and social capital (or the lack thereof) may be evidenced in the Oke Arin context at three levels – kin, market and government - and how that impacts the conduct and outcomes of women's trading. The concluding section will summarize the answer to the research questions and highlight key points from the chapter.

### 7.1 Trust, cooperation and social capital

The concept of trust has had scholarly interest and applicability across disciplines (Rousseau et al, 1998; Lorenz, 1999; Dirks & Ferrin, 2002). Newton (2001:202) provides a helpful definition of trust as "... the actor's belief that, at worst, others will not knowingly or willingly do him harm, and at best, that they will act in his interests". In other words, trust denotes a reasonable level of confidence that the other will protect one's interest. Newton's definition focuses mostly on intention and motive of the other, which is what most people consciously or unconsciously evaluate. In addition to **intention**, Nooteboom and Noorderhaven (1997:311) in their study of the effect of trust and governance on relational risk teased out a second element to trust: **competence**. They noted that trust in the other will often include both his/her willingness to act in the actor's best interest and his/her competence (capability) to do so. I would add that the competence aspect becomes especially important when the objects of trust are entities such as organizations and government agencies. For his part, Fukuyama (1995:90) explains the importance of trust in economic transactions, emphasizing: "Trust can dramatically reduce what economists call transaction costs- costs of negotiation, enforcement and the like – and make possible certain efficient forms of economic organization that otherwise would be encumbered by extensive rules, contracts, litigation and bureaucracy." In other words, in a society where there are adequate levels of trust, the proverbial handshake would be enough to secure agreements because all parties will keep to their part of the deal to avoid any reputational risks.

A number of scholars have underlined the importance of trust for cooperation and collective action (Rousseau et al, 1998 ; Putnam, 1993; Cummings et al, 2001; Fukuyama, 2002:). In other words, people are more likely to cooperate with others when there is trust. Making similar points, Cummings et al (2001:11) argued that in contexts where "... citizens have little trust in authority... (they also have) a low incentive to cooperate" and Fukuyama (2002:32) suggested that the way to build cooperative

relationships was to increase the “radius of trust”. By extension, the lack of cooperative relationships in a context may be an indication of low levels of trust.

Of equal importance for this analysis is the linkage between trust and social capital. Bourdieu (1986:86 - 87) defined social capital as the “the aggregate of the actual or potential resources” from relationships and noted that it requires continued maintenance. In other words, building social capital is rarely a one-off act, much like needing a bath every day, it depends on constant refreshing to remain a useful currency. The need for constant refreshing underlines the costs implications of building social capital. Putnam (2000:135) suggests that trust is critical for building social capital. He points out that when we trust others we become less worried about them cheating us. Likewise, it may then be argued that social capital builds trust since those relationships also enhance the prospect of believing that others will act in our interest. Social capital and trust may therefore be seen as inter-dependent: they exist as two sides of the same coin. Where one is lacking, it is hard to find the other.

It is equally important to note that social capital is shaped by power relations (Hietalahti, 2013). In other words, the power dynamics in relationships influence the quantity and quality of resources that may be available to the actors. Those with less power may be unable to build and draw as much resources from their relationships as those with greater power. This is a relevant point to keep in mind in view of the various relationships of power in Oke Arin: that social capital can be built, used or eroded.

Putnam’s (2000:22) classification of the two types of social capital – bonding and bridging – will also be used in the analysis. The bonding social capital refers to the closed relationships, while bridging refers to the wider and open networks of relationships. In examining the Oke Arin market data, I highlight any evidences that suggest the existence of either type of social capital and any trend in their use along gender lines.

Given that scholars (Knack & Keefer, 1997:1271; Coleman, 1998; Fine, 1999:8; Putnam 2000; Fukuyama, 2001:8) have all noted that social capital can be used for good or bad purposes, it will be important to examine its uses in the context. The good purposes are when it promotes public benefits such as economic growth, safety, and security and the bad purposes would include when it is used as a tool for exclusion or criminality. The possibility of using social capital for bad purposes often stems from bonds among closed groups that result in the exclusion of others. Some examples of such exclusions and use of social capital to harm others include criminal gangs such as drug mafias and ethnic enclaves (Putnam 2000; Fukuyama, 2001:8). Given the multi-ethnic mix of the Oke Arin market context, the use of social capital based on ethnic origins will be worth exploring, as leading to spatial practices of exclusion/inclusion.

Interestingly, studies on gender differences in the accumulation and use of social capital in different contexts showed mixed results in measures of how women and men evidence attributes of trust and cooperation (Onyx & Bullen, 2000; Carpenter et al, 2004). Onyx and Bullen's (2000: 38) study in Australia found no gender differences on the social capital measurements used except that women were more likely to feel unsafe in communities. In the Vietnam and Thailand study by Carpenter et al (2004:544), they found that women in Vietnam were more cooperative (and giving) than men but vice versa in Thailand. The studies were obviously measuring different indicators with various methods and scholars are still grappling with appropriate ways to measure social capital. So, there is not much to draw on in that regard. However, what seems to be reasonable is that if social capital is created through relationships which require investment in time and economic resources, men would likely have more social capital based on their existing gender privileges in many contexts which afford them more of those resources.

Newton's (2001:203) suggestion that trust associated with social capital is situational and context-specific, not "a generalized personality trait" is a helpful point for the Oke Arin context. Taking the argument further, Newton (2001:203) noted that "one can predict virtually nothing about a person's trust in other people from their trust in government; these are different forms of trust that are largely independent of each other." The two points that are being made here are worth amplifying: one, that trust is not a trait anyone has for all situations and contexts; and two, that trust in one situation or entity does not necessarily transfer to another. While distrust towards institutions may be mutually transferable (for instance, the distrust of an institution resulting in a distrustful disposition towards the other), there does not seem to be any direct links in the direction of trust. That is, a person's trust in others (such as kin) does not translate to a trust in the government or other institutions – a very important point to keep in mind for the Oke Arin context as we later examine how trust and social capital operate at different levels of relationships (kin, market and government institutions).

In his study on social capital in Kwara State, Nigeria, Yusuf (2008) pointed out some of the levels that we may find social capital in operation. He noted that "social capital operates at the macro, meso and micro levels. At the macro level, social capital includes institutions such as government, the rule of law, civil and political liberties etc. .... At the micro and meso levels, social capital refers to the networks and norms that govern interactions among individuals, households and communities" (Yusuf, 2008: 221). These categorizations by level are helpful for the analysis of the processes in Oke Arin market, especially given the existence of institutions representative of each of the typified levels. For instance, the kin, market, and government institutions respectively may be seen as rough representations of the micro, meso and macro levels of social relationships.

In sum, it may be argued that trust enhances the prospects of cooperation and collective action and builds social capital (and is built by it). By corollary, the lack of trust diminishes and erodes collective action and social capital. With the help of these analytical frames, I will now turn to the consideration of the market processes in Oke Arin to examine how trust is implicated in traders' relationships and engagement with market leadership, associations and relevant others, as well as its effect on their trading. I explore women traders' relationships with family/kin; co-traders and associations; employees; suppliers and bankers; government agencies and connections to wider markets and networks. I will note that although most of the Oke Arin women traders have built and are benefiting from trust-grounded bonding social capital at the micro level, the meso and macro levels are permeated with distrust and conflict.

## 7.2 Centrality of familial relationships for business

As we found from the women traders' profiles (discussed in more detail in Chapter 5), many Oke Arin women traders maintain strong links with kin. The family/kin (and particularly the mother's) support constitute one of the most important success factors for the Oke Arin women traders. For them and for many Yoruba women, family relationships, especially natal links, are marked by continuous mutual help and support (Sudarkasa 1973; Eades, 1980). The numerous social events around the family which the Yoruba are noted for, such as child naming ceremonies, funerals, marriages and birthday celebrations, provide opportunities for interactions and the building and maintenance of trust and social capital at that level. As Bourdieu (1986:87) argues with regard to building social capital, such social events are tools to control and maintain social exchanges and relationships, thereby promoting the feeling of homogeneity. Much like the Yoruba women in Ado-Odo context that Cornwall (1996:75) studied, Oke Arin women traders and their kin may be expected to enhance the feelings of trust and obligations from their investment in family relationships. .

In addition to the possibility of converting the family social capital into economic capital, Oke Arin women traders are able to rely on those relationships for emotional and psychological support. As Fapohunda (1988:150) suggested, the Yoruba women's maintenance of natal family relationships are often a fall back investment for the woman in times of marital difficulties. The data from Oke Arin suggests that at that micro (family) level, many of the women traders are able maintain and draw helpful resources from social relationships. For instance, field interviews suggest that familial relationships play a key role in ensuring spatial availability and that trading space is the most valued bequeath for most traders. A good example is Iya Isah, an enamelware trader who noted that she benefited greatly from the goodwill and strong customer base her mother had built. The list of Oke Arin women traders who

benefited in a similar manner from such micro level social capital is long. It includes Irete, a trader in rice and cooking oil who took over her mother's shop; Bukola, a trader in antiseptics and insecticides who said her mother found and secured her trading space; and Adidat, a trader in Beverages, who also took over her mother's shop space.

The social relationships at the micro (family/kin) level fit with what Putnam (2000:22) classifies as bonding social capital, providing 'crucial social and psychological support' and 'furnishing start-up financing'. It would seem that such blood ties come with a certain level of taken-for-granted trust and obligations. The bonds between the women traders and their families/kin are maintained through exchanges of mutual help and obligations, expressed in numerous ways including material and emotional support. As we noted in Chapter 5, as part of their obligation for the strong (and usually, natal) family support, many of the Oke Arin women traders invest heavily in training of siblings and upkeep of their parents. That gives a nod to Guyer's (1988:160) suggestion that retaining natal links after marriage has implications for women's expenditure and investment. So, the social capital from family/kin comes at various financial, time, and energy costs. This is also in line with Portes' (2000:45) point that acquiring social capital demands investment in both economic and cultural resources. The costs and benefits of the micro level social capital are shared between the women and their kin, albeit (and understandably) not always evenly or easily predictably—and as Bourdieu (1986:87) argues with regard to the continuous nature of the exchange, it requires endless renewal.

The micro level social capital operating in Oke Arin is also a closed and exclusive network, limiting its benefits and the possibility of a shared public good. As Putnam (2000:22) pointed out about dense networks, such closure is the very reason why they are able to be bonding. Bourdieu (1986:87) also notes that the process of admitting new members into a group (for the building of social capital) presents a risk of alteration of the norms and rules – and presumably, the level of trust. So, a good level of homogeneity is often a feature of the bonding social capital. It is probably understandable then that the even among family members, the level of benefit accruable may also be determined by the closeness of the blood ties. For that reason, those who are closer in blood ties tend to get first and bigger consideration for support. For instance, although Iya Isah's mother had a cousin who was in dire need of shop space even before Iya Isah was ready to start trading, her mother would not consider jeopardizing her daughter's chances of full inheritance of her shops. Iya Isah explained her mother's strategy thus: "When one of her cousins lost her shop and requested her to sub-let one of hers, she gave her part of one of her shops clearly telling her that it was only to give her time to secure another shop. She helped her cousin search for and secure another shop for rent so that there will be no contention over the shop space."



It would seem that the higher trust level attached to blood ties may be behind Oke Arin women traders' general preference of family members as trading partners. Overwhelmingly, Oke Arin women traders had their mothers, daughters and sisters as trading partners. Similar to what Fukuyama (2002:27) noted about Latin American businesses that the "...networks are based on kinship; as family businesses expand, they draw on sons, daughters, cousins, and nephews for staffing", most Oke Arin women traders would only to get help from outside the family when no relative is available. Trust and associated social capital generated through blood lines also translated to the matrifocality we noted in Chapter 5. It would then appear that gendered relationships within families produced the requisite trust that saw to women traders benefitting from their mother's bequeath of trading spaces, financial capital, and network linkages.

While there were the occasional husband partners of Oke Arin women traders, those were not the norm. The Oke Arin data fits with Sudarkasa's (1973:118) point that Yoruba women rarely trade in partnerships with their husbands. Only two women of the 80 surveyed had trading partnerships with husbands. This may suggest that apart from avoiding possible gender subordination from such partnerships with husbands, women traders may also be signaling that natal blood ties trump marital ties in trust considerations. This is probably understandable and is captured in various Yoruba adages such as *"Bi Ina ba Jo Omo eni ti o Jo Omo elomiran ,Omo eni ni a koko ma yo jade ninu Ina."* (Rough translation: If fire is burning my child and another person's child, I will first of all rescue my child from the fire). In other words 'blood is thicker than water' and while marriages may fail, your blood relations will always be related to you. However, not having trading partnerships with husbands does not stop women from tapping into the marital networks and the related social capital. A number of Oke Arin women traders credit their husbands and marital kin with providing various forms of support, ranging from trading space to business loans. One example is Madame Anne, a dealer in rice, who said that her mother-in law provided her the initial trading space in Oke Arin.

In the case of Iya Isah, she said that the fact that her husband is a known lawyer helped to make her competitors wary of crossing her. To fully draw on that benefit, she strategically hinted during discussions with other traders that her husband had sworn to sue anyone who threatened her in any form, and would ensure that said person spends the maximum time in prison. She would also tell other traders that she had been the one ensuring that peace was maintained by not reporting to her husband the full extent of the maltreatment she got from her competitors. The idea was to spread the veiled threats through the rumour mill, using the scare information to maintain and enhance her market share. For Alhaja Adetutu, a dealer in flasks and coolers, who along with her husband joined her mother-in law's business, the benefits from marital relations are even more. Alhaja Adetutu noted that her mother- in law had provided her with a number of business loans in the course of their business. Similarly, some other Oke

Arin women traders (41 per cent of them) have also at one time or the other in the course of their trading career reaped financial benefits, such as loans and gifts, from marital relationships and links.

Another form of benefit from family-generated social capital comes by the way of exemptions from taxes, levies and harassment. A few Oke Arin women traders who are family members of the Oke Arin landlords are exempt from the Local Government Area (LGA) and Lagos State Waste Management Agency (LAWMA) dues and fees. Two women traders who said that they benefit in that way are Alhaja Aminat who deals in laces and Mulikat who trades in noodles. Alhaja Aminat's husband is one of the chiefs of the Lagos Island traditional ruling house. Mulikat's father is a prince of the ruling house and her grandfather was a revered ruler and even had one of the streets in Oke Arin named after him. Both women get the exemptions through the positions of their husband and father respectively as 'owners' of Oke Arin. During our interview when I asked Mulikat how much she pays as fees and dues she responded in a matter-of-fact way that her family 'owns here' with a wide gesture around the area, adding confidently that nobody can collect dues from them. Alhaja Aminat told me quite simply that as her shop belongs to the chief, they do not pay any dues. This exemplifies how those with more power are able to draw more social capital resources. Other traders who are not so affiliated not only pay the various government agencies' charges but also bear the sanitation costs that should ordinarily have gone to the residents and landlords of Oke Arin.

