

# **Women's activities in the Ghanaian fishery; The role of social capital**

Master thesis in International Fisheries Management  
(30 credits)

**By**

**Anthony Sackey Tetteh**

Department of Social and Marketing Studies

Norwegian College of Fishery Science

University of Tromsø

May 2007





## **Acknowledgements**

This work was made possible by the help and moral support of various people. My greatest appreciation goes to God who is my source of life and inspiration. I also thank Him for giving me a nice family and a great person like Empress who has made my entire life meaningful.

I owe a great deal of appreciation to my supervisor Professor Bjørn Hersoug who agreed to work with me despite my late notification. He shaped my perspective with his precise sense of direction in terms of ideas and materials. Working under him has improved my research abilities. I thank Professor Svein Jentoft for beginning this work with me and for offering me his personal proceedings of the AKTEA conference.

Conducting this research would have been difficult without the help of the Norwegian State Loan Fund (Lånekassen) who sponsored my field work in Ghana. Their funding has been helpful, not only for the field work but for my entire 2 years period of study in the University of Tromsø.

The respondents at James Town and Tema Fishing Harbor also have my respect and appreciation. The guides and some workers at the Tema Fishing Harbor who volunteered to explain issues to even on phone.

Finally, to my friends in Ghana and Tromsø who provided support in various forms. I say maximum respect! Also to my IFM class mates, I say it has been great learning with and from you all.

## **Dedication**

This work is dedicated to my Empress (Lilian Agbenya).

## **ABSTRACT**

Women play important roles in the Ghanaian fishery. This thesis focuses on the roles of women in the Ghanaian fisheries and their means of raising capital to finance their activities. The roles played are broadly categorized as an intermediary one linking fishermen and fish consumers. The women offer financial assistance to the fishermen in times of need and this has led to a strong relationship between the women and the fishermen. To perform this intermediary role, the women rely on relationships they have with the fishermen and existing fish traders. This is due to the difficulties they face in accessing formal credit from the bank as a result of lack of collateral. The findings of this study indicate that social capital plays a very important role both in the raising of capital for the fish trade and the performance of the role as intermediaries. Success in the fish trade has earned the women a prestigious status in the society and their financial success affords some of them the ability to own and control fishing equipment. The influence they possess in the fisheries through the interdependence between them and the fishermen is what makes this category of women different from their counterparts in other parts of the world. Theories used in this study include the middlemen theory, social capital, principal agent theory and micro finance.

Key words: fish trade, intermediary, social capital.

## Table of contents

Acknowledgements.....	1
Dedication.....	2
Abstract.....	3
Table of contents.....	4
<b>1: Introduction.....</b>	<b>7</b>
1.1 Background of study.....	7
1.2 Problem statement.....	7
1.3 Research question.....	8
1.4 Aims and significance of the study.....	8
1.5 Theoretical framework.....	8
1.6 Methods.....	9
1.7 Limitations of the study.....	9
<b>2: The role of women in world fisheries.....</b>	<b>11</b>
2.1 Introduction.....	11
2.2 Categories of roles played by women.....	14
2.2.1 Workers within the fishery.....	14
2.2.2 Workers in processing plants.....	15
2.2.3 Women in fisheries resource management.....	16
2.2.4 Responsibility for the family and community.....	17
2.3 Problems of women in fisheries.....	18
<b>3: The Ghanaian fisheries.....</b>	<b>21</b>
3.1 Introduction.....	21
3.2 History of the Ghanaian fishery.....	21
3.3 Ghana's fisheries sectors.....	22
3.3.1 Marine sub-sector.....	24
3.3.2 Inland sub-sector.....	24
3.4 The fishing fleets.....	24
3.4.1 Artisanal fleets.....	25
3.4.2 Semi-industrial fleets.....	25
3.4.3 Industrial fleets.....	25
3.5 Marketing and trading in fish products.....	26
3.6 Fisheries administration.....	27
3.6.1 Management objectives.....	27
3.6.2 Management systems.....	28
3.6.3 Fisheries sector institutions.....	29
3.6.4 Monitoring and surveillance.....	29
3.7 International cooperation.....	30
<b>4: The role of women in the Ghanaian fisheries.....</b>	<b>31</b>
4.1 Introduction.....	31
4.2 Intermediaries.....	34

4.3 Marketing and distribution.....	35
4.4 Creditors.....	36
4.5 Financiers.....	37
4.6 Owners of means of production.....	38
<b>5: Theoretical aspects.....</b>	<b>41</b>
5.1 Introduction.....	41
5.2 Principal-agent theory.....	41
5.2.1 Ways of establishing an agency relationship.....	42
5.2.2 Duties of the agent and the principal.....	43
5.2.3 Termination of an agency contract.....	43
5.2.4 Application of agency theory to fish trade.....	44
5.3 Micro-credit.....	45
5.3.1 Target of micro-credit.....	46
5.3.2 Objectives of micro-credit.....	47
5.3.3 Supervisory bodies.....	48
5.3.4 Applicability of micro-credit to fish trade.....	48
5.4 Social capital.....	49
5.4.1 Social capital, trust and reciprocity.....	50
5.4.2 Importance of social capital.....	51
5.4.3 Types of social capital.....	51
5.4.4 Dangers associated with social capital.....	52
5.4.5 Applicability of social capital to fish trade.....	52
5.5 Middlemen and intermediaries.....	54
5.5.1 Types of intermediaries.....	55
5.5.2 Applicability of middlemen theory to fish trade.....	56
5.6 Summary of theories.....	58
<b>6: Women at James Town and Tema fishing harbor.....</b>	<b>61</b>
6.1 Introduction.....	61
6.2 Length of time in the fish trade.....	63
6.3 Work performed in the fishery.....	63
6.4 How they began as fish traders.....	64
6.5 Awareness of bank loans.....	65
6.6 Use of bank loans.....	65
6.7 Reasons for non-use of bank loans.....	66
6.8 Problems encountered in accessing initial capital.....	67
6.9 Plans for expansion.....	68
6.10 Intended sources of funds for expansion.....	60
<b>7: Conclusion.....</b>	<b>71</b>
7.1 The role of social capital in beginning fish trade.....	71
7.2 The role of social capital in maintaining the fish trade.....	72
7.3 Evidence of bonding, bridging and linking social capital.....	74
7.4 A link between social capital and micro-credit.....	75
7.5 Why Ghanaian women in fisheries are different.....	76

### **List of tables**

Table 3.1.....	22
Table 3.2.....	23
Table 6.1.....	63
Table 6.2.....	63
Table 6.3.....	64
Table 6.4.....	65
Table 6.5.....	65
Table 6.6.....	66
Table 6.7.....	67
Table 6.8.....	68
Table 6.9.....	69