Family and kin relationships are also major sources of market information for the women traders, partially fulfilling the 'information diffusion' benefit of social capital, as outlined by Putnam (2000:22), although probably not on the scale a bridging social capital with wide networks would. Many women traders credit family members with informing them about, and linking them to, opportunities in the market. For women like Iya Isah who trades in enamelware and Bolanle who deals in beverages, their fathers linked them with their major trading partners. In both cases, their fathers had done other businesses with the owners of the big companies and pressed buttons to open doors for their daughters. Iya Isah's father even paid for her initial consignment as a new distributor for the company. Similarly, Bukola, who deals in insecticides and antiseptics, said that her mother provided links to the companies that she now distributes for.

Linked to the market information benefit from social capital is the technology and social media-related support that some of the women traders got from family members to further their business. Although this will be discussed further in the section on wider networks, it is worth mentioning here that the sons and husbands encountered during the research helped out in the business with the social media outreach and advertising, as well as the financial accounting and technology-related side of the business (such as mobile banking )

### 7.3 Market level relationships and dynamics

Based on our earlier discussion on the types of social capital, at the market (meso) level, we should expect to find bridging social capital that provides “linkage to external assets and for information diffusion” (Putnam, 2000:22). That linkage to external assets and information diffusion happens best when individuals are cooperating with others through belonging to groups and forming networks to push for their common good. If membership of groups and associations in the market is to be used as indicator of a willingness to cooperate with others (and a measure of social trust) as Putnam (2000) suggests, then the low social trust among traders in Oke Arin is very glaring. Only 24 per cent of Oke Arin women survey respondents say they belong to a group or association related to their trading. The remaining 76 per cent say they do not and would not wish to belong. However, executives of the Iyaloja’s market association insist that every trader in the market inherently belongs to the association and extracts dues and fines from them. That would suggest that at the market level in Oke Arin which represents the meso level typified by Yusuf (2008:221), social capital is rather patchy and hard to identify. It is worth putting a caveat here that due to the methodological choices referenced in Chapter 3, the women traders were not interviewed along religious lines. So, they may well belong to religious groups outside of the market. In addition, the women’s generally close ties to kin would suggest that some may also belong to hometown unions.

However, the implied distrust of others evidenced in the disavowal of trade groups in Oke Arin fits with the trend that Meagher (2011) noted based on her study of two Nigerian contexts - Aba and Ilorin (South East and South West Nigeria, respectively). In relation to those two contexts, Meagher (2011:63) found that the trade groups were becoming fragmented due to a number of reasons, including suspicions of the leadership looking only after their own interests. As we noted in the context chapter (Chapter 4), the Lagos market associations in the 1930s to 1980s had some elements of democratic processes in the selection of their leadership (Mba 1982: 194; Barnes, 1986:162). In turn, the leadership was reasonably accountable to the traders and fought for their interest, especially with regard to taxation (Johnson, 1981; Mba 1982). That trend seemed to have changed from the 1990s as Peil’s (1991:64) study noted that “factionalism” made the Lagos market women ineffective. Moreover, traders no longer had an input in the selection of the Iyaloja and her team and the market associations seemed to have been co-opted by the government to collect taxes from traders (Fourchard and Olukoj, 2007). This may be expected to make the motives of the market association leadership suspicious.

The mistrust arising from the current positioning of the Iyaloja-led market association in Oke Arin makes collective action by the Yoruba women traders difficult. That situation presents a contrast when

compared to some other market contexts in Africa such as Accra, Ghana (Clark, 1994) and Nairobi, Kenya (Kinyanjui, 2013), where there seems to be high levels of cooperation among traders. In the case of Oke Arin (as with the other Nigerian contexts), the traders' disengagement is an indicator of their perceived lack of utility of their market associations (Meagher 2011: 65). As discussed in Chapter 5, the pervading suspicion and perceived lack of utility of the market associations seem to be linked to the Oke Arin women traders' lack of voice in those organizations and the related high-handed governance of the market association. Also, being effectively an arm of the government, the Iyaloja-led association is really not representative of the traders. The relationship between the Oke Arin women traders and the Iyaloja-led market association, marked as it was by lack of trust on both sides, could hardly generate social capital. Its non-voluntary nature and the forcible co-opting of every trader into the association did little to build any sense of belonging or cooperation and seemed to be a factor in exacerbating the feelings of distrust.

In view of the above, the Yoruba women traders do not have an association that rallies their interest in the market like the Igbo male traders in Oke Arin do. . While there are also trust issues, the president of the Igbo Traders Association makes strenuous efforts to connect with the traders by frequent market walk-arounds and monthly meetings to update them on the association's activities. These attempts at accountability to his constituency may be explained by at least three factors: membership to the Igbo traders association is voluntary; the executive is elected by the members of the association in hard-fought elections; and the association is in the process of building legitimacy and political clout. The association's fight to stop the targeting of the Igbo traders for extortion in the market was an endearing point for its members, as was the president's daily availability and willingness to adjudicate cases concerning members.

While most Yoruba women traders' reaction to the oppressive governance of the market association was to have as little as possible to do with them, Iya Isah, a dealer in enamelware and one of the biggest women traders in Oke Arin had an interesting counter-response. During one of my early visits to her in July 2015, she had said that her competitors were using the market association machinery to undermine her business. Then when I visited in January 2016, I noticed a new photograph in her office. It was of her with the Iyaloja-General taken on December 24, 2015. On my inquiry, she said that she had received a title as part of her appointment as Treasurer in the market committee. Iya Isah said she had joined the executive of the market association because it was too dangerous to sit on the sidelines and watch them 'ruin my business'. Her reason for joining – to protect her business – is comparable to Prag (2013) analysis of why wealthy women (fabric) traders in Benin engage in associations. Iya Isah was part of the delegation of the market association executives that went to pay homage to the Iyaloja-General. She noted

that the market association executives were becoming too authoritarian and some of her business competitors were among them. So, if she was not where the decisions were made, they would do her in. When I inquired about how she was selected for the position, she laughed it off, saying “by the grace of God, I have a voice in this market.” She admitted that occupying the position was costing her both time and money but having weighed it all, it was necessary.

Survey results and in-depth interview analyses reveal that relationships among traders themselves are characterized by stiff competition and minimal cooperation. Stiff competition is the most mentioned challenge by the women traders, ranking even higher than finance (see Survey results- 11 in the appendix).. Stories swell about how other traders use every means, including the diabolical, to undermine their competitors. In many of my interactions with traders, they mentioned how others had tried to undercut them or cast a mysterious spell of stupor or illness on them – all in a bid to shut down their business. For instance, Iya Isah recounted her experience of such competition thus: “At a point, my competitors resorted to diabolic and psychological warfare. I would come into my shop in the morning and see fetish objects at the entrance or beside my office. But I was determined not to be scared out of business. I would just take a broom and sweep out the object and mop my shop clean. To fight back, I resorted to loud prayers, sometimes holding up my prayer beads.” Obviously, in such a negatively charged emotional environment, trust and cooperation will be hard to find. On the part of Iya Oye, a trader in stoves and coolers, she said that diabolical attempts on her life were the greatest challenge she faced in her business. In her words: “I encountered so many challenges that cannot be mentioned but through prayers I succeeded. I was down (that is, sick) for six years. I almost sold off my shop but then my sister in Canada later helped me out.”

Apparently, the perceived propensity of other traders to harbour such a high degree of ill-will as to be plotting the death of fellow traders is widely believed. In explaining the traders’ lack of cooperation on sanitation issues, an official of the Lagos Waste Management Agency (LAWMA) noted that the traders were more occupied with “witch hunting each other face to face”. My attempts to bounce the idea off various people within and outside the Oke Arin market, including a highly-placed business analyst and my research assistant, confirmed how widely shared the social distrust was. Each narrated stories mentioning that some well-to-do traders were allegedly prospering through other (diabolic) means. Similarly, poorer traders could also be perceived to have been blighted by divine boomerang while they were plotting harm on innocent competitors. On occasions when I tried to make fun of the talk of ‘juju’ (the diabolic spells that brought all forms of bad luck and even death), I was warned that it was not a joke and that it was very real in Oke Arin. Nobody was willing to point out exactly who uses the ‘juju’ –

because “it can be used by anyone” – but both those who said they had been affected before and those who had not been directly affected were suspicious and guarded in their relationships with other traders.

Apart from suspicions of diabolical acts, there are other hindrances to building of trust (and social capital) in the Oke Arin market. The cosmopolitan and multi-ethnic context makes it more difficult to have the closed social structure that Coleman (1988:107) points to as important for building trust. Even more than the city of Lagos, Oke Arin market is marked by constant reconfigurations as new entrants come and go, especially those traders who operate in the open spaces. As Bagnasco (2004:233) notes with regard to trust and social capital, “the mobility of individuals tends to destroy social capital,” so this is a likely contributory factor in Oke Arin. However, given that many of the women traders have been in Oke Arin for decades, the frequent movement of some proportion of the traders does not go far enough to explain the low level of trust. Perhaps, it is best only regarded as a part of the larger puzzle of why trust levels are so low.

Another piece of the puzzle is the pervading ethnic mistrust. As discussed in Chapter 6, the Yoruba and Igbo make up roughly 50 and 40 percent of traders in Oke Arin respectively. The Yoruba traders are mostly women and the Igbo traders are mostly men. The Yoruba women traders perceive the Igbo men traders as brash while the Igbo men traders see the Yoruba as trying to maltreat them based on locational/ethnic advantage. Based on her Lagos study, Peil (1991:38) had suggested that the Igbo in Lagos were “less acceptable to their hosts than more passive newcomers” because they are perceived as “competitive and manipulative”. On their part, the Igbo traders accuse the Yoruba of excluding them from the governance structures of the market and targeting them to extort various fines and levies. As the president of the (Igbo) Oke Arin Traders Association put it, “they (Yoruba) say they own Oke Arin and we cannot have a say”. So, some of the Igbo traders try to strengthen their association to get a voice in the market and have a counter-force to the alleged Yoruba thugs (area boys) who used to target and harass them. These perceptions of ill-will bring about a limiting of interactions between the Igbo and the Yoruba in Oke Arin.

The mistrust between the Igbo and Yoruba traders may also be illustrated by the different ways I was received when introduced to prospective research respondents by Igbo and Yoruba women traders respectively. During my market familiarization phase and initial attempts to recruit research participants, the executives of the Igbo Traders Association linked me with Mrs. Obi, an Igbo woman trader in her 30s who deals in teas and packaged breakfast cereals. The thought process of the Igbo men was that it would be easier for Mrs. Obi, a fellow woman, to connect me with Yoruba women traders. After I explained my research to her, Mrs. Obi was very sweet and eager to help. She explained that we would need to wait for

her assistant to return from an errand so that she could take me personally for introduction to some of the Yoruba women traders in her section. The two Yoruba women she later introduced me to agreed to participate in the research after I explained it to them. So, we set a date for the following week.

On the agreed date, the two prospective Yoruba women respondents seemed to deploy every delay tactic they could think of. They asked me to explain the research process again. I did so, emphasizing that the information will be anonymized and confidential. One of the women asked me what I will give them at the end, and I explained again that it was for a research project and that no direct benefits are offered to respondents and that they were completely free to opt out. One of them said that they were only cooperating because they did not want to offend Mrs. Obi. I told her that she did not need to feel obliged and I promised her that I would explain to Mrs. Obi and she would not be offended. Then they asked whether I had done the survey with Mrs. Obi. I explained to them that my research was on Yoruba women and that though Mrs. Obi wanted me to interview her (which was true), it was outside my research needs. Then they wondered aloud that if the research was for a good purpose, would I not have done it first for my own people (Igbos)? At that point, I knew that I could not get past their suspicion and so I called off the survey.

The above account stands in contrast with my experience the following week when I was introduced to new prospects by a Yoruba woman trader, Mrs. Bamgbose, a dealer in oil and rice and also in her 30s. Within an hour, Mrs. Bamgbose had taken me to the shops of seven other Yoruba women traders and introduced me to them. I gave the same explanation regarding the purpose and process of my research and they all agreed to participate. She concurred that the research was important to promote women's economic empowerment in the long run. I was able to complete the surveys of all seven women she linked me to within the subsequent week. Her ethnicity was clearly a key factor that enhanced the trust they had in her and the ensuing social capital that I benefited from.

Oke Arin traders themselves are keenly aware of the difference that ethnicity makes for the feelings of trust in the market. For instance, one piece of advice the executive members of the (Igbo) Traders Association gave me was that I should not tell the Yoruba women that I was in any way linked with the (Igbo) Traders Association (referencing my compelled registration to the association) because it would likely close doors and make them (the Yoruba women) uncooperative. They advised that I approach them 'woman-to-woman', that is, to play the gender card and to speak as much Yoruba as I could. In other words, I should highlight attributes of myself that play to homogeneity, a key building block for belonging in a group – and building trust and social capital (Bourdieu, 1986:87). His advice essentially centered on the idea that being accepted as somehow one of them (women traders) would then build the

trust required for subsequent interactions. Indeed, as happens in most contexts, my efforts at speaking Yoruba were rewarded by more friendliness and acceptance by the Yoruba women traders, although they all, except one, could speak English.

However, as mentioned earlier, ethnic difference is only part of the reason for the low trust and social capital in Oke Arin. From field observations, even among the Igbo traders themselves, there is very low trust. The president of the (Igbo) Traders Association seems to be perpetually settling disputes among Igbo traders and between them and their customers and suppliers. The disputes were usually over breaches in agreements – such as refusing to pay after selling goods that have been collected on credit. The issue of trust and integrity – and the lack of credible avenues for enforcing agreements and contracts – clearly presented a huge challenge for doing business in Oke Arin. Being of the same ethnic origin did not seem to be mitigating factor, at least not for the Igbo in Oke Arin. The association's executive regularly held court in a bid to adjudicate cases between its members, make it less expensive for the parties, and avoid a resort to the police, courts or other means. Many of the cases came up multiple times because the traders were not keeping to earlier agreements reached, thus further eroding what little trust (and social capital) had existed among them.

During the course of my field work, I frequently met the president of the Igbo Traders Association either going to or returning from the police station over issues of alleged breach of contract or defrauding between Igbo traders and their customers and suppliers (usually those outside the market). On one such occasion in June 2015, the president was meeting with members of his association preparatory to their going to the Zone 2 Police Station to answer to the police summons regarding two members (male traders). I gathered from listening to their conversation that somebody (a customer) had made a report against those members alleging that they had defrauded him. The police had asked the president to produce his affected members. From the conversation, it appeared that the members may be locked up if they did not go with the president. On his part, the president kept stressing that the affected members should ensure that they brought adequate money as there will be need to put money in an envelope to thank (read: bribe) the police. One of the affected members was in deeper trouble as his registration with the association was found to be incomplete. The president alerted him that unless he completed the registration, he would have to pay the 'police involvement' penalty (of NGN 20, 000 –US\$88) imposed on non-registered or incompletely-registered traders who get into police cases.