### **List of figures**

Figure 5.1.....	60
Interview questions .....	80



## **Chapter 1: Introduction**

### **Background**

Economic activities undertaken by women in Ghana contribute immensely to the upkeep of many families and households. Women's economic activities become more important considering the low levels of salaries of many people in the country. The alternative for a girl who is not enrolled in formal education is trading, hairdressing, dressmaking, bead making and many others to assist parents or the husband or for her own upkeep. Growing up in Ghana, I became acquainted with the activities of women in fisheries especially the normal sight of women with loads of fish on their heads making sales to cater for the family needs. Visits to market centers also afforded me the opportunity to see the power of women when it comes to trading. I also heard of the entrepreneurial Makola women who dominated the central market of Accra with their extensive wealth. What I did not know until recently is that women do more than carrying fish on their heads around the neighborhood or sitting behind baskets of fish in market places to sell. Reading the work of Overå (1992) has been instrumental in this regard. Apart from adding to my knowledge the work raised my curiosity to learn more about these women. It has been revealed through the writing of this author and other writers that some women are owners and financiers of fishing canoes in addition to being processors and sellers. What confused me however is that if women are that powerful as they are portrayed, then towns such as Moree where they are found should be full of rich women and thus poverty in such areas should be at the minimum. One other factor that confused me and thus raised my interest in this topic is a picture of a woman in Overå (1992). This woman was holding a bottle of gin and written under this picture is that the gin does not signify that the woman is a drunk but is a sign of wealth. Mention is also made of women owning houses from the proceeds of their fish business. I was tempted to ask if this is the standard for judging the success and wealth of the women. Is it the case of the achievement of mediocre objectives or an overestimation of the reality?

### **Problem statement**

Being familiar with the difficulty in accessing loans from the banks in Ghana due to their requirement of collateral, I became more interested in the topic to find out how these

acclaimed powerful women attained such a position and how they gain financial means to own canoes as well as finance fishing trips. In this regard the theme for this thesis is: How viable is the fish trade and how easy or difficult is it for any woman to enter?

### **Research question**

This thesis seeks to answer two questions:

- If accessibility to bank loans is difficult, then how do women raise capital for their fish trade?
- To what extent do they rely on social capital and how do they convert social capital to financial capital?

### **Aims and Significance of the study**

This thesis aims at providing a comparative view of women in Ghana's fisheries against the popular view of women in fisheries the world over as poor. This is intended to help balance the popular notion that women are oppressed and thus need liberation from the domination of men. I also hope that this work will add to existing ones to acknowledge the entrepreneurial roles being played by the women to the women themselves and the fisheries authorities to find out appropriate ways to help them. Much attention has been given to bank credits over the years and this has helped entrepreneurs. It is equally important to focus on other sources of finance such as social capital to begin and expand a venture especially in a developing country like Ghana where bank credit is not easily accessible. This is what has been done by the women in the fish trade in Ghana and it is my wish that lessons will be learnt from the business strategies of these women by both individuals and corporate bodies to promote the spirit of entrepreneurship.

### **Theoretical framework**

This thesis will employ theories like social capital, principal-agent theory, micro financing as well as the middleman theory. Social capital will be the principal theory and this is because social relations exist in the fisheries and it affords many benefits to the women. The principal-agent theory will be used because women owners (principals) of fishing equipments are absent from sea thus they employ men as a captains (agents) to act

on their behalf. The middleman theory is also useful because the roles played by the women are of an intermediary nature. Micro credit will also provide an understanding of various ways through which the women can raise capital.

### **Methods**

This study will be purely qualitative and will be based on secondary data with support from primary data gathered from interviews conducted at James Town landing site in Accra and the Tema Fishing harbour within a period of three weeks. The two sites were chosen because they are the largest landing sites in Accra and Tema respectively. The data was collected by interviewing women chosen at random at the sites mentioned earlier using open questions to elicit responses supported by personal observations.

### **Limitations**

There are a number of limitations accompanying this study and the reader should bear these in mind while reading this piece. First and foremost is the limited time within which to decide which topic to work on. Deciding on this topic was a difficult thing and I had to do it within a short time when I had not widely read around the topic and its related issues. Few days to going for field work saw me still shaping the focus of this essay. This led to the situation where I did not read deeply around the topic before conducting the interviews. If I had had time to develop the topic before going for the field work, I would have interviewed other entities such as the male canoe owners, women organizations such as the National Commission on Women and Development and also the Ministry of Fisheries to find out what they know about women in the Ghanaian fishery.

As a result of the limited knowledge before the study the findings cannot be used to generalize across the country since the sample size is not big enough. I do not believe a sample of 70 women is big enough to arrive at an authoritative conclusion. Moreover, success in the fish trade is dependent on many factors for instance ethnicity. Fishing is mainly done by the Ga-Adangbe, the Ewe and the Fante tribes. Tribal consideration did not reflect in the interview guide. This study takes no cognizance of tribal affiliation and so cannot be used to measure success. It purely seeks to find out what avenues are available for any woman in the fish trade regardless of tribe.

Fante women especially have been identified as successful in trading and have high entrepreneurial abilities. Walker (2002) notes that fishing activities along the Fante coast can be dated as far back as 1471. The nature of the social organization presupposes that women's involvement in the fish trade can be dated to the same date. This early involvement in trading has over time established the Fante women as seasoned entrepreneurial women. Another factor that has ensured the success of traders in this part of Ghana has to do with their early trade relations with European traders. Cape Coast, home of the Fante was the first point of contact of the Europeans. Castles and forts used by these Europeans in Ghana were established almost entirely in this region. The region was therefore the seat of colonialism. The early exposure of the people in this region of Ghana to the outside world positively influenced their scope of trade and established their skills and abilities in trading.

Walker (2002) notes that prior to 1960, fish traders in Cape Coast were very well organized into strong economic groups through which they shared labor and profits. Through such organizations the women regulated market prices and conditions and also collectively protested against changes in the fishing industry. These organizations are the company and the Cape Coast Fish traders' Association. These organizations served as a source of capital through the contributions of the members to a common pool from which withdrawals were made periodically. Shares of fish were contributed by each member to the organization and processing and marketing were done collectively. Profits from the sales were distributed in proportion to the shares of fish contributed.

The women of other tribes such as the Ga Dangbe and the Ewe are also noted for their success in the fish trade due to their residence along the coast. It is evident that success in the fish trade largely depends on the part of the country where women are located. This might explain why the three most successful tribes in terms of women in fish trade are the Fante, the Ga Dangbe and the Ewe tribes. These are all tribes that reside along the coast.

## Chapter 2: The role of women in world fisheries

### Introduction

Women are very instrumental in production and trading activities all over the world. This contribution has further been improved arguably through the advent of globalization. Through globalization more opportunities are opening to women as some writers will argue.

“Everywhere, women are overcoming traditions, customs, superstitions and prejudices and becoming major contributors in the marketplace. In China, for example, women are responsible for 25% of the businesses established since 1978. In Hungary, women started more than 40% of all businesses since 1990. In Mexico, 32% of women-owned businesses were started less than 5 years ago. In almost every region of the world, the proportion of women in the labor force has grown substantially. In transition countries, women are estimated to comprise 20% to 25% of entrepreneurs”. (Kwong 2005:9)

Their active participation is evident also in the fishery sectors of fishing nations across the world. Despite differences in their contribution from one country to the other, their importance in the fishery sector is obvious.

In Southeast Asia, as Poh Sze Choo recounts at the AKTEA conference (2004), women contribute heavily in the area of fish sorting, processing and marketing. In family businesses at the artisanal level, women in Southeast Asia perform the tasks of salting and drying fish as well as mending nets in addition to feeding fish in small scale aquaculture farms meant for family consumption. This situation is not different in Malaysian fisheries. Women are engaged in subsistent activities and their labor is classified as *unpaid family worker* (Yahaya n.d: 100) . Although traditional beliefs and superstitions inhibit women from going to sea in many areas of the country, they take active part in the East Coast states of Kelantan and Terengganu. The women that are engaged in the fishing activities in these areas do so at the shores and shallow waters and the catches are mostly for consumption. Their active participation is however more evident in the processing plants both at home and the large scale industrial plants. In the large processing plants women are restricted to the low paid jobs due to their low level of

education (ibid). They also perform post harvest activities such as sorting, loading, gutting of fish and net mending. Fish trading is another activity performed by women in the Malaysian fisheries. There are two categories of traders namely those that sell the catches of the husbands and those that buy from the markets. Their involvement also extends into aquaculture where they feed the fish and maintain the ponds.

In the Philippines women contribute 50 – 70% of fish handling, processing, marketing and distributing activities. In capture fisheries, women fish using hook and line, scoop nets, fish traps, spears, gillnets, fish baskets and push nets for fry gathering. They also gather clams, oysters, sea cucumbers, sea urchins and also harvest shrimps and crabs (Conference 2004). On other occasions, they join their husbands to cast the nets and lines. Before the actual fishing activity, women prepare the baits and hooks to be used; they mend the nets, buy and pack ice as well as prepare meals for the fishing trip. Women's role in post harvest activities is evident in the processing and marketing of fish. They are also employed in canning factories as well as participate in aqua and mari culture activities. Women in the Philippines also perform household chores in addition these afore mentioned activities (ibid).

Karlsdottir (Conference 2004) refers to the fact that 75% of 55 workers in a fish processing facility in Nunavut, Canada, are women. Although there is equal participation by both men and women, there is a clear division of labor. The men go for the actual fishing and the women take care of the landed fish by processing it. In the processing plants where the women work, the top hierarchy is occupied by men. This has been attributed to the lack of educational opportunities and limited training in natural resource management.

The fisheries sector of Greenland also has women indirectly involved in fishing activities, they are the keepers of the home and provide food and pay bills while the men are out at sea. They engage in other activities that help them to raise income for the up keep of the family.

Women in Sweden are involved in fisheries activities and they deal mainly with handling fish, processing and vending. Apart from these activities, women also keep the home and ensure the well functioning of the family. They also help their husbands with financial back ups when their husbands are in financial need. There is little participation

of women in the actual fishing activity but 31% of employees with core competence at the National Board of Fisheries are women. Also, 36% of employees with management competence on the same board are women (ibid).

In Northern Norway, less than 5% of total fishers are women and 5.2% of subsidiary workers are women. Women also constitute 15% of the staff on fish farms. This low level of involvement of women has been attributed to the increased employment opportunities in the public sector that afford the women alternative employment avenues. This has reduced the number of women available as “ground crew”. In the fisheries dependent communities along the coast, women prepare gears, bait and perform accountancy activities and also work to supplement the family income. With regards to management and leadership positions, it estimated that less than 10% of leaders in the fish farming industry are women. 6.8% are leaders and 3.6% are board leaders (ibid).

In Bangladesh women play a variety of roles. They are involved in small scale traditional method of fishing known as *brush shelter fishing* (Ahmed, Rahman et al.n.d:158). This method involves the use of bamboo or wooden frames and the branches of trees to form an enclosure. Wheat bran, rice and mustard oil cake is used to attract the fish to be trapped. It is estimated that 10% of the brush shelter owners are women (ibid). Another area of the Bangladeshi fisheries where women’s contribution is found is in the area of trade. Three levels of trading have been identified within the fishery based on the type and price of fish handled. There are the large scale high priced carps and catfishes, the medium-scale traders deal with small but high priced carps and catfishes. There are also the small scale traders who deal in low priced clupeids and small prawns. Out of the three categories women dominate only in the third. Their domination in this area has been attributed to the low capital required to purchase the low priced species. Women are also employed in the post harvest activities of fish loading and unloading, icing, sorting and grading.

In Gambia women are involved both in the industrial and the artisanal sector. In the industrial sector they dominate in the processing lines of fishing companies working as part time or full time employees as well as casual workers during peak seasons (Touray n.d). In the artisanal sector they engage in activities such as unloading and processing using methods such as drying and smoking. They also finance the fishermen’s

trips to sea by providing funds for ice and food among other things. Apart from their involvement in the fishing activities, they engage in other income generating activities that provide extra income for the family. The maintenance of the family in the absence of the men also lies on the women. These roles played by the women in the Gambian fishery are not restricted to Gambia alone but also the West African sub region as a whole.

### **Categories of roles played by women**

The activities performed by women can be broadly categorized into four groups. Activities within the fisheries which comprises pre-harvest and harvest activities, Post-harvest activities which includes the processing of the harvest, fishery resource management activities and fourthly support activities outside the fishery which ensures the stability of their fisher male counterparts (Sharma 2003).

#### *Workers within the fisheries (paid and unpaid):*

Women are involved in pre-harvest activities such as the preparation of bait, making and repairing of nets. This is the general role that women are depicted to play in the fisheries of many parts of the world. The financing and credit facilities offered by women as noted by Overå (1992) could also fall under this category as a pre harvesting activity since the financial assistance provides much support for the actual fishing activity. Although it is rare to find women vigorously involved in the fishing activity itself on high seas, they are involved in offshore fishing activities such as collecting crabs and shellfish, gathering and cultivating seaweed and algae. According to Rana and V.Q (2002: 32)

“Long periods of absence from their children and families, multiple responsibilities in the household, the physical nature and environment of off-shore fishing and superstitions about women on board fishing boats have traditionally restricted women to onshore and near-shore based activities”.

It is not rare to find women in inland capture fisheries in many countries. In Africa, they fish in the rivers and ponds and in Asia women are active in both artisanal and commercial fisheries. In parts of India, women net prawns in backwaters. In the



Philippines, they fish from canoes in coastal lagoons (ibid). They also work in aquaculture farms together with children and they catch fish, produce fingerlings, manage ponds, and feed the fish. Women integrate these tasks with other on-farm activities like tending farm animals and cultivating crops to support the family. Women often feed and harvest fish, and process the catch. They also raise fry to produce fingerlings for stocking ponds, provide water-replenishment services during the transport of fingerlings from the hatcheries to the farms and grow fish in ponds (ibid).