As if to underline that point about penalty for incomplete registration, another male trader was in the association office to pick up his goods (nine cartons of communion wine) seized by the association's task force team as forced collateral, pending when he paid the 'police involvement' penalty. The penalized



trader had also been required to bring along his sectional chairman to confirm that he was now complying with all the provisions of the constitution and to further entreat the president to forgive him. Berating him for not taking the role of the association seriously, the president noted that if the association had not been involved in his case, he would have been locked in the police cell. The trader was apologetic and conciliatory. He promised to pay all the dues and penalty before the end of the day, and had brought part of the fine amount. The President asked the Admin officer to release part of his seized goods after preparing a receipt for the part payment and to release the remaining when he completes the full payment. Apparently, they could not trust him to pay up if all his goods were released to him.

Among the Yoruba women traders as well, ethnic homogeneity does not bring about much cooperation. An illustrative case is that of Alhaja Oshodi, 63, who has been in Oke Arin for 30 years and deals in tomato paste, spaghetti, and sugar. When she lost her shop in the road works on Sanusi-Olusi street in January 2016, I had suggested that she requested to share space with one of her friends until she could get another shop. She was aghast at the very thought of it. She had explained that the other traders will not agree and that she did not want the trouble that will come with such arrangement. She rather hoped to be able to operate on a skeletal basis from the remaining part of her shop whenever the construction team permitted her. Apparently, neither her ethnicity nor the decades she has spent at Oke Arin had helped with building the level of cooperation required for her to share space on a temporary basis with another Yoruba woman trader during the time of her crisis.

Granted that sharing space may be at the high end of the cooperation spectrum, other evidences of cooperative activities were also hard to find. Probably as an extension of the low (24 per cent) participation in market groups, very few women traders are part of any cooperative rotational group savings and loans (known as *esusu*). Most rely on personal savings and loans from kin. Thus, most traders run their businesses alone or rely on family members, when absolutely necessary. The minimal cooperation and low trust among traders also means that they are largely unable to unite to push for changes in other areas of common interests – such as market infrastructure and sanitation. The general perception of low integrity and the resultant eroding of trust in Oke Arin also seem to make relationships largely transactional. Most traders insist on immediate rewards for any favours, contrary to the longer term view of reciprocity that is associated with social capital.

Interestingly, the Oke Arin women traders do not seem to associate along religious lines. The survey showed that there is a near-even split between Christians and Muslims (47 and 53 percent respectively). There is remarkable religious harmony with Muslims going to nearby mosques within the market and Christians having occasional worship services on the market streets with no conflicts or

fanfare arising from those activities. Oke Arin data agrees with Meagher's (2009: 412) analysis which notes that many Yoruba communities and families have both Christian and Muslim members and that it is considered divisive to hold fundamentalist stances on religion.. There was also no noticeable difference between Christian and Muslim traders in belonging to other associations. Similarly, the education levels of the women traders did not seem to make a difference in whether they chose to belong to the market associations or not. The few who belong and the greater numbers who do not belong cut across all levels of education. (See Survey results - 6 in the appendix).

#### 7.4 Relationships with employees

Difficulty in securing loyal employees is a widely shared problem (ranking third in the Oke Arin women traders' list of challenges – see Survey results-11 graph in appendix). The general lack of trust spills over to the sourcing and retention of employees. Many women traders told me they had employed workers but had to let them go based on disloyalty and fraudulent actions. From field observations, it was glaring that getting loyal and committed workers was a major challenge for the traders. As noted earlier, Oke Arin women traders prefer to employ relatives (the closer, the better) but that is not always possible for a variety of reasons, including non-availability or suitability of such relatives. Traders employ a number of strategies to overcome the worker challenge. Those strategies include setting up arrangements to enable them exert power through unequal social relations (conferred by age and socio-economic status); respectable referees; electronic surveillance; and keeping the employees very busy.

Examples of the age-based strategy are the two women traders who employed under-aged children from Cotonou (Benin Republic) because children are considered incapable of stealing to a level that will be detrimental to the business. But that strategy was fraught with a different set of risks: the scary prospect of getting entangled with the law for child trafficking offences. The two women traders who had employed the pre-teens – two girls and three boys respectively from Cotonou – had let them go at the end of 2015 when the anti-trafficking awareness campaign became a hot button issue in the media. The traders told me that the services of the children were not worth the new and much higher charges the agents who brought them were asking for.

Another strategy women traders adopt in their attempts to secure loyal employees is to get workers based on the recommendations of highly regarded people such as religious leaders. Adenike, 61, a trader in lace, had employed a young woman in her 20s, based on her Imam's recommendation. Yet within two months, her new worker had got into as much trouble. On the first occasion, the young woman had left the shop

for several hours, offering no cogent reason. When we (my research assistant and I) got to the shop for our scheduled interview, Adenike was in a rage and was scolding her new employee. We ventured to make peace, pleading with Adenike to forgive her and telling the young woman that her action was bad and exposed the business to grave risk. The very next month, as we were visiting Adenike for our next catch up, the young woman was in trouble yet again. We learnt that she had stolen NGN 110,000 (about US\$483) from Adenike's drawer and was caught red-handed. Adenike had constituted an adjudication panel consisting of the Imam who recommended her employee and two others (a man and a woman who we later learnt were relatives of the young woman). The young woman was kneeling down in the middle of the 'panel'. As we got close to the shop, Adenike waved us away, signaling that we should return another day. My research assistant's attempt to plead that Adenike forgive the girl was met with a firm, "please don't". Adenike's eyes were glaring with anger. We did not need any further signal to back off. The following week when we returned, we learned that the young worker had been sacked and that the theft was not even her first one in the short time she spent with Adenike.

For Madam Felicia, 49, a dealer in lace fabrics, her strategy to forestall employee stealing and fraud was to install close circuit television (CCTV) in her two shops. She reviews the CCTV for any suspicious activities and does a daily audit of her stock. At the times I was in her shops, I felt a certain level of unease among her six female employees and wondered whether it had to do with the feeling of their every move being watched. But Madam Felicia felt that the CCTV should not bother anyone doing their legitimate work, adding that "it is the norm in the developed world". Although there was an abortive attempt to break into her main shop in July 2015, Madam Felicia said she had been reasonably lucky with her workers. The preliminary finding from the investigation into the failed burglary, however, suggested that the would-be thieves got some insider help. So, Madam Felicia she said she was also not taking any chances.

Regardless of the measures they took to forestall and manage employee fraud and disloyalty, only a handful of women traders succeeded in retaining their employees through the course of the field research. Those who succeeded tended to be the bigger traders. One of such is Iya Isah, a dealer in enamelware who has five shops and 11 employees. She said that she had learnt how to effectively manage her workers to ensure that they do not negatively affect her business. She noted: "There is a general problem of loyalty with employees but I have learnt how to deal with that. I do not consider that a real problem." When I pressed further to know how she succeeded in doing that, she said she kept them very busy and monitored her wares closely. From my observation, her workers were afraid of her and there was a myth that any employee who tried to steal from her would always get caught. For the larger majority of women traders, unfortunately, such safeguards do not exist. For one thing, only very wealthy traders are able to afford

such expensive gadgets as CCTV. Many traders are even unable to afford paid employees. So, many of them tend to operate alone and when it becomes absolutely necessary, they get family members to look after their shops during short absences. Usually, most of the women traders just lock up their shops when they are unable to be there.

It is important to note that Igbo male traders are not immune to employee challenges. The ones that came to my notice were usually employees who unceremoniously left. However, for some of the male (Igbo) traders, the employee problem seemed to have been mitigated by the Igbo trader apprenticeship practice. Aptly detailed by Olutayo (1999:163-165) and Chukwuezi (1999: 28), the Igbo trader apprenticeship system provides a huge incentive for employee-trainees to stay loyal to their masters so that they can graduate and be amicably established by the older trader. The apprenticeship practice also means that family reputations are at risk if any party defaults and the younger trader may be unable to get into the distribution chain without the network and goodwill of the person who trained him, especially if stealing was involved. That adds a layer of communal monitoring and enforcement that hedges against the betrayal of trusts. In Oke Arin, the Igbo Traders Association forms part of the 'contract' enforcement mechanism through its constant mediation of various disputes.

### 7.5 Relationships with banks and suppliers

Traders' relationships with banks and goods suppliers are also on the meso level. While the quality of these relationships may understandably vary greatly due to permutations from possible multiple layers of relationships such as kin or ethnic links, trust and social capital at this level are also patchy. With banks and suppliers, integrity and trust are particularly critical for transactions and the maintenance of relationships with customers. The low trust in Oke Arin means that all parties tread with caution and suspicion.

Interviews with bankers offered insights to the depth of the crisis of trust between them and the Oke Arin women traders. Bankers' grouse with Oke Arin women traders included alleged misappropriation of loan monies; not keeping to their agreed repayment schedules; and outright fraud. The following are excerpts from interviews with two Oke Arin branch managers (a woman and a man) of two different banks:

Female manager- Bank A: The market women too are reckless and a lot of them do not know how to keep money well, because when a bank gives them loan and it is not tied to a security, it will be very difficult to manage such loan. They misuse it and the money does not come back to the bank. Most banks you see in this market had bad records in their books as bad loans. In fact, there was a time in the past, the bank

was giving soft loans without security. Banks were doing it in the past like NGN 500,000, an overdraft of just one month or two weeks, customers were advised to bring in the money as they sell but it was abused. So many of them defaulted and you now see the banks going into the market with enforcement agents to recover the bank's money from these women. As for me, I have done it on several occasions. If there is no security, a lot of these women default, may be like 20 per cent are not defaulters. But the issue of trust, *hmmm*, these market women are unpredictable. I have gone for one recovery and when she notices that I am coming to her shop, she would run away. And she is doing well in the market, she has about three shops together and she is selling cloths..."

Male Manager – Bank B: "From my former Branch at Idumota almost all the women that I gave loans to paid, but here in Oke-Arin, it is a different thing and I can't place the reasons. Maybe because of one perception, many of them were taking this money because (Banks' name) Bank makes it available. When they collected this loan, I don't think, they sat down to think of the kind of business to do and how to pay back the bank's loan. Most of these traders don't have business plan or techniques. I remember my friend told me that any business you did not plan or place rules on, you will not succeed in it. If I buy a product, I should be able to put many things into consideration, the profit, expenses etc. Out of these traders there is no basic plan. They collect the loan and lump into their business. Somebody told them a good is profitable, without checking the balance at both ends, some even overtrade. Someone that has not being travelling to China before, will now travel to China without considering the expenses she is going to incur. Or she will send the money to an agent over there to get her goods and the money gets trapped or the person dupes her. You see these women do a lot of things that expose them to the risk of losing their money. Instead of maintaining their relationship with the big dealer in the market, they feel they have arrived, because (X) Bank has loaned them NGN 3million and at the end of the day they will now be giving flimsy excuses."

From the bankers' perspectives represented above, there is a laundry list of reasons why they do not trust Oke Arin women traders to keep to their part of the agreement. Some of those include alleged poor management; lack of business plans; poor analysis of business opportunities; overtrading and outright fraud. In the counter opinion of many Oke Arin women traders, the banks and their officials are also not to be trusted. For instance, Mrs. Bamgbose, a trader in rice and cooking oil, noted why she did not take bank loans, stating that the banks structure the loans in such a way that the trader will virtually be working for them. Irete, also a trader in rice and cooking oils, who had taken a bank loan to restock her shop, swore that if she managed to complete the repayment, she would never again take a bank loan. She said: "The money I got is NGN 400,000 (US\$1759) and they said I will pay 106,000 (USD 465) on it. I have to pay 86,000 (US\$377) every month for 8 months to clear the loan". That amounts to 26.5 per cent

interest rate as confirmed from interviews with bankers. Just as Mrs. Bamgbose noted, Irete saw herself as “just working for the bank”, given those loan terms and the profit margins from her business.

An executive director of another bank believes that responsibility for the low trust between the bankers and traders in Oke Arin is equally shared between the two parties. He blamed the bankers for not taking enough time to understand the needs of the traders. He said: “I believe the trust -building should be the bankers’ role. Many of the women really dignify themselves by saying they will be paying at the end of every month and they are likely to do that- at least few of them. Bankers often set unrealistic terms. However, some of the traders are also too social, I mean buying of expensive clothes and going to parties”.

Obviously, regardless of how the blame for the mutual low trust is shared, the result is high transactions costs, in line with Fukuyama’s (1995:90) argument. In some cases, given the weak systems for contract enforcement, the low trust may translate to ‘no deal’ situations and therefore wider societal economic loss.

The needs for trust, and the consequences of the lack of it, are equally easy to appreciate with regard to the relationship between Oke Arin women traders and their goods suppliers. While a few of the women traders have been able to maintain a credit relationship with suppliers, most of the traders note that there has been a change – a dwindling of suppliers’ credit- in the last few years, especially with goods coming directly from Nigerian companies. Mrs. Bamgbose, a dealer in rice and cooking oil shared her experience thus: “There is no credit line from the companies; it’s all about cash and carry. But we get credit line with the distributors. We collect goods and pay within a week or two weeks whether we sold it or not.” Similarly Madam Bidemi, 48, a trader in toiletries and cleaning agents, noted that most of her stock comes from four Nigerian companies and they all demand up-front payment. She said:” I deal with four companies. Though these companies deliver goods to me, it is on cash and carry, I pay to the bank, then the company delivers the goods to me after the payment has been done.” Unlike Mrs. Bamgbose, Madam Bidemi says she does not get any credit from larger distributors and prefers to deal directly with the companies. Both traders say that the companies used to offer some credit lines and commission to traders but that has changed in the last few years. According to Madam Bidemi, now “...it is strictly on what you sell and how much you are able to make it”. On the short term credit line from larger distributors, Mrs. Bamgbose noted that it is still a valued facility and is based on long term relationships of trust. The dwindling suppliers’ credit implies a more challenging business environment, particularly for newer and less well-off traders.

Relating her experience on supplier credits, Madam Felicia, 49, a dealer in imported lace fabrics said: “Before now when the sales were good, I made a booking for some goods and it will be shipped and we do the clearing. Whenever I travelled or they (agents of the supplier companies) come to Nigeria I will pay up. In fact they (foreign partners) don’t specify the time of payment and it’s all about on trust, integrity ... as you know these fabrics are not made in Nigeria. In most cases these days, it is not necessary to travel abroad and when they come around I can also make my orders.” In other words, Madam Felicia had the full trust of her foreign partners but a key change in the way her stock is delivered has reduced her need for credit lines. As Madam Felicia mentioned, a significant change is that the distance between traders and suppliers seem to have shortened in the past few of years, allowing traders to more easily access goods from foreign suppliers. Suppliers (local and international) have over the years moved closer to the market. A number of the traders report not having to travel too far to get goods. Many of those who used to go to Korea for laces are now able to place their orders with Korean agents in Lagos and have them delivered into the market.

International agents have opened warehouses in Lagos and local manufacturers seem to have made arrangements to deliver goods to the traders right inside the market. These changes are both aggressive marketing and loss mitigation strategies on the part of supplier companies. Stories have been told of traders who disappeared after collecting huge stocks from companies. For instance, one of my banker interviewees said she knew of “a woman (trader who) printed her obituary and pasted it at her shop, just to defraud the Chinese man.” So, being close to the traders help companies supply quickly and get immediate payments for goods. For traders, they can replenish their stock quickly in response to sales but it also means that the competition is stiffer and the margins very slim ,particularly for smaller traders who do not have the means to engage in bulk trading. The arrangements also reduce the need for trust relationships as most transactions are on cash and carry basis.

In similar vein, as much as possible, many Oke Arin women traders avoid selling their goods on credit for the obvious risk it poses to the business, especially in an atmosphere where most people do not keep to agreements. More than depending on credit sales to build customer loyalty, Madam Anne, a rice trader, advised thus: “One should endeavor to sell quality goods and not inferior ones; like rice, 50kg should be 50kg and not 45kg. Also don’t try the re-bagging that some traders are fond of doing to cheat and let your integrity be known so that you will always be sought after.” Many of the traders allegedly do not follow Madame Anne’s advice; they reduce quantities in company bags and reseal to the detriment of buyers and they deploy all sorts of devious means to make extra gains. Apparently, the women traders themselves sometimes act in ways that are untrustworthy.

## 7.6 Relationships with government institutions

Following Yusuf (2008) on the categorization of levels that social capital may be operate in, relationships between traders in Oke Arin and government institutions may be classified as the macro level. Yusuf (2008:221) argues that “there is overwhelming evidence that such macro level social capital has a measurable impact on national economic performance”. Many other scholars (Coleman, 1988; Fukuyama, 1995; Bagnasco, 2004) have made similar arguments in favour of macro level social capital and its linkage with various forms of public goods. Bagnasco (2004:234) takes the point further when he notes that “...both states and markets operate more effectively if the context has a rich civic tradition, that is to say an important legacy of social capital. This means that social capital contributes as much as, and perhaps more than, economic and human capital to modernization and development.” These points are similar to Putnam’s (2000: 135) central argument that societies do better all round when there is generalized trust and ensuing social capital.

On the evidence of social capital in a particular context, Yusuf (2008:220) provides some helpful pointers when he highlighted three indicators as follows: “High levels of trust between friends and neighbours; shared norms and values; local people engaging in civic and community life.” These fit with the same key points made by Putnam (2000) and Coleman (1988) which I had earlier summarized as trust, shared norms, and cooperation. To build trust and enhance cooperation (two key elements of social capital) at the macro level would then require that the relationships between the government agencies and the traders are characterized by openness and integrity. The building blocks of such openness would be free flow of information and consultations to create and maintain the shared norms and values. Integrity would involve the government actors doing what they said they would do and being reasonably predictable with their processes and actions.

The relationships between Oke Arin women traders and government institutions measure very poorly against all the above indicators and requirement for social capital at a macro level. As discussed in Chapter 5, relationships between traders and the agents of the government at the Federal, State and Local government levels are marked by high levels of distrust. In some cases, rather than share information with the traders, government agencies deliberately withhold information for various (and usually pecuniary) reasons. The case of the Lagos Waste Management Agency (LAWMA) agreeing with the market association not to disclose their charges for sections of the market to traders is one example of the general



attitude. In response to my inquiries about how they handle the grievances of traders, LAWMA officials said that: "... we have a customer care line where everybody is free to walk in and our two lines are very effective. In fact, we have issues on the 2nd line but we monitor the groups that move around and if there is need to talk to the traders, they feed it back to us and we act on the response immediately from the monitoring groups." This script is however at variance with the market engagement process they had explained. LAWMA officials had earlier said that they preferred to deal with the market associations rather than with individual traders. According to them "... in most cases, we tell them (traders) to meet the association or join an association, because we don't want to relate to them as individuals to avoid problems on our part."

In fairness, LAWMA's office at Ijora-Olopa area of Lagos is probably one of the best organized government offices in Lagos, if not in Nigeria. On my first visit to the LAWMA office, I was pleasantly surprised with the courteous reception I got right from the security officers to the receptionists. When I explained my mission to the security officer and showed him a copy of the university (UEA) introduction letter, he took me to a beautiful lounge, turned on the TV and told me that an information officer will join me in a few minutes. The information officer and customer services receptionist were both very professional and courteous. The customer service receptionist logged in my request and told me that it will take roughly six working days to processes. She told me that the management will likely direct an officer from the Research department to answer my questions and gave me the numbers to call the next week to check on progress. The speed and courteous service at LAWMA was impressive. But if a different protocol for serving traders is in practice, as seems to be the case from what the LAWMA officials said as well as from the Oke Arin traders' accounts, then that would define the relationships at that level accordingly. For instance, many of the traders know that they are being penalized and made to pay bills that should be picked up by Oke Arin residents and that LAWMA turns a blind eye to that. Speaking on it, Mrs. Bamgbose, a trader in rice and oil, noted: "In this Lagos island market, the residents are not paying and it's the traders that foot their bills and is not supposed to be like that." Obviously, the feeling of being cheated cannot make for trust.

Similarly, the Lagos Island Local Government does not provide information to the traders about how it arrives at what they are being charged as taxes and levies. Speaking on charges and levies in Oke Arin, an official of the Local government said "...for professional markets (like Oke Arin), they pay for different levies irrespective of what they are selling. Also they pay for lock up, trade permit and display of goods in as much that it is outside the gate or shop, because is more like an advertisement". On how the decision on the amount payable is arrived at, he said that it was backed by a bye-law and that the council also meets with the traders' associations. My request to see the bye-law was turned down because it is "an

official document”. It also turned out there had been no meeting between the council and the leaders of the market associations for over six months due to leadership tussles following the death in July 2015 of the Iyaloja of Lagos Island.

When I checked with the officials of the market associations, they too had not seen the bye-law. An official of the Iyaloja-led market association assured me that a bye-law exists but only ‘top people’ have it and they know how to apply it. As to how the association interfaces with the local government regarding market fees and levies, he explained it thus: “The local government has their own set of bills. At the end of every year, they will come with their proposal per shop, they might come with a bill of NGN 10,000, (about US\$43) even more than that for the trade and lockup, they will now call the heads, the executives and delegates to hold a meeting with them. At the end of our discussion, we might now conclude to pay NGN 6,500 (about US\$27) as annual trade and lockup for each shop per year...” Such an annual negotiation between the local government officials and the heads of the market associations does not suggest the use of a bye-law.

Lagos is one of the first states in Nigeria to harmonize taxes and collectibles between the states and its 54 local government and development authorities. In addition to the efforts of the state government to simplify taxes and ease collection, there are donor projects working to make state and local government taxes and collectibles transparent. For instance, between 2012 -2016, a growth and employment (GEMS 3) project supported by the UK department for International Development (DFID) worked with states and local governments in Nigeria to, among other things, strengthen tax systems, including agreeing rates with all stakeholders and publicizing the harmonized rates. Lagos was one of the states GEMS 3 focused on in Nigeria and the approach was based on local government demand and appetite for support. However, not all local governments in Lagos adopted the reforms to make their tax systems transparent; the Lagos Island local government did not sign up for that project, so, Oke Arin market was not covered. Although there had been a Lagos state-wide tax harmonization, even before the GEMS project, the details of what that meant for traders was not clear. Equally importantly, information on that is not widely shared among traders.

Related to the opaque process of taxes and levies assessment is the virtual lack of a complaints mechanism to address any concerns traders may have about their taxes. While the state government is working to set up a tax complaints unit, this is not yet been scaled down to most local governments. It is not in use in the Lagos Island local government which oversees Oke Arin. Most of the traders in Oke Arin have therefore since learnt to adjust their expectation to not getting heard and to simply complying with the demands of the government just to the level that enables them to avoid sanctions. It probably also

contributes to the traders choosing not to engage with the market associations which they see as just another arm of the government agents, seeking primarily to line their own pockets (c.f. Meagher 2011). In their study of impact of tax reforms on Lagos, Asaolu et al (2015:94) touches on the point about trust and confidence when they suggested that: “Lagos State Government should put in place measures that could enhance tax collection such as winning public confidence through improved service delivery and government payment (for goods and services); making the tax procedures simple and transparent and improving on taxpayers’ education...”

With respect to the Federal level institutions that interface with the traders – the Corporate Affairs Commission (CAC) and the National Agency for Food and Drug Administration and Control (NAFDAC) - building public trust has also not come easy. In the case of the CAC, it reformed its procedures in 2014 to make it easier and cheaper for businesses to formally register. One of the key reforms removed the need for small businesses to require lawyers to facilitate their registration. However, the reforms seemed to have faced internal sabotage – as there seemed to be clandestine interest in keeping the CAC-registered lawyers in business. Those who attempt to register without lawyers often get so frustrated with the official round-around that they are forced to seek the services of lawyers. So, while the business registration was simplified in principle, internal rent-seeking has meant that the reforms are hardly being experienced by the traders. The few traders who think that formal business registration is a good idea say they would rather have a lawyer handle it because “they know themselves”.

With NAFDAC, however, the confidence level seems much higher. The NAFDAC reforms under Dora Akunyili between 2001 and 2008 were widely believed to have been done comprehensively and with beneficial results. The reforms included the requirement for NAFDAC certification, registration number, and expiry dates on food and drug products. Those reforms and NAFDAC reputation for implementing them strictly but fairly has generally carried on. Most traders are keen to stay on the good side of the law, avoiding the trade in fake products by looking out for NAFDAC numbers and patronizing only well-known and compliant companies and import agents. Moreover, NAFDAC compliance monitoring is more focused on manufacturing and imports, and so is one step removed from direct interaction with many of the Oke Arin women traders.

Apart from tax and business registration-related issues, other pinch-points which limit the government’s credibility and create feelings of distrust for government and its agents among traders, are the inconsistent economic and monetary policies. For instance, on June 23, 2015, the Central Bank of Nigeria (CBN) issued a circular banning the importation of foreign rice, tomatoes and thirty-nine other items. The CBN stated that the decision was made in its efforts to "sustain the stability of the foreign exchange market and

ensure the efficient utilization of foreign exchange and the derivation of optimum benefit from goods and services imported into the country". In October 2015, the Nigerian Customs re-introduced the importation of rice through the land borders only. The Vanguard Newspapers of October 7, 2015, in a piece titled "Custom order immediate removal of restriction on rice import", quoted the Public Relations Officer of the Customs Service as saying that the Controller General of the Customs Service had ordered "the immediate removal of rice from import restriction list and the re-introduction of import duty payment to land borders". This unilateral action by the Customs Service was short-lived as it was reversed again in March 2016 when the Nigeria Customs Service re-introduced the restriction order on the importation of rice through the land borders across the country. These policy somersaults directly impact on Oke Arin traders, given that they deal mostly in imported goods and are heavily dependent on foreign exchange. The uncertainty also worsens the trust issues around government and its agents.

At the period of the field research, Nigeria was going through particularly challenging economic times. The country had been grappling with the twin issues of dwindling oil prices in the international market and disruptions in crude oil production as a result of growing militancy in the region, making it difficult for Nigeria to meet the production quota assigned to it by the Organization of Petroleum Exporting Countries (OPEC). The new government, headed by President Mohammadu Buhari had come to power, promising to stabilize the naira and close the gap in the exchange rate between the naira and the dollar. To the contrary, the gap has been widening more than ever. In May 2015, the naira was NGN 197/\$ at the official exchange rate. As of October 2016, the naira traded in the official window at NGN 305.25/\$. This reflects a 54.9 percent devaluation. The gap has grown much wider in the thriving black foreign exchange market from which traders source their forex. As at October 2016, the naira was trading between NGN 460 - N475 per dollar in the black market. Even at that, sourcing forex for business was fraught with logistic challenges and was an uphill task for most traders. On the implications of operating in such environment, Iya Isah, a dealer in enamelware noted: "I would say the major challenge I now have in business is the inconsistent government trade policy. It is affecting foreign exchange and the importation of goods. That is affecting my business seriously, making it difficult to plan and to have adequate capital." It is easy to see the challenge Iyah Isah and most of the Oke Arin women traders have had with the changes in the monetary and trade policies. While those traders who import and trade in bulk are more directly impacted, the pain is passed on to smaller traders with ripple effects on consumers. Whatever capital any trader had was reduced by 55 per cent in real terms in the past year and there has been no certainty about the direction the government may take. Obviously, these unpredictable policy shifts do not make for social trust. The distrust at this level is mostly on the basis of perceived incompetence of the government around economic issues.

## 7.7 Connecting to markets

How women traders gather information and connect to markets is linked to the social relationships they have built. Increasingly, mobile telecommunications and relatedly, social media are mediating those relationships. While ownership and use of mobile phones may not in themselves be a measure of social capital, they are part of a key means to cultivate and maintain relationships in the context. The wide use of mobile phones by women traders in the conduct of business and as a key tool for the maintenance of market and personal relationships was also noted by Kwami (2016) in the context of Ghana. Kwami (2016:164) suggested that: “The livelihood practices of the women traders engaged in transnational trade reveal that the mobile phone is part and parcel of their everyday gendered lives and helps them navigate both livelihood and familial relations”. Oke Arin women traders similarly use mobile phones heavily in the conduct of their business and personal relationships.

All the Oke Arin women traders surveyed had mobile phones and a many of the wealthy traders had more than one phone. This data agrees with Aker and Mbiti’s (2010:5) suggestion based on their study of mobile phone usage in Africa that “many individuals own several handsets or have multiple subscriber identity module (SIM) cards”. The ownership of multiple phones in African countries is often related to connectivity challenges and management of call charges. In the case of Oke Arin women traders, apart from the ability to afford it, the acquisition of more than one mobile phone may also be linked back to the issue of trust (or more appropriately the lack thereof). The lack of trust is on two levels: first, in the reliability service providers’ connectivity; and secondly, in the confidence that the service provider will consistently offer competitive and fair pricing of call rates. The general tendency to hedge their bets by using multiple phones and services is based on experiences of arbitrary call rate variations by most of the service providers. There were about nine mobile service providers in Nigeria at the time of the field research. The main ones include MTN, Airtel, StarComms , Globacom, Visaphone and Etisalat. Some of the providers’ services do not interconnect with those of other services providers. With the inclusion of more service providers, the competition for market share has meant the introduction of deals for customers, especially between those customers who use the same service provider. For that reason, many of the traders have multiple phones, connecting with their own customers on different phones based on their shared mobile service provider. Similar to the prevailing transaction mode in the Oke Arin market (and more widely in Nigeria), most of the mobile service is prepaid.

Mobile banking has also taken reasonable root with Oke Arin market traders. Many of the women traders are conducting their transfers and receiving money on their phones. The instant payments and transfers

enabled by the online banking cater to the general need for urgency in completing transactions. Before parting with goods that involve large amounts, most traders expect to get the bank ‘alert’ of payment, in cases where cash sums would be overly cumbersome. So, this may be seen as new technology solution to a context where trust is hard to find. However, cash remains the most popular mode of transaction, especially for middle and lower class traders.

As mentioned earlier in this chapter, one observation from the field is that the men – sons and husbands – supporting the Oke Arin women traders were often largely in charge of helping them with matters related to the new media and technology. For instance, for Madam Anne who deals in rice, her son, Deji, helped her with online banking and was also trying to automate her supply chains. In the case of Alhaja Aminat a dealer in lace fabrics, her son was advertising her samples through WhatsApp and Facebook. The possibility of connecting to virtual communities opens up the interesting question of whether that would call for more or less social trust – a question beyond the scope of the current endeavour.