*Workers in processing plants:*

Women are very active in the processing sector. In the Indian fishery for instance women form a greater part of the work force. The ratio of men to women is 1:3.3 (Nishchith n.d:129). Most of the women in this instance are unmarried and have less family ties therefore they invest much of their energy into the fishery. In the fish processing companies of many countries women serve as either part-time or full-time workers, or workers under sub-contracting systems, working on a piece rate basis. Women in artisanal fishing communities are mainly responsible for the skilled and time consuming tasks that take place on-shore which involves the processing and the marketing of fish. The processing of the fish catch includes sun drying, salting, smoking and preparing fish and fish-derived foods such as fish paste and cakes. These activities are usually cottage-level industries and are areas in which appropriate technologies can bring more benefits to women. In many parts of the world women are important suppliers and vendors of fish in local markets. More enterprising women have become major fish entrepreneurs in some developing regions. They earn, administer and control significant sums of money, financing a variety of fish-based enterprises and generating substantial income for their households as well as their communities (Rana and V.Q 2002).

Women's efficient distribution and marketing functions has resulted in ready market for harvested fish and also help to maintain low fish prices of fish for local consumers. In some parts of the world women entrepreneurs are dominant in the retail rather than the wholesale fish trade where large-scale transactions tend to be the prerogatives of men. In such countries, women exercise control over the marketing of low-value rather than high-value species (Rana and V.Q 2002). The absence of women

from the wholesale and high-value fish trade has been attributed to lack of financing for women and the lesser mobility of women traders. With the introduction of more sophisticated fish distribution and marketing systems, the dominant role of women fish traders in low-value species and the retail trade is gradually being eroded (ibid). Other parts of the world (mostly developing countries) experience domination and sometimes full control of both wholesale and retail sectors by women (ibid).

#### *Women in fisheries resource management*

Many fisheries have collapsed and are collapsing in recent years due to the combined pressure of over-fishing and harmful fishing practices. Land-based activities which include farming, forestry and construction of dams and irrigation systems have contributed to the degradation of the aquatic environment (Rana and V.Q 2002). In many countries in Asia, Africa and the Americas, shared governance through rights-based management, community-based management and co-management are replacing open access and centralized governance of aquatic resources. The new management regimes redefine resource access; encourage fishers to shift to non-destructive practices, and institute measures to guard the coastal waters from poachers and illegal fishers. They also present new challenges to women users of fisheries resources. Women, organized as interest groups to effect change, can become key players in more effective fisheries management. This is very important considering the fact that it is women's livelihoods which are most affected and marginalized when aquatic resources are degraded and depleted. When reefs and mangrove areas are destroyed, for instance, women fishers who use simple gears are relegated to shell gathering or to seek alternative sources of income (ibid). Women can band together to ensure control over the scarce resources that provide sustainable livelihoods for their families. Involving women in joint leasing and preservation of mangrove forests, collective protective custody over critical areas, restricting harvests through closed seasons, banning destructive fishing methods, and introducing sound conservation strategies are some management measures currently utilized (ibid). Women, more than men, are at the forefront in many of these strategies.

*Responsibility for the family and community:*

Women everywhere are almost entirely responsible for the care and nurture of the family. Fishermen stay away fishing for long periods and so in such periods, women run the household in the absence of their husbands. They are important actors in the fishing community and are important in maintaining social networks in the absence of the men. Women's role in this area is evident in the financial support that wives offer their fisher husbands during the lean season when catches are low in Ghana. Often, women of coastal fishing communities engage in activities outside of the fishery to supplement the money made in the fishery due to the unstable and unpredictable nature of the fishing business. In rural areas, women may be involved with agricultural work or in making and selling handicrafts made of locally available natural resources. Women in Ghana for instance supplement the fish business with the sale of cooked food or agricultural produce (Overå 1992). In both urban and rural areas, women may start some work that generates income, such as running a small shop or a restaurant, either individually, or as part of groups, or take up employment as domestic workers.

“Even though women play important roles and contribute significantly to the impact and sustainability of development projects, their contribution to society had often been undervalued and unappreciated” (William, William et al. 2006). A realization from conferences is that:

“women (wives or daughters) from fisher households in Southeast Asia, Africa and Latin America do actually fish as well as take part in many other fisheries sector activities and are often depicted as: over worked, with their contribution unrecognized, unvalued or undervalued; lowly-paid and exploited by employers; illiterate; undernourished and sickly, with poor productivity; lacking opportunities for skills upgrading and access to training” (ibid).

For instance, women in the processing sector of the Indian fishery earn half of the wage of the men although they work more than the men (Nishcith n.d: 132). This is so because their contribution is mostly not directly on the fishing boat. For some reason, fishing activities have been interpreted with the focus only on the capture of fish leaving out its important related activities. These related activities (processing, marketing, distribution) are the ones that women mostly engage in. Beside these auxiliary activities they perform,

they take care of the homes acting as breadwinners while the men are away at sea. Perhaps the lack of monetary remuneration accompanying the tasks performed by women has resulted in their undervaluation. Most often, women help their husbands, fathers or brothers who do not pay them because the activities are considered as part of the duties of the women (Overå 1992). In the case of Ghana for instance, these activities are difficult to separate from income generating activities. It is therefore common to find women who consider the roles they play as an extension of their household chores.

### **Problems of women in fisheries**

The contributions of women cannot be mentioned without an understanding of the problems that they face mainly due to fisheries development and globalization. Sharma (2003) outlines the impact of fisheries development and globalization on various aspects of women's work in the fisheries in Asia.

Within the fisheries and other fishing related activities such as net mending and the gathering of shell fish for instance, major changes are taking place that result in pushing the women out of business. Net production and mending for instance were the jobs for women who used cotton and other local materials to produce as well as mend the nets. This arrangement has however been interrupted by the introduction of new technology through fisheries development in the form of trawlers and modern fishing gears. Higher catches require larger, stronger and more resistant fishing gears which also require synthetic materials that cannot be produced by human labor. This phenomenon despite its advantages has sent the women who used to engage in this activity out of business.

Further more, women who were formerly engaged in the gathering of shell fish and crabs among others have been negatively affected due to the activities of the large industrial vessels whose activities destroy the habitats such as mangroves of such species. Women in processing activities are not exempted from the impact of technological advancement.