## Summary

In this chapter, I have explored how trust and the ensuing social capital are evidenced at three levels – kin, market, and government in Oke Arin market. The examination has highlighted how mistrust is eroding women traders’ ability to build cooperative relationships and social capital for the conduct of their trading. Thus, it has provided answers to the research sub-question on the extent to which women traders’ management and engagement with market leadership and associations affect their trading outcomes. **The key finding from the analysis is that most of the Oke Arin women traders have built and are largely benefiting trust-grounded bonding social capital at the family/kin (micro level) but at the community/market ((meso) and government (macro) levels, relationships are permeated with distrust and conflict which negatively affect their trading outcomes.**

Among the other important points from the analysis is that the low trust in the context is a major contributory factor to most women traders not belonging to the market associations, which in turn makes collective action (‘power with’) and broad-based women’s economic empowerment a difficult prospect.

Further, institutions at government and market levels act in untrustworthy ways. The general lack of information and opacity around governance processes as well as inadequate consultations with

stakeholders foster an atmosphere of mistrust. This is replicated at all levels of government agencies (local, state, and federal) and to some extent with private sector organizations such as mobile service providers. The consequence is the reproduction of a largely untrusting and cynical populace. In addition, wider social and economic pressures have intensified cut-throat competition and reduced altruism in the market. At individual levels, some of the women traders are also guilty of fraudulent practices in the conduct of their trade and relationships with others.

Also, women traders generally have a huge challenge with getting trustworthy employees. They adopt a number of strategies to overcome the challenge including setting up arrangements to enable them exert power through unequal social relations (conferred by age and socio-economic status); getting respectable referees; electronic surveillance; and keeping the employees very busy. Increasingly, some are opting to limit their businesses to what they can manage alone. The implication is that while Nigeria is grappling with unemployment, the issue may not simply be the lack of jobs but perhaps, more critically the (perceived) paucity of the values of honesty and integrity.

At the macro level, a key challenge for women traders has been the inconsistent and unpredictable economic and fiscal policies in Nigeria. The negative impact of those policies included a massive (55 percent) reduction in the value of capital held in Naira within a year. The uncertainty, fueled by a perception of government's economic incompetence, whittles down social trust levels.

Finally, the counter-intuitive response of an outlier like Iya Isah, the dealer in enamelware, may hold a number of valuable lessons for other traders: rather than withdraw from relationships and associations that are not working well, her strategy is to step deeper into them and attempt to steer them to her advantage.

I now go on to draw some conclusions in the final thesis chapter.

# Chapter 8 – Conclusions

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*“If self-employment is thought of in terms of a continuum, with survival-oriented income generation at one end and accumulation-oriented enterprise at the other, we would locate the majority of self-employed women closer to the survival end but would find that some of them, varying percentages in different regions, are to be found closer to the other end.” (Kabeer, 2012:17)*

Kabeer’s (2012) analysis above, based on a global review of women’s economic empowerment and inclusive growth, aptly reflects the situation of Lagos women traders. While a third of them struggle to survive at the margins, a majority are in the middle and a handful are able to accumulate much and are economic forces to be reckoned with. The values Lagos women traders attach to their self-employment, its performance, and the income it brings (regardless of whether that be at survivalist or accumulative levels) help to add contextual meanings to economic empowerment. In this concluding chapter, I link back the situation of the Lagos women traders to the central question of how their relationships with institutions affect their economic empowerment by revisiting and eliciting some key points from the earlier chapters. Having examined how women traders make their entry into business; how they negotiate spaces; and how they connect and cooperate (or not) with others, I now explore what points may be drawn from those in relation to women’s economic empowerment. Based on the data examined in the previous chapters, a number of conclusions may be drawn along the broad themes of women’s entry into trading and the suggested trend towards matrifocality; spatial politics; and leadership and governance and so will be arranged accordingly. I also highlight other related (but perhaps, tangential) points that have come out of the study and end with a consideration of some prospects for change.

## 8.1 Revisiting the women’s economic empowerment question

To attempt conclusions related to the main question of how women’s relationships with institutions affect their economic empowerment necessitates a return to the consideration of what constitutes women’s economic empowerment in the context of the Lagos women traders. If, as discussed in the literature review in Chapter Two, women’s economic empowerment is a process whose elements include the ‘power within’ to initiate a business, ‘power to’ make decisions and control the benefits of the business; and ‘power with’ others in taking collective action, the details of how that process plays out in real life may be expected to look a little different for each woman trader. As Cornwall (2007b:41) argues the process of empowerment may not always be clear-cut, and contingency, rather than choice, may come to



play at various points. To appreciate that process in the context of Oke Arin meant keen observation and careful listening as the women tell their stories. The bits and pieces come together and it is possible to trace some key moments that represent at least the first two in those identified three elements of the WEE process: ability to engage in economic ventures (power within); and having control and decision making over the use of benefits (power to). The third element - strategic choices and alliances in the use of the resources and collective action (power with) – is patchier given the low trust levels and women’s generally low appetite for market associations.

Whether the first two elements in the empowerment process are enough to consider a woman empowered has remained a matter of debate among scholars (Longwe, 1998; Malhotra & Schuler, 2005; Deepta & Müller, 2016). In other words, can the autonomous, self-assured woman be said to have achieved empowerment without engaging in collective action to challenge and transform the institutional structures that are responsible for gender inequality? Those debates hack back to the different paradigms of empowerment (Mayoux, 2005) discussed in the literature review (Chapter 2). Longwe (1998:19) argues that the process cannot really be called empowerment without collective action and that it is “better interpreted as individual self-reliance, since the word 'empowerment' seems too strong for what is actually being proposed. This may be contrasted with the stronger meaning, for which the term 'women's empowerment' can properly be used, which is essentially concerned with collective action to overcome gender inequality”. Malhotra & Schuler (2005:16) think differently, stating: “Notwithstanding the importance of collective action, we would argue that individual actions may bring about significant normative changes at the community level which can be accurately described as empowerment, depending on the social processes involved.” On their part, Deepta & Müller (2016:2) offer the mediating argument that collective action would be ideal but that “the liberating empowerment is an end in itself, yet it also is an instrument for challenging patriarchal norms and institutions ... even though attaining autonomy and self-determination may not be enough to challenge these structures”. The ‘liberating empowerment’ refers to the individual action. It may also be said that the individual action is sometimes the start point before the collective action can happen. Therefore, it is a necessary but usually not sufficient attainment to challenge the structures of inequality.

Applying what the above analysis suggests in the attempt to understand the process women’s economic empowerment in Oke Arin, three points stand out. One is the need for the recognition and acknowledgement of the ‘autonomy and self-determination’ as an end in itself. The second is that individual actions may help towards the achievement of ‘significant normative changes at the community level’ and therefore to look out for such actions, and the third is that collective action remains the most dependable way for tackling and overcoming institutional structures. With these three points in mind, I

now revisit some of the data and findings from Oke Arin to see what conclusions may be drawn about women's economic empowerment from the women traders' relationships with institutions, along the lines of the earlier mentioned themes: market entry; spatial politics; leadership and collective action.

## 8.2 Market entry, kin and matrifocality

The data shows that many of the women traders in Oke Arin are second-generation traders and had inherited and/or learnt to trade from their mothers, sisters and grandmothers. While most of the surveyed traders were married (84 per cent), there was often a strong matrifocal and natal origins and support to their trading business. As we saw in the discussion of the empirical data in Chapter 5, women's attachment and dependence on kin (and particularly, mothers) for business initiation and support has deepened matrifocality in the context. The huge extent of this support, which comes from mostly mothers of the women traders, also lead to the maintenance of strong affective ties with natal kin. Mothers overwhelming tend to bequeath their trading assets to daughters. With the receding of the formal sector and market trading becoming the major employment and most expanding sector in the context, the impact of matrifocality may be to enhance the value placed on daughters (Quinlan, 2006). With most of the women traders preferring to hand over their assets to daughters, this may reduce male child preference, at least to mothers. On the other hand, matrifocality and the economic advantage that trading may bring to women in the context may justify an increase in kin (and particularly, spousal) demand for women's incomes (Folbre, 2006:184) or even the complete abandonment of family provisioning to women. If men's opportunities for formal sector work have shrunk and (as discussed in Chapter 5) the social norms do not support Yoruba men to trade, it may likely increase the economic burden on women and exacerbate domestic conflicts as has been seen in other contexts (Chant, 2008). In other words, there can be negative consequences for women, sometimes in the form of violence, in contexts where men become economically disadvantaged.

Significantly, most of the women traders rely more on natal kin support rather than on marital kin to build their business. This may be partly because of the norm of women's continuous strong ties with natal families along with the obligations of mutual support in the context (Sudarkasa, 1973). Those ties seem to make it easy for the women to ask and to receive support from natal kin. Related by contrast is the cultural expectation of husbands gifting wives the initial trading capital (*okowo*) which now seems to be at variance with reality, suggesting that the men are either unable or unwilling to meet their cultural expectations. In some cases, the Oke Arin women traders were already reasonably established in their trade before marriage, which then suggests that any financial support the husband provides may not be

used to initiate their trading but to boost an on-going venture. On the whole, the Oke Arin data showed that most husbands did not meet the norm in the Yoruba conjugal contract that required them to provide their wives with the initial trading money (*okowo*), similar to Sudarkasa's (1973:117- 118) finding in relation to the Yoruba in Awe. Incidentally, husbands' inability or unwillingness to meet the conjugal contract of providing trading capital does not seem to attract any social sanctions or reduce men's claims to household headship and its attached privileges, at least at the normative level (Chant, 2008). However, while it may not be necessarily linked, affective ties to husbands and marital kin are generally comparatively weaker than those with natal kin.

The low dependence on husbands' financial support seemed to enhance women's control and decision-making over their business and incomes. Most of the women traders said they did not need to consult or seek spousal consent for business or income use decisions. Although Sudarkasa (1973:118) argues that a Yoruba husband's provision of trading capital to his wife does not give him decision-making powers over the business, it is easy to see how a husband's investment in the wife's trade may make the wife feel obliged to consult and seek consent. For instance, for the two Oke Arin women traders whose husbands heavily invested in their businesses, the men are considered partners and make business decisions and expenditures in partnership. On the other hand, not depending on the husband for their trading capital – as was the case with most of the Oke Arin women traders – seemed to be a positive factor in strengthening the women's autonomy and control over the use of their income.

From their accounts, most of the income of Oke Arin women traders went into family provisioning and children's education. It needs to be recognized that those are considered important investments (Pietilä, 2007) which are expected to make returns in the form of the woman's upkeep and care in future. They may be seen as the economic equivalent of what Bledsoe (2002:259) in her West Africa study refers to as 'maternal depreciation' where a woman expends her 'bodily and social resources' for her family while young in the hope of a long term gain and security in old age. Investing in family provisioning and child care may also be expected to build up the audit trail of (financial and emotional) expenditure, so to say, that keeps the mother central in the lives of her children, thereby enhancing matrilocality. As Pietilä (2007:85) argues with regard to market women in Kilimanjaro, in addition to feeding their families, "educating children, buying land, and home improvement" represent forms of investment and increased well-being for the women. Similarly, some of the Oke Arin women traders are able to save up enough (after feeding and educating children) to buy land and property, which are the ultimate representations of economic success and accumulation in the context. The women are also able to boast of well-educated children (Cornwall, 1996:97).

A related point that may be gleaned from the Oke Arin data is that many husbands do not share in any meaningful way in the reproductive duties of child care and housework. In her study of Lagos, Fapohunda (1982:281) had found that “although the requirements of women's nondomestic work have been changing in the cities, the traditional family division of labor, with the wife assuming responsibility for the daily care of home and children, has not been altered significantly”. The situation has remained largely the same three decades later. As we noted from the accounts of the Oke Arin women traders (in Chapter 5), juggling home and child care was generally left to the women regardless of the expanding expectations of the contributions to family provisioning. Following a multi-county study which included The Gambia, Chant (2008: 178) observed a similar trend and noted that “men on the other hand, are not only finding it harder to be the sole or primary economic support for their households but are not increasing their participation in reproductive work either.” The issue of men’s low engagement in reproductive work, even when the family provisioning role falls completely on the women, constitutes a hindrance to women’s economic empowerment and gender equality.

The inequality in the sharing of unpaid (reproductive) work and the unfair burden it places on women is rightly at the heart of the global debates on women’s economic empowerment (Folbre, 2006; Espen & Brody, 2007 ). The strategies the Oke Arin women traders have generally adopted to manage the situation often involve finding ways to cope as opposed to engaging with and encouraging men to share more in reproductive duties. There is no real challenge at the level of ideology to the dumping of unpaid work on women as the norms and discourse around gender roles continue to give women the responsibility for most reproductive duties. At the level of personal discussions, Oke Arin Yoruba women traders may complain about husbands not helping out more with housework and child care but rarely make a big issue of it. While individual negotiations and private battles may be on-going in their homes, many women seem to be aware that public opinion has not as yet normalized an open demand for men to take up their fair share of housework. The general lack of challenge has the effect of preserving male privilege and solidifying the “resilience of culturally-condoned expectations of female altruism and servility” (Chant 2008:186).

Pointing to another perspective on the unchanging burden of home and childcare on women, Jackson (2015:15) suggests that women may not want to abandon “the domestic when they become engaged in paid employment... (leading to) the kind of public visibility, structural and cultural centrality that is the foundation of matrifocality.” In other words, holding on to their domestic roles may be additional ways women secure their centrality (structurally and affectively) in their homes and in the lives of their children. Given the other evidences of matrifocality in the context, this point may seem to provide a plausible alternative explanation for the static nature of gender relations and roles in home and care work

in the context of Lagos. With these complex factors, which may reduce the demand by women for men to engage in house work, it looks unlikely that any change in gender roles and relations on that level will happen any time soon. In other words, the factors reinforcing the status quo out-number those that may nudge towards change.

In the face of men not taking on their fair share of house work (and maybe, some women's unwillingness to let go of domestic duties), most of the Lagos women traders devise creative ways to arrange their family obligations and reproductive roles in a way that makes it possible for them to continue their trading. This involves much juggling (especially for those with young children) and various types of out-sourcing arrangements. Some of the women took to trading partly for the flexibility to arrange their own hours around other parts of the lives. However, some (especially those who have long commutes) have found that trading hours can be equally, if not more, demanding than office hours. Similar to Clark's (1989) finding in the context of Ghana, a number of the Oke Arin women traders said that having older children generally eased the pressure of the balancing act, as the older children are in a better position to care for themselves and the women can also delegate some of the housework to them and have more time for their trading.

The fact that it is acceptable in the Yoruba urban context for the family meals to be bought from food vendors (as opposed to the stigma that it has in, say, in Igboland) provides additional flexibility to the Yoruba women traders. Unlike the situation of the Asante women in Ghana noted by Clark (1989:326-327) where actual cooking for a husband assumed a deal-breaking reality in the performance of the 'good wife', for the Lagos (Yoruba) women demonstrating wifely virtue through cooking remains largely at the level of discourse since preparation of meals can be out-sourced (Sudarkasa, 1973) or organized by other means without losing the symbolic flavor. The acceptability of out-sourced meals helps to some extent to ease Lagos women traders' ability to manage their time and invest more of it in their productive work. Some of the Oke Arin women traders have already widened the scope for out-sourcing chores and reproductive duties (such as child minding, cooking and laundry) that take up women's time. Granted that the supervision and financing of the out-sourcing arrangements still falls on the women, the possibility and availability of such arrangements provide better flexibility for trading engagements (Clark, 1989).

As has been noted by Jackson (2007:107), homes and conjugal relations are not invariably sites of conflict but are also cooperative arenas. So, women may want to build and maintain cooperative marital relationships as much out of love and altruism as for instrumental gains. The two women in trading partnerships with their husbands may exemplify such cooperative conjugality at a business level. In addition, being married is a highly valued status in the Lagos context and 84 per cent of the Oke Arin

women traders were married, comparable to the DHS 2013 figures that showed that 86 per cent of adult women (aged 25- 49) in Nigeria were married. Maintaining and managing a cordial conjugal relationship is important to many of the women traders and they go great lengths to do so. In addition to setting up various arrangements to ensure the smooth running of their homes, women traders may adopt a number of other strategies to avert potential marital conflicts, such as taking on more than what they would consider their fair share of economic burdens. One example (discussed in Chapter 5) is Golden who decided to bear the full payment of her daughters' fees to leave no grounds for quarrels with her husband over her also taking responsibility for her siblings' fees.

Women's formal education is often considered an important factor in literature for promoting women's economic empowerment (Malhotra & Schuler, 2005:33). In the Oke Arin context, the data showed that the women traders were quite well educated with 79 per cent of those surveyed having completed secondary school or higher, (including the 19 per cent who hold a bachelor's degrees or higher). Only two of the 80 women surveyed never attended school. This represents a huge shift in demographics between the 1900 and 1965 period when most Lagos women traders were characterized as illiterate (Mba, 1982: 193). The high numbers of educated women traders ties with the current high women's literacy levels in the South West of Nigeria (82 per cent, according the DHS 2013). The high levels of literacy have a number of contributory factors but they are all linked to what became widely-held norms in the context about the utility of educating girls and women, regardless of what they chose to do eventually (van Staveren and Odebode, 2007:910) and the resultant institutional support (at family, community and state levels) for such education. For instance, between 1955 and 1957, the governments in the Western Region (including Lagos) initiated a programme of compulsory free primary education (Aluede, 2006: 98). As noted earlier in Chapter 5, the norm is for parents, particularly mothers, to ensure that their children, including girls attend school (Sudarkasa, 1973; Peel, 1978). Attending school was not framed as vitiating the need for the girls to learn how to trade; hence most girls (now the current women traders) joined their mothers in the market after school as noted in the Oke Arin data. Incidentally, the current framing of children supporting the parents' work as child labour and the logistics of getting children to the market due to traffic issues seem to be eroding the opportunities for women traders to train their own children in their trade, signaling a possible shift in the future profile of the Lagos women traders – a point that I shall return to.

It is worth asking whether the dramatic change in the education levels of the Lagos women traders make any difference in their trading outcomes. While this was not a key focus in the research, it would seem that the two illiterate women traders in the sample may provide some glimpse of the difference education may make in the context. An observable literacy-related challenge that the uneducated women had was

with using new technology to interact with their customers. The limiting of opportunities on that level was also observed by Tawah (2013:68) in a study of Cameroon market women, as she noted that those who were illiterate found it more difficult to fully utilize the opportunities created by mobile phones. Considering the expanding opportunities that mobile phones are bringing to trading in the Nigerian context – in the form of mobile banking, advertising and connecting new markets through social media – educated women traders appear to have an advantage over their illiterate counterparts.

Apart from formal education enabling women traders to be more technologically and media savvy, a point made by one of the Oke Arin women respondents in relation to the difference education makes (when comparing herself to her illiterate mother she inherited the trading from) is worth amplifying—that formal education equipped her to better articulate her business plans and manage her cash flows. She noted that by contrast, her illiterate mother struggled very much and came close to losing her business because she could not cope with the growth of her business. In other words, while many other factors do come to play, women traders' lack of formal education may likely limit how much they can grow. To put it differently, it would seem that education helps to expand the women traders' ability to use technology and new media. That enhanced ability may further boost the woman's self-confidence to engage with wider networks.

As we noted in Chapter 5 on market entry, while mothers may prefer to hand their trading assets to their first daughters, the ultimate determinant for the child that inherits the assets is the one that shows the most business acumen. Most of the women also had to raise their initial capital by dint of hard work, saving over a period of time to accumulate enough. From the data, the ambition of every woman trader is to have her own trading account. Autonomy and independence are so paramount that cooperating with others and co-ownership are rarely considered desirable unless for those yet under tutelage. While that may be linked to the high level of individualism and low trust in the context, the single-account business frees the traders to intervene speedily in transactions, not needing to consult with anyone. It therefore puts much of the decision-making for the business in the hands of each woman trader.

To return to the point about many women traders not bringing their children to the market, the trend will likely affect the profile of future Oke Arin women traders. This is because most of the current trader-mothers are not providing their children with the early training they themselves got to prepare them for trading. Of the 74 mothers (out of the 80 women surveyed), only 18 said that their children come to the market (even occasionally) to help and learn from the mothers. As mentioned earlier, this is due to a number of factors, including a ban on child trading during school hours and logistic challenges. But also, a number of the women said that they were not keen on their children becoming market traders,

preferring that they take up other careers or different entrepreneurial ventures (such as supermarket management). The situation may foreshadow a change in the way future women traders are prepared (or not) and perhaps, even the allure of market trading itself. It would be interesting to follow up on this development in future and see what changes it may bring about.

Another point of interest is business formalization and growth. Many of the women's businesses (67 per cent) are not formally registered. Perhaps expectedly, businesses that have multiple shops and employees – in other words, bigger businesses - are usually those that are formally registered. While most of the women want their businesses to grow, a few women said they had no desire to grow their businesses bigger than its current (small) size. Apart from the stated reason of wanting the business to remain at a size they feel able to manage and control, it is possible that their trading venture may be just one in their portfolio of livelihood strategies. In which case, there is no pressure for it to be bigger; or they may be trading just for the love of it, such as the social aspects (the banter). Significantly, the point that some of the women traders may not want to register and grow their business raises an intriguing question of whether the development mind-set of seeking, expecting, and pursuing growth for all actors may itself be hegemonic. In other words, how does development factor in the choice to *not* grow? However, pursuing that line of inquiry is beyond the scope of this study.

To sum up the theme of market entry, the natal kin (and mostly mothers) are the more trusted pillars on which most women traders lean to build their family provisioning nest and occasionally create an empire of accumulation and empowerment. Women traders' relationships with kin are largely mutually supportive. While unchanging gender roles have women still carrying out most of the reproductive duties, they generally have the leverage to engage in their trading and the autonomy to make decisions on, and maintain control over, the use of the income from their trading.

### 8.3 Spatial politics and its implications for women's economic empowerment

Drawing conclusions on the spatial politics data also elaborates some of the answers to the second research sub-question on how women traders negotiate spatial relationships to enable their trading ventures. In Chapter 6, I explored the extent to which the women traders' relationships with various institutions – at kin, market and state levels – may shape the process of women's economic empowerment at different stages based on the Oke Arin data. Reviewing the data for the likely implications on women's economic empowerment highlights some interesting points regarding meanings and responses to space, property, and taxation.



The relationships between women traders and the market and state have been marked by contests over space and taxation. As discussed in the background chapter (Chapter 4, section 3.5) and Chapter 6, the owners of property in Oke Arin are predominately men who acquired them through inheritance. By favouring men in the inheritance of land and property, the cultural ideology produced a property ownership structure that makes it difficult for most Oke Arin women traders (91 per cent) to own their trading spaces (even if they have the money to do so). Thus, the structure reinforces the domination of men as property owners and subordinates women, and especially non-indigenes, who are forced to operate in a space only with men's permission. Similarly, the construction of land and space as belonging to the state symbolically simulates the cultural ideology (evident at kin level) of men owning land and women only able to use it with permission. The state 'ownership' and control of shops, streets, and open spaces may then be seen as a higher level reproduction of the male-dominated property structure (Agarwal, 1994:1458). This has implications for women's sense of control and how they can run their businesses. It puts them at a vulnerable position where the landlords and state can (and do) increase their rents arbitrarily or evict them and they have little recourse to justice.

The issue of property and space ownership also harks back to the debates on the extent to which women's ownership and control of land and property (or lack thereof) affects their economic well-being (Agarwal, 1994; Moser, 1998; Jackson, 2003; Meinzen-Dick & Mwangi, 2009). Jackson (2003) points to the importance of contextual analysis for proper understanding of the gendered relations around land (and property) ownership and what those mean for different women based on their subjectivities. In the context of Oke Arin, the ownership of property not only provides material benefits (Moser, 1998:4) but is also a trump card in the micro-politics of the market. For instance, apart from giving landlords the power over renters and decision-making on who gets space to operate their trade, other tangible benefits attached to property ownership in the context include the exemption from sanitation levies and the compulsory Thursday sanitation exercise as discussed in Chapter 6. Being mostly renters and unable to own their trading spaces would then be expected – and was evidenced in the Oke Arin data – to impinge on (non-indigenous) women's control of their business space access and by corollary, their economic empowerment.

In relation to the provision of facilities and market infrastructure, state presence in the market is very patchy. In his review of Lagos administration between 1967- 1979, Olugbemi, (1987:336) suggested that "one area in which the state could not adequately acquit itself was the delivery of social services which by our account, is attributable to heavy demand pressures". If anything, those demand pressures have increased with the high level of migration into Lagos over the years. In spite of the paucity of social services and infrastructure noted in Oke Arin, the state's dominating structures for revenue extraction

were present at every turn in the market, enforcing various taxes and levies. In their study on trade and conflict in Nigeria, Porter et al (2005:12) pointed out that “there is a long history of conflict caused by resentment from changes to market places and taxation...” This resonates with the discussion in the context chapter (Chapter 4) on the difficult relationship women traders have had over the years with government institutions and the empirical data from Oke Arin shows that it is not abating.

There are at least two factors that suggest that the trend of unsupportive state structures will likely continue. One, as Porter et al (2005:25) note, is that the “Local Governments are rarely willing to relinquish a major revenue source...” which the markets represent. This is even more the case given Nigeria’s dwindling oil revenue which has severely reduced the federal hand-out to local governments and forced them to devise way to generate revenue. The focus on markets for government revenue seems also to be predicated on the relative ease of identifying traders; meting out far-reaching violence (such as seizure of wares) to those unwilling to pay; and having ready collaborators and partners-in-collusion in the market associations. The second reason why the unhappy relationship between women traders and the state will likely continue is tied to the tax structure. As Guyer (1992:70) argued with regard to the tax structure in Nigeria, “... if anyone is uncaptured in Nigeria, it is the very wealthy.” In other words, the poorer and more vulnerable groups (largely made of up market traders) often end up being the major targets of the Nigerian taxation system because of the relative ease of coercion by state agents (Porter et al, 2005:12). Market traders are arguably the most harassed in the tax collection process in Nigeria and as Meagher (2013: 19) notes with respect to Kaduna informal traders, they tend to pay the most tax because they “have the least political voice”. The Oke Arin Yoruba women traders effectively lack a political voice that speaks in their interest and that is both a cause and consequence of their lack of collective action. As we noted in Chapter 7, although there has been tax harmonization reforms and attempts to set up tax complaints units in Lagos, these are yet to be adopted by most local governments, including the one governing Oke Arin.

Not only do women traders lack the infrastructure and institutional support for their businesses, they sometimes face active sabotage, collusion, and cheating by the agents of the state and market authorities. Property and shops in the Oke Arin market location are owned mostly by traditional (political) families whose members continue to live in, usually on the top floors, while renting the ground floors to traders. The traditional owners/landlords and traders who are family members of the landlords are exempt from the Local Government Area (LGA) and Lagos State Waste Management Agency (LAWMA) dues/fees. Other traders who are not so affiliated also bear the sanitation costs that would ordinarily have gone to the residents of Oke Arin. The LGA and LAWMA maintain patronage links with the traditional market authorities by letting them collect and remit dues/fees, turning a blind eye even when they know that the

traders are being over-charged. They have a symbiotic relationship with the market authorities, as the market associations help them to collect fees from the traders (which will be onerous for them to do otherwise). This resonates with Pritchett et al's (2013: 1) argument that "... the weak implementation capability of the organisations of the state in developing countries manifests itself at the micro level in many ways: ubiquitous corruption of state officials, large gaps between the law and actual practice in business regulation..." In the context of Oke Arin, LAWMA's incapacity to collect its charges quickly opened up avenues for corruption as the market associations use the government agencies name to line their own pockets, collecting sums that are unaccounted for. That the sanitation levies go above the LAWMA charges with the extras being unaccounted by market officials (and to the knowledge of LAWMA) completes the tale of blatant official corruption. With the market associations as the major perpetrators and beneficiaries of the racket, the traders have no rallying point for organizing dissent.

In response to the nature of their relationships with state and market institutions, the performance of the women's trading continue to involve a cultural repertoire of strategies of survival and accumulation, largely on individual basis. Following Kabeer (1999:438), women's agency in the Oke Arin context includes "bargaining and negotiation, deception and manipulation, subversion and resistance". As discussed in earlier chapters, those strategies range from compliance to begging and surreptitious rule breaking, pushing the boundaries of legality and possibility. For instance, their use of banks' toilets, suggest that they also able to milk their relationships with institutions in order to secure claims to additional spaces for their benefit. Many also routinely transgress the space rules by extending the wares to the road; sending their assistants to trade on the streets; or refusing to attend the sanitation exercise on Thursdays. Some succeed and do not get caught, which likely provides further incentive for rule breaking. A few get caught but they are usually able to beg or bribe their way out. However, all those strategies remain at the level of individual agency and actions, which do not present adequate challenge to the institutional structures of subordination and inequality. As Porter et al (2005:29) note in their study based on the Nigerian market context "inadequate shade, inadequate safe water, lack of room to maneuver loads, lack of fire protection, little protection from rain, no sanitation etc. are not conducive to a cooperative environment." This leads me to the set of conclusions around the issues of leadership and collective action.

#### 8.4 Cooperation, leadership and collective action

From the Oke Arin data, many of the women traders meet the first two aspects of empowerment (power within and power to). The challenge for most is with the third aspect, 'power with' others. A central issue

militating against collective action is lack of trust: distrust of the leaders and mistrust of others. Aside from the individual losses from the difficulty with working as collectives, successfully challenging the structures of domination and inequality requires strategic alliances (power with). In other words, the need for cooperation and collective action is dire in the context. For instance, institutional governance at market and state levels is marked by high-handedness and lack of consultation with women traders. Women traders' responses to those have been to distrust and disengage, diminishing the possibility of cooperative activities to build and protect their businesses. Apart from relationships with kin, most women traders have very low trust at other levels of relationships in the market, including with other traders, associations, and government agencies. They are therefore unable to exercise power with a wider circle of others to influence market activities and governance.