Traditional methods such as smoking and drying which used to be the domain of women have been replaced by more technical methods such as canning and filleting to satisfy large domestic and foreign markets. This is exemplified by the experience of

women in the Ugandan fishery. Prior to liberalization and mechanization of the sector, women used to process the catch on the shores through smoking and salting but the processing activities have now been taken over by filleting plants (Conference 2004). Though it is arguable that these processing plants also employ women, the volume of those displaced from the processing and marketing activities obviously outweigh the numbers employed by the processing plants. Another point worth noting is the fact that education is a major factor that is considered before securing employment in the processing plants. Falling short of the requirements to qualify one to work in a processing plant throws such unqualified people out of jobs. In the area of fish trade, the liberalization of the Ugandan fishery for example has negatively affected the women who are into fish marketing. These women had agreements with fishermen from whom they got their supplies of fish (ibid). The women processed the catch and sold it to their customers. The liberalization of the sector has interrupted this arrangement. The processing companies have created stronger relations with the fishers for their supplies and marketing is also done centrally. This phenomenon has pushed the women to the periphery and has left them with no option than to process the fish that has been rejected by the factories.

Women whose activities fall outside the fishery such as caring for the family also suffer indirectly from the impact of technological developments. The fisher husbands of these women often have their fishing gears destroyed by the industrial fleet. Such gears need replacements which often require the assistance of the women. This adds more financial burden to the already existing bills to be settled. Also, fishing gears that are destroyed often become weak and their ability to catch fish reduces. All these lead to reduced family income that reduces the man's ability to meet family needs. This requires more assistance from the women to run the family.

The introduction of new technology has multiple benefits to the work of women. The use of motorized boats and fishing gears contribute to increased catches and more fish to be processed by women. Processing plants also provide employment to women. Technology has also made the work of women easier by replacing strenuous human labour with more efficient methods of performing duties such as net mending. The opening up of new markets through foreign trade provides an opportunity to increase the

volume of production and thus the need for more hands. All these developments afford women an opportunity to improve upon their lives. Areas of their lives that have been improved include the number of hours spent working. Women in Asia and Africa are estimated to work 13 hours more than men per week (Suwanrangsi nd: 66). Women spend 16 to 18 hours working on farms, processing and marketing. The use of technology may reduce the number of hours spent working and also increase productivity. Women could also engage in other income generating activities with the use of more technology efficient methods. By saving time and energy, they could invest such energy into other activities.

The other side of this development suggests that improvements in technology and expansion in markets rather worsens the situation for the “already” oppressed women. Technological advancement suggests a reduction or replacement of human labour and thus a probable cause of redundancy. The use of technology requires skilled labour which is not met by many women. This means that despite the presence of technology women have little access to its use. Their low level of knowledge, skill and expertise has made it difficult for them to operate the technology. This situation has resulted in the men benefiting more from the technology than women. In certain cases the women are replaced by the technology for example the introduction of shrimp grader or mechanical filleting can reduce labour by 55% (Suwanrangsi n.d: 66)

The opening up of new markets requires high volumes of catches which also requires a commercialization of the sector. This is seen by some writers as a threat to the activities undertaken by women in the fishery such as mending of nets and gathering of shells among other subsistent activities. Modernization of the fisheries sector has yielded mixed results. It has benefited a section of the women and others have been deprived. The young and educated women gain employment in the processing and marketing companies while the older and uneducated women lose their source of livelihood. The demand for services such as net making and net mending has fallen due to the use of more technologically advanced methods of performing such duties.

## **Chapter 3: The Ghanaian fisheries**

### **Introduction**

Fishing in Ghana is a major occupation for a large proportion of the population. It is estimated that about 1.5 – 2 million people (out of a total population of 20 million) are dependent on the fisheries for their livelihood. This is understandable given the large coastline of the country. Records in the Food and Agriculture Organization (FAO) describe the country as covering an area of 283,539 km<sup>2</sup> with a continental shelf of 23,700km<sup>2</sup>. It has a coast that stretches about 528km in length and an Exclusive Economic Zone (EEZ) of 110,000km<sup>2</sup>. Fishing is perceived in Ghana among many people as an occupation of last resort. This perception is due to the large number of people with little or no education in the sector (Odotei 1991: 9). Poverty is also a common phenomenon among the fisher folk considering the low levels of income that they earn and the “bad” conditions under which they live. This can, to a large extent be explained by the short upwelling season between July and September. Much of the year’s income is earned within this period and they have to live on meager incomes for the rest of the year (Hernæs 1991:16).

### **History of the fishery**

Hernæs (1991) provides a good historical background of the Ghanaian fishery sector. The exposition dates the beginning of the fishery to as late as the late 15<sup>th</sup> and early 16<sup>th</sup> centuries. Just like the beginning of any venture, the Ghanaian fishery began in a simple way with the use of canoes and sails made from palm tree leaves operating nets made from the leaves of pineapple.

“By the 18<sup>th</sup> century Ghanaian fishermen appeared as a long established socio-cultural group with their own religious practices and social customs self confident and independent (Hernæs 1991)”.

It is also noted that introduction of new fishing techniques and improved fishing gears such as the beach seine began in the 1890s. These developments met some

opposition initially due to the increase in catch of those fishermen who had access to the new technology. The opposition faded over time and the capitalist nature of the venture was accepted.

Formal government intervention and involvement entered the scene by the then colonial British government in the late 1940s (Hernæs 1991). Formal research and development began to estimate the potentials of the sector through the creation of a Fisheries Department. The involvement of the government resulted in the creation of the three sectors of the fishery namely: the industrial sector, the inshore (semi-industrial) sector and the artisanal sector.

Fishing, apart from being a source of employment, is also the main protein source for the nation. Comparatively, fish costs less than meat in Ghana thus majority of the people are able to afford it. As at 1990, fish constituted 64% of protein in Ghana with a per capita consumption of 27 kilograms and an average daily consumption of 40 grams (Heinbuch 1994).

At the national level, the fisheries sector plays a major role by contributing to a significant portion of the Gross Domestic Product (GDP) and foreign exchange. The State of the Ghanaian Economy in 2004 (ISSER 2005) estimates that the fisheries sector contributed 4.3% of Gross Domestic Product (GDP) in the year 2004. The contribution has however seen a gradual but consistent decline from 5% in 1998.

Table 3.1 Contribution of the fisheries sector to GDP

year	Contribution to GDP
1998	5%
1999	4.9%
2000	4.6%
2001	4.5%
2002	4.35%
2003	4.4%



2004	4.3%
------	------

As regards foreign exchange earnings, fish exports have remained among the top three most important non-traditional exports (FAO 2004). Among the many species that are exported tuna is the most important product in terms of foreign exchange earnings. Canned tuna is the most important non-traditional foreign exchange earner, even exceeding fresh tuna exports by far (ibid).

Table 3.2 Quantity and value of fish export

FISH	QUANTITY IN TONS	VALUE US\$
1997	31,709	68,558,638
1998	41,316	100,311,867
1999	51,651	82,911,428
2000	53,060	83,849,463

Source: FAO (2004)

It is estimated that up to 12% of total national fish product is exported. The available data suggests a consistent rise in fish exports over the years. Key on the export destination list of Ghana are the European Union, Japan, United States of America, Canada, Togo, Mali, Cote d'Ivoire, Burkina Faso, Benin, Nigeria, Hong Kong and Singapore. Importation of fish is however low. It is estimated that as at the period between 1988 and 1990, fish accounted for 1% of total food imports.