A consequence of the low trust is the minimal cooperation between traders—with stiff competition as the second most mentioned challenge by the women traders (after finance) and stories about how other traders use every means, including the diabolical, to undermine their competitors. It also follows that the traders will have difficulty in securing loyal employees - and it is a widely-shared problem (coming third in the women's list of challenges). Traders employ a number of strategies to overcome this challenge but only a handful succeeded in retaining the same employees through the course of my field work; those who do tend to be the bigger traders. A good number of the traders (52.5 per cent) mostly from the lower and middle class operate alone and when it becomes absolutely necessary, they get family members to look over their shops during short absences. Given that most of those who operate alone are the smaller traders, the financial costs of keeping an employee may also be an issue aside from trust. Anyhow, such traders just lock up their shops when they are unable to be there, thereby losing whatever sales they could have made otherwise. Putnam (1993:35) paints the consequences of the failure to cooperate in bold relief when he notes that "...everyone would be better off if everyone could cooperate. In the absence of coordination and credible mutual commitment, however, everyone defects, ruefully but rationally, confirming one another's melancholy expectations."

Wider level cooperation in the market is even harder to come by. Belonging to the traditional market association (run by the Iyalojas) is non-voluntary, as setting up shop in a particular area ropes in a trader into the jurisdiction of the Iyaloja in charge of that area of the market. While many of the traders (76 per cent) say they do not belong to any association, the market association says they all do and force compliance of market rules and fees on them. There are rarely meetings or consultations with the traders. The Oke Arin Traders Association, which is run by Igbo male traders (and meets monthly) does not have any say or powers over the Yoruba women traders. In fact, the Igbo Traders Association has had to negotiate and tread carefully with the Iyaloja's government. The association protects the interests of its

Igbo members and has managed to insert itself as the go-between in collecting dues from and administering justice among the Igbos that are registered members.

The difference between the Iyaloja's association and that of the Igbo traders is an important one. The power that flows from how they are constituted – as non-voluntary and voluntary respectively- also frames their reporting mechanisms and the selection/election process for getting into office. The Iyaloja is mostly away from the market attending engagements and honoring invites by government and traditional rulers. The Igbo Traders Association president and his executive jump at opportunities of meeting with government and traditional authorities – as exemplified by the meeting with the Iyaloja-General but those are very rare. In reality, the Igbo Traders Association's president walks around the market most days, checking on the traders, and holds monthly meetings with his members. Recognizing that his ability to maintain power depends on the traders' loyalty, he cultivates that judiciously. He accompanies his members to the police station to ensure that they are not arrested when they have disputes with outsiders and generally mediates between the traders and external authorities. In addition, he attends their personal events such as weddings, funerals, and births. For the Igbo Traders Association, full-scale campaigns and elections are held every four years to elect their officers. The executive officers can only hold office for two terms of four years, that is, eight years in total.

By contrast, the Iyaloja serves a life-long term once appointed by the traditional authorities. The process of leadership selection for the Iyaloja's association is closed guarded, involving selection and appointment by the traditional authorities, which is then signed off by the government authorities. The traders have no say and are not consulted in the process. Once appointed, the Iyaloja and her other officials usually hold their posts for life – with little incentive to be accountable to the traders. Meagher's (2014:15) point regarding the Kano motorcycle association leaders being “more upwardly than downwardly accountable” aptly describes the situation of the Iyaloja's leadership team in Oke Arin. In the year I spent at Oke Arin, there was not one general meeting of the association that the Iyaloja oversees. The Iyaloja conducts the occasional walk-around and mediation between traders and landlords. But much of what she gets to know about the traders are the conflicts between them, which are often adjudicated by her (male) officials by fining both parties (and fueling the feeling that their main interest is to swell the association's purse). Although the Iyaloja is feared for the power she wields through her office, the voices and needs of the women traders are rarely factored into the market governance.

The fear and distrust that marks the women traders' relationship with the Iyaloja and her officials can hardly be expected to engender an atmosphere for collective action, solidarity, and empowerment. In a larger sense, the Iyaloja's status may be seen as an example of the phenomenon of women seemingly

buying into patriarchy in a bid to secure their political positions. It raises an interesting question of how the individual empowerment of a woman, for example through business or clientele relationships, may act to disempower the wider group of women. Rather than being a rallying point for solidarity among the women traders, the Iyaloja seemingly represents a disciplining tool for the patriarchy, reflective of the traditional authorities and government that installed her.

On the issue of religion, the lack of association in Oke Arin is a good thing. In spite of the global rise in religious fundamentalisms, the traders in Oke Arin do not associate (or discriminate) along religious lines, as discussed in Chapter 7. For a context with a fairly even split between Muslims and Christians, there is remarkable religious tolerance in the market. Meagher's (2009) analysis on this point is true for Oke Arin. She notes that "Yoruba communities, and even families, are often religiously mixed, and more belligerent forms of Islam are perceived as unnecessarily divisive." (Meagher 2009: 412). That Muslims have their mosque in the market and Christian pastors occasionally organize worship services in various sections of the market with no incidences of conflict on religious grounds may also suggest the recognition by the traders that maintaining peace is paramount for their economic well-being. The freedom to hold and practice any religious faith without fear of reprisals or discrimination is a positive factor for women's autonomy and empowerment.

Literature on women's enterprises often list finance among women's main challenge (Hung et al, 2012:26; British Council 2012:21). Many Oke Arin women traders also said that the most binding challenge in growing their businesses was financing, that is, raising and maintaining adequate capital. With 22 bank branches in Oke Arin market and the high levels of education of the women traders, it may have been expected that many of them would source financing from banks. Contrarily, many women traders (71 per cent) do not raise capital from banks. Aside from trust issues, the empirical data suggests that matching women traders with formal financing options is not that straightforward because of the needs asymmetry between the women traders and the bankers. The women traders consider the bank loan rates too expensive and the bankers consider some of the women businesses too insecure for loans. But more importantly, contrary to how it is reflected in some literature<sup>25</sup>, what emerged from the empirical data is that not borrowing from banks is often a carefully thought-out business strategy by some of the women traders. In other words, it is at least as much about the women traders deciding *not* to borrow from banks as it is about banks not wanting to lend to them. Some of the Oke Arin women traders reasoned that the structure of lending and high interest rates far exceeded the profit margins of their trading, so it did

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<sup>25</sup> For instance Fapohunda (2012:40) argued that women traders do not borrow from banks because they do not have landed property to use as collateral. The British Council (2012:21) Gender in Nigeria report also references lack of collateral security for women's inability to access finance – in the case of those getting into manufacturing.

not make business sense to take the loans. This distinction is important because it underlines the women's agency as opposed to a framing that casts them as poor and helpless. Also, apart from personal savings and kin credit lines, some of the women traders seemed to have cheaper funding sources, including getting goods on credit from friendly suppliers and partners. Although the empirical data suggests that suppliers' credit may be dwindling in recent years many women traders would rather keep their businesses small than borrow from banks. Therefore, they use the banks mostly as safe deposits and for forex purposes. An understanding that the women traders who opt not to borrow from banks are actually being savvy does not vitiate the need to address the financial needs asymmetry but avoids an unhelpful and disempowering narrative of their having no choices.

A word needs to be said about micro-credit given the huge scholarly attention given to it in literature around women's empowerment (Mayoux, 1999, 2005; Izugbara, 2004; Omorodion, 2007)). No micro-credit scheme was observed in the Oke Arin market context. Part of the reason for that may be that micro-credit loans in Nigeria seem to have focused on agricultural goods (Omorodion, 2007) and provide relatively small amounts as loans compared to the needs of the average business in Oke Arin. While a micro-credit scheme may benefit the lowest class of traders such as hawkers and some of those in the open spaces, the majority of those in this study and in Oke Arin are middle class traders (of imported and manufactured goods) with their trading capital running in millions of naira. Therefore, the amounts generally offered in micro-credit schemes (NGN 20,000 – 50,000 that is, about US\$88-218) in the Nigerian context will be too small a drop in the bucket for most of them.

An important trend with implications for the conduct of trading in Oke Arin is that suppliers (local and international) have, in the last few years, moved closer to the market. A number of the traders reported that they no longer have to travel far to get their goods or replenish stock. International agents have opened warehouses in Lagos and local manufacturers seem to have made arrangements to deliver goods to the traders right inside the market. Many of those who used to go to Korea for laces are now able to place their orders with Korean agents in Lagos to have them delivered into the market. In some ways, this trend is a business solution to the issue of low trust as many of the suppliers operate on a cash and carry basis. Some of the women traders noted that while the proximity of suppliers reduces their logistic challenges, it also reduces their profit margins since the suppliers can market their products to many other competing traders. So, whether this trend enhances or reduces economic gains will depend on individual traders and their chosen business models. However, if the women were to organize as a collective to evaluate the full range of what the new arrangements may portend for them and bargain along those lines, there will likely be wider gains for all. Currently, that seems a long shot but I consider the prospects of collective action in the next and final section of conclusions.

## 8.5 Power, social capital and collective action

So far, I have argued that a good number of Oke Arin Yoruba women traders generally evidence individual empowerment but lack the collective action required to make changes in the market and to achieve broad-based women's economic empowerment. Following the declared political goal of this research, I now attempt to tease out some concluding lessons on power, social capital and collective action.

Iya Isah's story holds a number of important lessons in that regard. By all standards, Iya Isah, 54, is a very successful trader, holding the monopoly distributorship of a brand of enamelware for the entire West Africa region. Apart from Oke Arin where she has three shops in different locations, she also has shops in two other locations around Lagos and employs 11 staff members. She has been in Oke Arin for 19 years and is known and coveted by the bankers because of her multi-millionaire status. A Chemistry graduate, Iya Isah, was trained in trading by her mother and she inherited the older woman's shops. Her father, a successful manufacturer, had tried to get her to work as an office manager in his own business but eventually supported her when she insisted on taking over her mother's trade. She built up the trade to its international levels, with many of her wholesale customers coming from countries across West Africa. Iya Isah is married to a well-known lawyer (and Lagos indigene) who she said is not involved in her business. Of her four children (all sons), three are studying abroad and the youngest is still in primary school. Her business is fully registered with the CAC and she calls the shots as the sole proprietor.

Buoyed by her profile and economic standing, Iya Isah also managed to grow her influence in the market. She noted that market officials consult her before they make major decisions. However, she was concerned that some of her competitors were warming their way into positions of authority in the Iyalojale market association. She reasoned that they might take decisions that may prove detrimental to her business interest, and quickly recognized that her individual empowerment could easily be rolled back by a malevolent collective. Against an earlier decision not to be part of the market leadership, she played her political cards with the traditional authorities and was appointed into the market committee within my field work period. She said that being in the committee would cost her time and money but she could not afford the risk of the greater potential loss from competitors making key decisions in the market. She also did not like the high-handedness of the association leadership and thought she stood a better chance of making changes as a member of the leadership.



Iya Isah's main motive for joining the market association was clearly for the protection of her individual interests, much like the wealthy Benin women traders in Prag's (2013) analysis of market networks.

While Iya Isah had talked about changing the oppressive mode of governance and the unfair treatment of smaller traders by the association leadership as some of the things she intends to achieve, protecting her own business was of paramount concern. However, the fall-outs of her attempts to protect her own empire may benefit the poorer traders since it will likely involve her galvanizing them into some sort of collective, as in the Benin context (Prag, 2013).

Similar to the wealthy traders in Prag's (ibid) Benin study, Iya Isah was already powerfully positioned, enabling her to rally adequate social capital to facilitate her appointment into the market association committee, a close step to the government. This is also a nod to Hietalahti's (2013) point that power relations frames social capital – with those who have more power benefiting more. It is trite to note that women traders in the lower class will be unlikely to achieve the feat of being appointed to the committee. By Iya Isah's admission, the new position was costing her money and time – resources that are in short supply to poor traders.

As it is yet unclear whether Iya Isah would be able to make any of the changes she envisaged, perhaps the most useful lesson from her engagement with the market association lies in the implicit recognition that the avoidance strategy adopted by a majority of the women traders is detrimental to their collective interest in the market. In other words, the women traders need to realize that cooperation and collective action is required for them to better push for the changes they want. As Kabeer (2012:53) points out “women's capacity for collective voice and action has emerged as having a vital role to play in addressing the multiplicity of constraints that underpin their disadvantaged position in the labour market” It may also be said that the collective is helpful for attaining, as well as securing, individual gains.

In sum, it may then be said that many Oke Arin women traders are on the individual self-sustainability (Mayoux, 2005) track to economic empowerment and are on various points in the direction towards the destination. But that track fails to address their common issues in the market. The critical turn, which most are yet to take, is subscribing to a collective to enable the challenge against institutional strictures and push towards wide-base economic empowerment and gender equality.

Finally, I emphasize two related points. First, while there are a few successful women traders who through adept deployment of their social capital are able to protect and enhance their accumulation, most of the Oke Arin women traders lack such buffers and are yet to recognize and act on the need for collective action. Secondly, the opaque and devious governance processes of the market and government institutions are contributory factors to the widespread social mistrust which reduces the appetite for

collective action and collaterally, undermines women's economic empowerment. The study therefore raises the challenge of how to increase the level of trust at market and state levels to enable cooperation and unleash the traders' 'power with' others (Rowland, 1998).

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## Appendix

### Results of the survey of Yoruba women traders in Oke Arin market

The survey had a total sample of 80 Yoruba women traders and was conducted between July 2 and October 1, 2015. Traders were randomly selected from seven sections of the market but some unwilling respondents were replaced to achieve the desired number. All responses were anonymized after data entry. The survey results presented in this appendix have been selected on the basis of direct relevance to the thesis arguments. In other words, what is shown here are not the full results from the survey.

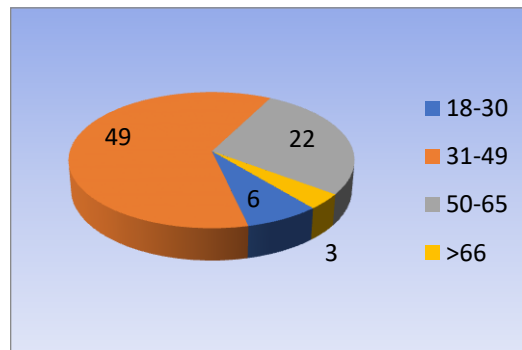
The survey results are numbered 1-11 for ease of reference. I discuss the results accordingly.

Survey results 1-4 below show the demographic profile of the 80 Yoruba women traders surveyed in Oke Arin market. Survey results- 1 is on the age of respondents, showing that 55 of the 80 traders in the sample (68.7 per cent) are in their reproductive years (age 18--49). From survey results 2 – on marital status, 67 of the women (84 per cent) identified as married, suggesting that they will likely be juggling trading with family life. Survey results- 3 on education of respondents show that only two of the traders did not attend formal schooling, nine completed primary education while the remaining 69 (82.5 per cent) had secondary or higher education, tying in to the to the high female literacy levels in Lagos. Survey results -4 – show the religious affiliation of the respondents with a fairly close split between Muslims (53.7 per cent) and Christians (45 per cent) and one woman who identified as both.