### **Ghana's fishery sector**

Ghana's fishery sector is divided into two sub-sectors being the marine sub sector which accounts for 80% and the inland sub sector and aquaculture contributing 20% (FAO 2004).

### *Marine sub sector*

The marine sub sector is further divided into small pelagic, large pelagic, demersal and shrimp resources. Resources under the small pelagic include sardinella, chub mackerel, and anchovy among others. It is estimated that the small pelagic resources can sustain a total catch up to 180,000 tons each year (ibid).

Under the large pelagic resource are species such as yellow fin tuna, skipjack and bigeye tuna. The large pelagic resource is estimated to produce 60,000 tons every year. The demersal resources are estimated to produce about 43,000 tons annually while the shrimp resource is estimated to yield 350 tons per annum. The marine sector employs over 150,000 people (ibid).

### *In-land sub sector*

The in-land sub sector is dependent mostly on the Volta Lake, rivers and aquaculture and it employs approximately 30,000 people, the majority of whom combine fishing with agriculture. The Volta Lake is the largest and most important in-land water body. Other lakes include, Bosomtwi, Weija, Barekese, Tano, Vea and Kpong (FAO 2004). Accounting for 16% of total fish production, the Volta Lake has about 1232 communities around it (ibid) with about 32 landing sites and it covers an area of 8,480km<sup>2</sup>. It stretches over 410 km in length with an average depth of 90 m. The Volta Lake is rich in fish with about 140 species with an estimated total catch of 40,000 tons per annum (ibid).

Aquaculture also contributes to fish production. There is an estimated 2,000 ponds in Ghana covering an area of about 240 hectares. Both extensive and semi-intensive cultures are practiced. Under the extensive culture are methods such as dams, dug-outs and small reservoirs. Fish is cultured semi-intensively in earthen pond. Species cultured include Tilapia, among many others (FAO 2004).

### **The fishing fleet**

Three fleets operate within the Ghanaian fisheries namely the artisanal, semi-industrial and industrial fleets.

### *The artisanal fleet*

The artisanal sector is the largest contributor to the nation's fishery and it accounts for 60-70% of total production. The 2001 census recorded 9,981 marine artisanal canoes operating, most of which are wooden (FAO 2004). Many large canoes are motorized by 40 HP outboard motors with smaller ones depending on sail power. Commonly used fishing gears include purse seines, beach seiners, set nets, gill nets and long lines.

### *The semi industrial fleet*

The semi-industrial fleet consists of locally built wooden vessels 8-37 m in length with in-board engines mostly of 400 HP (FAO 2004). This sector began developing in 1946 and 1948 by the purchase of two motor vessels from the United Kingdom (Hernæs 1991). A boat yard was established in Takoradi in 1952 to build, maintain and repair boats and by 1953 the first boat was launched (ibid). This development was supplemented by a few private boat yards that were built to serve the same purpose. Most vessels are dual purpose, being able to use trawl or purse seine. Purse seines are more commonly used during the major and minor upwelling seasons and trawling is practiced in shallow waters during off-season. In 2000, there were 169 inshore vessels (FAO 2004)

### *The industrial fleet*

The industrial sector consists of vessels that are large, steel-hulled foreign-built trawlers, shrimpers, tuna poles, line vessels and purse seiners (FAO 2004). The sector is described as consisting of

“large and highly complex vessels, complicated machinery and technical equipment which allows for the freezing, filleting, canning and fishmeal extraction among other things at sea” (Hernæs 1991).

A recent development in the sector has been the introduction of demersal pair trawling. This sector was pioneered by the state-owned State Fishing Corporation and the privately owned Mankoadze Fisheries whose operations went as far as to Mauritania and Angola in

the 1950s and 1960s (Hernæs 1991). As deep-sea vessel, the industrial trawlers are by law required to operate in waters deeper than 30 m (FAO 2004).

### **Marketing and trading in fish products**

Small pelagic species are mostly sold in smoked form whereas demersal species are sold fresh at landing beaches, fish markets or from cold stores (FAO 2004). The consumption of fresh fish increases during the main fishing season with high consumer preference for pelagic species.

Concerning prices, sardinellas, anchovies and mackerel are relatively cheap and popular and consumed by the majority of Ghanaians. Sea bream, snapper, shrimp, lobster, grouper and cattle fish are also popular. In the lean season fish is mostly sold and purchased for consumption in smoked form from local sources and frozen and by the wealthier. Dried anchovies are mostly sold and consumed in the northern part of the country and remote rural areas. In locations far away from major sources of fish production, fish is mostly sold and consumed in smoked form. Some ethnic groups prefer or abhor certain types of fish for normal domestic consumption or for certain events.

Given that Ghana is known to be only 60% self-sufficient in terms of fish, and fish availability from local sources is seasonal, fish is imported to fill the seasonal and annual deficits. Fish imports to Ghana are mainly from Morocco, Mauritania, Namibia, Norway, the Netherlands, Belgium, Senegal and the Gambia (FAO 2004). Up to 64,000 tons of fish was imported annually over the past ten years, though the quantities imported fluctuated widely (ibid).

### **Fisheries administration**

#### *Management objectives*

The Ministry of Fisheries is at the forefront of managing the fishery and has overall authority over the fishery. The ministry operates with the following sector objectives (<http://www.fao.org/fi/fcp/en/GHA/body.htm>):

To increase domestic food supply, particularly protein sources, through more effective use of available fisheries resource at the regional and local levels as a means of satisfying national protein needs. This is very important when due consideration is given to the fact that fish is the main source of protein due to its low cost coupled with the fact that health officials advocate for more fish proteins.

The next objective of the ministry is to make the fishery sector an avenue for employment to help curb the incidence of rural-urban drift. It is worth noting that the fishery is perceived to be overcrowded already especially in the artisanal sector. The aim of increasing employment is to help solve the rural urban drift problem.

The ministry also aims at improving the living and working conditions of the fisher folk. It is argued that the fishermen are poor because they are not educated and therefore have few alternative sources of employment. This lack of alternative leads to over concentration of people in the fishery sector and this eventually leads to reduced catches and depletion of stocks. Fishers will become poor as a result of this situation and so their living conditions will eventually remain the same or even worse. This might make it difficult for fishers to educate their children beyond the primary level and such children will finally end up in the fishing business to continue the depletion process.

The ministry also aims at making the fishery sector a major contributor to the country's Gross Domestic Product (GDP). The sector currently accounts for less than 5% of the GDP.

The fishery sector is also intended to contribute towards foreign exchange earnings under the Non-Traditional Export Program. Ghana is traditionally noted for the exportation of gold, timber and cocoa. Recent moves have been made to include other export commodities and these new items are termed Non Traditional Exports and it covers items such as pineapple, cashew nuts and fish among others. If this objective is to be achieved then a lot has to be done to satisfy the soaring local demand in addition to exports.

Related to the objective of improving the living conditions of fisher folk is the objective of making the fishery sector vibrant in assisting in the alleviation of rural poverty.

### *Management systems*

There are two main management systems working towards the achievement of the above objectives. These are the Marine Management System and the Volta lake Management System.

The marine management system is in charge of the marine sub sector and is further divided into small pelagic, large pelagic, demersal, shrimp and lobsters, all with common goals of:

- Enforcing regulations that ensure the escape and survival of juvenile fish from net and the combined use of purse seines and Fish Aggregation Devices (FADs).
- Ensuring that stocks are not depleted especially demersal fishes through the imposition of closed seasons on trawl fisheries.

The Volta Lake management system is responsible for managing the inland sector.

This system has the objectives of:

- Regulating fish mortality by:
  - . Declaring Specially Protected Areas (SPAs) as breeding and nursing grounds.
  - . Enforcing fishery regulations on the use of active gears and undermeshed nets.
  - . Enforcing licencing systems and entry requirements to avoid influx.
- Encouraging management, development and research on the Volta Lake.
- Encouraging co-management institutions that can sustainably manage territorial use rights regimes through local community structures and mechanisms.
- Improving the socio-economic conditions of lake-side communities.

It is worth noting that apart from these two management systems, there is also the traditional method which works through the observation of non-fishing days within the week on which the fishers rest and mend their gears. There is also the imposition of ban

on fishing during certain periods of the year prior to festivals. There is sometimes a total ban on a particular fishery.

#### *Fisheries sector institutions*

- The Ministry of Fisheries: Fisheries was formerly under the Ministry of Agriculture until January 2005 when it gained autonomy. The ministry is responsible for the overall management of the fisheries sector. It has the authority to set objectives and ensure the smooth operation of the sector.
- The District Assemblies: In line with government's objective of decentralization, district level administration popularly known as District Assemblies have been established to act on behalf of the government. The ministry of fisheries works in collaboration with these district level administrative bodies to for the management of fisheries.
- Community Based Fisheries Management Committees: Local level resource organizations and Non Governmental Organizations (NGOs) are also agents whose cooperation is utilized by the ministry for the smooth running of the sector.

#### *Monitoring and surveillance*

To ensure compliance to management measures, the Ministry of Fisheries collaborates with the Ghana Navy, the Air force, Ministry of Defense and the Ministry of Justice to arrest and prosecute offenders. Measures employed include arrests, detention and imposition of fines, seizure of equipment, temporary bans or a combination of the above.

#### **International cooperation**

Several external agencies have provided support for the development of the fisheries sector. They include the World Bank, the European Union, the United Nations Development Programme (UNDP), the Food and Agriculture Organization (FAO), the Department for International Development (DFID), the Chinese Government and the Danish International Development Agency (DANIDA) among others.

The Ghanaian fisheries have gone through the various stages of development. It began from an undeveloped stage through to an era of modernization. The mechanization of the sector increased the availability of fish and provided employment for processing companies such as the State Fishing Corporation and Mankoadze Fisheries and currently Parry and Co. The artisanal fleet also experienced an improvement in their operation through the introduction of outboard motors. The effect of this development is that catches have increased and local and foreign demand is being satisfied. The increased modernization of the sector has also resulted in the depletion of stocks and the decline of catches. The ministry of fisheries is currently promoting aquaculture to reduce the heavy reliance on capture fisheries. The capture fisheries consisting of the marine and inland water sources are facing much fishing pressure. The large number of fishers in the fisheries coupled with local and foreign demand for fish makes aquaculture an alternative means of fish supply.



## **Chapter 4: The role of women in the Ghanaian fishery**

### **Introduction**

Works done on West African women in fisheries and Ghana in particular suggest a variation from the general picture of women as powerless and dependent on men. This popular notion of women as oppressed, poor, weak and dependent on men for a change has been challenged by works of Overå (1992) and Walker (2001). These works reveal that indeed Fante women in the Central region of Ghana have been actively involved in fish trade since as early as 1900 (Walker 2001).

Women are indispensable in the post harvest area of the fishing sector. Their importance is not felt only in the fishery sector but also in agriculture in general, where they are active on the farms in addition to processing and marketing. Although the activities of women can be witnessed on farms and other places of production, their dominance in the area of processing and marketing is glaring. It is common to find women on farms of their husbands, fathers or brothers as well as those of their own. In such a case, they combine both field work and marketing activities. In other cases, (depending on the individuals in the marriage or family) women stay at home to take care of the family while the men do the farming activities. On their return with the produce, the men hand over the produce to the women (being wives or sisters) to process and market the items. The area of marketing in Ghana is dominated by women. The few men in the marketing sector sell non-food items. Non-food items such as clothing and shoes are sold by both men and women, but the sale of food items and fish is the preserve of women. These women transport the items from the area of production to selected general markets throughout the country. This way, they ensure the circulation of food from areas of abundance to places of scarcity to earn a profit. Some of these women have their own vehicles to transport the items to the large market centers but generally, they use the public transport for such a purpose. The men help in carrying the produce to the market as well as other areas where their assistance is needed.

This cooperation between men and women shows how division of labor determines which roles should be played by the sexes.

In the artisanal fisheries sector, women are not only visible but also important to the survival of the sector. The activities involved in getting fish from the sea to the

consumer are described by Overå (1992: 53) as a production, processing and distribution chain. It is within the processing and distribution section that women dominate. They can also be described as indirect participants in production due to the support they offer to the fishermen. Their importance is more evident when due consideration is given to the fact that the peak fish season in Ghana is the period between July and September when catches are highest (Odotei 1991). The perishable nature of fish requires that the landed catch be given prompt attention by way of processing and sale. The men being very tired on return from fishing trips and also inexperienced in this area require the help of women to take charge of the post harvest activities. Failure to process and sell the catch will mean disaster for both the fishers and the populace who depend on fish for protein. This is so because a large part of the fishers' annual income is realized during the peak season. This implies that for the rest of the season, they will be living on incomes earned within the three months (Odotei 1991). Apart from the income side, the long lean season means that consumers will experience shortage of fish. Solutions to these two problems lie in the extent to which the women process, store, distribute and market the fish. Their ingenuity has resulted in many methods of processing and their intricate system of networking with other women in large market centers has ensured the year round availability of fish despite the short glut season. Their importance to men is even more evident during migration. Whether temporary or permanent, national or international, the services of women are crucial to the survival of the men in general and the success of their business in particular. This is especially so when the women in the host community or nation are less willing or inexperienced enough to assist the men (Odotei 1991). It becomes necessary for the wives or female relatives to accompany the men on such economic ventures where they play the same role as processors and marketers of the catch. 38% of canoes in the Fante town of Anomabo are owned by women and these women also control equipment and fishing operations through loans advanced to fishermen (Walker 2002). From a distance, it may seem as if women are in competition with the men in the fishery over the fishing operations but they are more of partners than competitors (Overå 1992). They depend on each other for the successful operation of their businesses. Fishers get credit from the women to buy fuel and food among other things for their fishing trips. The women in turn get the fish brought by the men which keeps them in business. This

symbiotic relationship existing between them overshadows any tendency for them to view each other as competitors.