#### Survey results: 1

Age of respondents

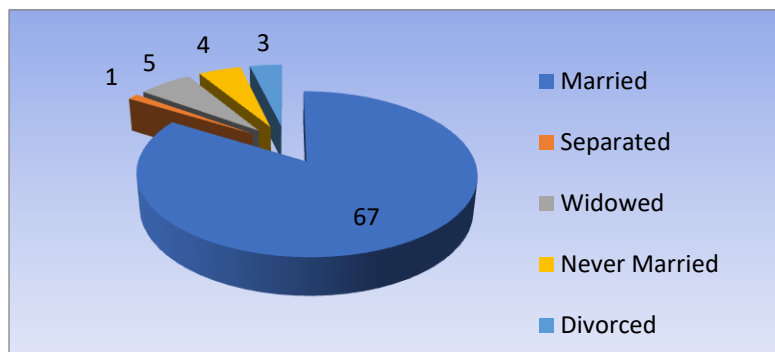
Age			
18-30	31-49	50-65	>66
6	49	22	3



#### Survey results: 2

##### Marital status

Marital Status				
Married	Separated	Widowed	Never Married	Divorced
67	1	5	4	3

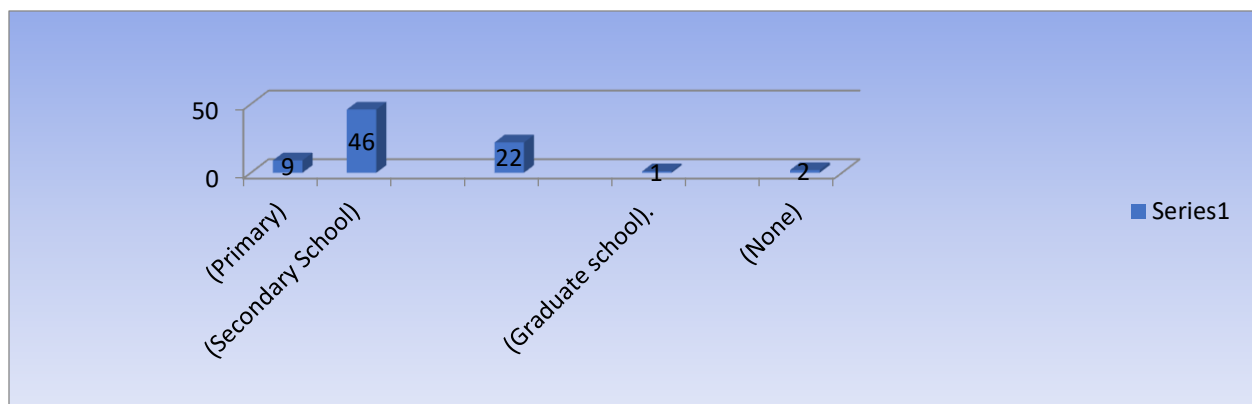


### Survey results: 3

#### Education of respondents

Highest level of school completed:

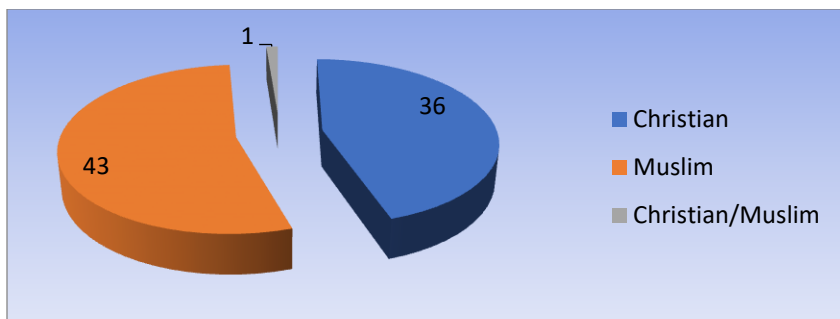
Primary	Secondary School	College / University	Graduate school	None
9	46	22	1	2



### Survey results: 4

#### Religion of respondents

Christian	Muslim	Christian / Muslim
36	43	1



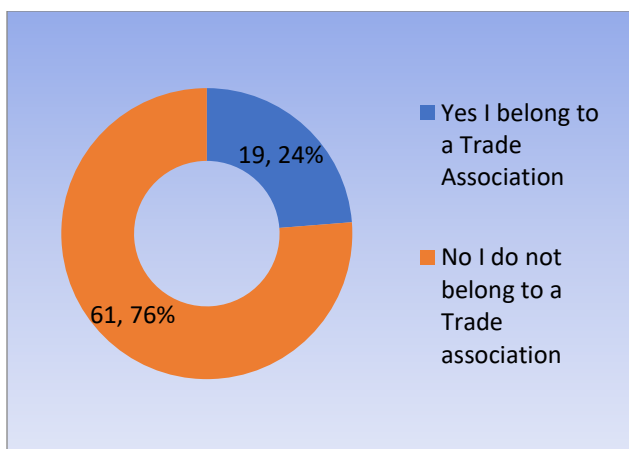
## **Survey results: 5**

### **Membership of market associations**

The data from women traders' response to whether they belong to any traders' or market association showed that 61 of them (76 per cent) did not belong to any. On the other hand, 19 of them (24 per cent) said they did and mentioned the following associations as those they belong to:

Oke Arin market Association  
 Aromo leti eso Association Ashabi Okin  
 Aduni ojo iyaloja  
 Iya loja  
 Pays dues to iyaloja  
 Aluminium Association  
 Oke traders association  
 Idita  
 Ariyo market association  
 Tailoring Fabric Association Ereko  
 Oke Arin market Association and Task-Force for the market.  
 Areko traders association

### **Do you belong to a Market Association?**



## Survey results: 6

### Traders grouped by religion, education and association membership

The table below shows that the majority of Yoruba women traders – 71 per cent of the Christians and 81 per cent of the Muslims - (76 per cent of total sample) tended to not belong to any of the market associations regardless of their religion or educational level.

Religion / Education/ Association membership		Yes	No	Grand Total
<b>Christian</b>				
	Primary School	1	1	2
	Secondary School	5	17	22
	University	4	7	11
		<b>10</b>	<b>25</b>	
<b>Christian Total</b>		<b>(29%)</b>	<b>(71%)</b>	<b>35</b>
<b>Christian/Muslim</b>				
	University		1	1
<b>Christian/Muslim Total</b>			<b>1</b>	<b>1</b>
<b>Muslim</b>				
	Primary School	2	5	7
	Secondary School	3	20	23
	University	3	7	10
	None		2	2
		<b>8</b>	<b>34</b>	
<b>Muslim Total</b>		<b>(19%)</b>	<b>(81%)</b>	<b>42</b>
<b>None</b>				
	Secondary School		1	1
	University	1		1
<b>None Total</b>		<b>1</b>	<b>1</b>	<b>2</b>
<b>Grand Total</b>		<b>19</b>	<b>61</b>	
		<b>(24%)</b>	<b>(76%)</b>	<b>80</b>

## Survey results: 7

### Traders grouped by religion, years in business and space ownership

The table below shows that the majority of women traders (68) tended to rent more than own shops regardless of length of time in business and religion. Out of a total of 7 traders who own their shops, 3 are Christians and 4 are Muslims.

Religion/years in business/Space Ownership						
Religion	Years spent	daily dues*	own	own/rent	rent	Grand Total
<b>Christian</b>						
	Less than 5 years		1		2	3
	5 - 10 years				10	10
	11 or more years		2		20	22
			<b>3</b>		<b>32</b>	
<b>Christian Total</b>			<b>(9%)</b>		<b>(91%)</b>	<b>35</b>
<b>Christian/Muslim</b>						
	5 - 10 years				1	1
<b>Christian/Muslim Total</b>					<b>1</b>	<b>1</b>
<b>Muslim</b>						
	Less than 5 years	1	1	1	3	6
	5 - 10 years		1		10	11
	11 or more years		2		23	25
		<b>1</b>	<b>4</b>	<b>1</b>	<b>36</b>	
<b>Muslim Total</b>		<b>(2%)</b>	<b>(10%)</b>	<b>(2%)</b>	<b>(86%)</b>	<b>42</b>
<b>None</b>						
	5 - 10 years				1	1
	11 or more years				1	1
<b>None Total</b>					<b>2</b>	<b>2</b>
<b>Grand Total</b>		<b>1</b> <b>(1%)</b>	<b>7</b> <b>(9%)</b>	<b>1</b> <b>(1%)</b>	<b>71</b> <b>(89%)</b>	<b>80</b>

- Daily dues means paying daily for the open space used – varying from NGN200 – 300 (US\$ 0.88- 1.30)

**Survey results 8-10** are tabulations of sampled traders by length of time in business, space, employees and commodities sold. The results showed that as many as 42 traders (52.5 per cent) did not have any employees. Those with no employees were mostly in the open space, stalls or had one shop, in other words, the lower and middle class traders. The three traders with multiple shops but no employees were part of a larger family enterprise. That is, another family member was a joint owner and was managing the second shop. Out of the 42 traders with no employees, 6 (out of a total of 9 in the sample) were those less than 5 years in business; 14 (out of a total of 23) had been in business for 5-10 years; and 22 (out of 48) were among those who have been in business for 11 years or more. That represents 66, 60, and 45 per cent respectively for the three groups, suggesting that traders who have been in business longer are slightly more likely to have employees, which is understandable with business growth. However, it is important to keep in mind that 45 per cent of even the long career traders in Oke Arin are operating alone. While lack of trustworthy and loyal employees is the often cited reason by the traders, cost would seem to be also a factor, given that the average pay for sales assistants is NGN 10,000 – 15000 (US\$43-65) per month.

On the types of commodities sold, survey results 8-10 show some differences in distribution based on length of time in business. One third of the new traders (survey results -8) were dealing in cleaning agents and sanitary products while the rest were evenly spread in other commodity areas. For the middle length traders (survey results- 9), the highest distribution were under cleaning agents and sanitary products (35 percent) and Fabrics (22 per cent). With regard to the older traders (survey results- 10), the two highest distributions were under foodstuff (27 per cent) and fabrics (25 percent) but also had reasonable representation (19 per cent) in cleaning agents and sanitary products. Among the points that may be drawn from this data is that a large number (20) of the traders, that is 25 per cent of the total sample trade in cleaning agents and sanitary products which will likely heighten the competition that many of them cited as a top-most challenge. The large numbers in that line of trade may also have been encouraged by manufacturing companies bringing their products directly into the market and taking them to traders' shops on a cash and carry basis. While that is logistically convenient, it keeps the traders' profit margins very low. Another point that the data suggests is that a higher percentage of older traders deal in fabrics (from 11, 22, to 25 percent respectively for the three brackets of time in business). As fabrics generally demand more financial investment than cleaning agents, it may be that newer traders find it a more difficult option.



## Survey results: 8

### Traders less than 5 years in business grouped by space, employees and commodities sold

Number of Shops vs Commodities									
Business space	# employees	Beverages (Milo, Milk etc)	Drinks (wine, soft drinks etc)	Fabrics (Ankara, aso-oke)	food stuff (rice, noodles, canned food)	Gift items	Household cleaning and sanitary products	other	Grand Total
<b>Open Space</b>									
	0							1	1
<b>Open Space Total</b>								<b>1</b>	<b>1</b>
<b>Stall</b>									
	0	1							1
<b>Stall Total</b>								<b>1</b>	<b>1</b>
<b>Shop</b>									
	0			1			1		2
	1 - 3				1		1		2
<b>Shop Total</b>								<b>2</b>	<b>4</b>
<b>Multiple Shops</b>									
	0		1				1		2
	>11					1			1
<b>Multiple Shops Total</b>								<b>1</b>	<b>3</b>
<b>Grand Total</b>									
		1 (11%)	1 (11%)	1 (11%)	1 (11%)	1 (11%)	3 (33%)	1 (11%)	9

## Survey results: 9

### Traders who are 5-10 years in business grouped by space and commodities sold.

Number of Shops vs Commodities								
Business space	# employees	Beverages (Milo, Milk etc)	Drinks (wine, soft drinks etc.)	Fabrics (Ankara, aso-oke)	food stuff (rice, noodles, canned food)	Gift items	Household cleaning and sanitary products	Grand Total
<b>Mobile</b>								
	0			1				1
<b>Mobile Total</b>				<b>1</b>				<b>1</b>
<b>Open Space</b>								
	0						1	1
<b>Open Space Total</b>							<b>1</b>	<b>1</b>
<b>Stall</b>								
	0		1		1			2
<b>Stall Total</b>			<b>1</b>		<b>1</b>			<b>2</b>
<b>Shop</b>								
	0	1		1	2	2	3	9
	1 - 3			2			2	4
<b>Shop Total</b>		<b>1</b>		<b>3</b>	<b>2</b>	<b>2</b>	<b>5</b>	<b>13</b>
<b>Multiple Shops</b>								
	0		1					1
	1 - 3			1			1	2
	4 - 6	1						1
	7 - 10						1	1
	>11	1						1
<b>Multiple Shops Total</b>		<b>2</b>	<b>1</b>	<b>1</b>			<b>2</b>	<b>6</b>

Grand Total	3 (13%)	2 (9%)	5 (22%)	3 (13%)	2 (9%)	8 (35%)	23
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### Survey results: 10

#### Traders 11 years or more grouped by employees, space and commodities sold

Number of Shops vs Commodities									
Business space	# employees	Beverages (Milo, Milk etc.)	Drinks (wine, soft drinks etc.)	Fabrics (Ankara, aso-oke)	food stuff (rice, noodles, canned food)	Gift items	Household cleaning and sanitary products	other	Grand Total
open space									
	0		1		1				2
open space Total									
			1		1				2
Stall									
	0	1	1		1		1		4
Stall Total									
		1	1		1		1		4
Shop									
	0	4		4	5	1	1	1	16
	1 - 3	1	3	5	3		4		16
	4 - 6			1			1		2
	>11				1				1
Shop Total									
		5	3	10	9	1	6	1	35
multiple shops									
	1 - 3				2				2

	4 - 6	1	2			1	4		
	7 - 10					1	1		
multiple shops Total		1	2	2		2	7		
Grand Total		7 (15%)	5 (10%)	12 (25%)	13 (27%)	1 (2%)	9 (19%)	1 (2%)	48

**Survey results- 11-** show frequency recording of the top-most challenges mentioned by traders. The frequency ranking of traders' list of challenges showed that Competition was top-most selected by 20 traders, followed by Capital (13), Human resource (10) and Infrastructure (7) in that order. The remaining 30 traders mentioned different challenges as their top-most such as 'targets from supply companies', 'too much tax' and 'low business', etc.

**Survey results: 11 Frequency of main challenges mentioned by traders**

**What are the main challenges you face in your business?**