Although they are not themselves involved in the fishing activities, their investment into the activity and with their careers as distributors and marketers at stake, they take active involvement in issues regarding the fisheries. Walker (2001:399) gives records of how women in colonial times protested and lobbied colonial officials sometimes on the side of fishers and other times against fishers. The instance is given where fishers were stopping foreigners from taking part in fishing. The fish traders unhappy about the development petitioned the government to allow the foreigners to take part in the fishing since the local fishers could not satisfy their demand. Walker (2001:401) also gives the situation where the government was allowing nets with small mesh sizes to conduct the fishing activity with the notion that “the best fishing net is the net which catches the most fish”. Sensing the danger of depleting the stocks, fish traders joined the fishermen to resist this action. Actions such as these could not have been undertaken by individual efforts. It requires an organized body to influence government decisions through protests and boycotts. Walker (2001: 398) identifies two types of organizations that enabled the women to have such power and influence decisions of government. These organizations are the “company” and the Cape Coast Fish Traders Association. The company comprised between two to ten friends and/or relatives who pooled together their share of fish. Processing and marketing was done collectively and profit was shared proportionally to the quantity of fish contributed. The company was led by the most successful member. The Cape Coast Fish Traders Association was established before 1900. Membership was open to every woman in the fishery and is led by the ‘chief’ fish trader. The leader is responsible for the settlement of disputes between members and she also oversees other related activities such as fish purchasing, processing and relationships between fish traders and fishermen. Through these organizations, the fish traders are able to negotiate and fix prices. It is evident that women or at least some of them have power and influence at their disposal.

With this general view of the role of women, I will proceed to look at the specific roles they play in the fisheries which include their roles as intermediaries, marketers and distributors, creditors, financiers and entrepreneurs.

### **Intermediaries**

The journey of fish from the sea to the tables of consumers requires the work of intermediaries. This intermediary role is played by women who receive the raw fish from the fishers and either sells it raw or processed. Both processing and marketing of fish requires the services of intermediaries namely, the *standing* woman and the *lodging* woman respectively.

The *standing woman* is the woman who gets custody of the fish as soon as it is landed. She is either the wife of the canoe owner, a woman that the crew is indebted to or the owner of the canoe (Overå 1992: 55). She can be described as the intermediary between the fishers and the processors. Each boat has a standing woman who acts in this capacity. These women have their regular customers to whom they supply the fish. There are also fish sellers who do not have a specific standing woman that they buy from (Overå 1992: 77).

The other intermediary, the *lodging woman*, as the name denotes, is a woman resident in a major market town who accommodates the women who have traveled from far to sell their processed fish (Overå 1992, Odotei 1991). She is usually a woman who is also involved in the fish business or has been involved in the past (Odotei 1991). The markets where fish is sold are located inland, far away from the coastal areas where the processing is carried out. The women therefore need to travel a long way to such markets in Kumasi, Techiman and Tamale, among others. The women need a place to keep their wares and a place to sleep for the period for which they will stay in the market town, usually up to four days. Such are the circumstances that necessitate the existence of a lodging woman. She arranges for the carriage of the loads of fish into her stall or house. She also provides protection for the wares (by paying watchmen to look after them); housing for the women and in some cases looks for customers for the fish traders. She also provides a place in her stall for the traders to sell their wares (Overå 1992). The nature of the trade is one based on credit and this becomes risky given the fact that the

traders are not resident in the particular town. In such instances where cash payment for the fish is not possible, the fish traders rely on the lodging woman to collect the money from the debtors on their behalf (Odotei 1991). All these roles she plays attract a share of fish from the fish traders which she sells for money. The role played by the standing woman is very important in getting fish to consumers who live far from the coasts. It also assists the fish traders in selling their wares at places where there is higher demand.

### **Marketing and distribution**

The market is one area of the Ghanaian economy which lies under the control and dominance of women (Overå 1992). Markets are organized into sections with each section marketing a particular commodity (ibid). These sections may include meat section, cereal section, fish section, clothes section, shoe section and so on. Each section is headed by a woman who serves as a queen mother to all the sellers under that section. Her major duty is to settle disputes and ensure the smooth co-existence of all the sellers under her section (ibid).

Two main types of marketing can be observed in the Ghanaian fishery (Odotei 1991). These are the *wholesaling* and the *retailing* modes. The wholesalers are very large processors and distributors. These groups of women usually deal with boat owners directly or are boat owners themselves. They have easy access to fish which they process themselves and sell to their customers (ibid). Such large scale sellers normally travel over long distances to bigger towns with bigger markets such as Kumasi and Techiman to deliver the goods to her retail customers and they require the services of a lodging woman.

The retailers deal on a relatively smaller scale. They usually get their supply of fish from the standing woman or they could get their supply from wholesalers in which case the fish procured may either be processed or fresh. The retailers sell more directly to the final consumers. The retailers usually buy on credit from the wholesalers and make payment after the goods are sold (Odotei 1991). It is also common to find a further smaller scale sellers (hawkers) who sell the fish in pans carried on their heads around town (ibid).

The improvement in the road network over the years coupled with the introduction of communication technology has led to improvement in the distribution and marketing of fish(Overå 2006). These developments have enabled the fish traders to locate and communicate with customers who reside far from the fish traders. The improvement in roads has facilitated the transportation of the fish to their intended destination. This has opened up the market for fish products and also more avenues to make profits. Fish processing is of little essence if it cannot reach the people who need it. This was the problem faced by fish traders before the introduction of vehicles and expansion in road networks. Traders had to carry the wares on their heads which obviously implied that only small loads could be transported over short distances within a long time. Women with the aid of mobile phones could establish partnerships with other women in far away markets and communicate with such partners to find out the demand and prices for fish in those areas. If they are satisfied with the prices, they swiftly deliver the goods with the aid of the improved transportation system (ibid).

### **Creditors**

The Ghanaian government began mechanizing the fisheries sector from the 1950s by the introduction of industrial and semi-industrial fleets (Hernæs 1991). The artisanal sector was not left out of this mechanization process. Outboard motors were introduced to replace or improve the paddling method which prevented fishers from going far and staying at sea for longer periods (Odotei 1991). Despite its advantages and convenience, the new technology was not easily affordable to the fishermen. Even after the purchase, occasional maintenance which required the purchase of spare parts was difficult due to the lack of funds (Hernæs 1991). The government instituted a credit scheme to advance credit to the fishers to enable them to afford the new technology. Knowing the poor financial state of the fishermen which is caused mainly by the short glut season and lack of record keeping (Odotei 1991), the government offered this credit on flexible terms. At a cost of 150 pounds, a down payment of 25% was required on delivery of the machine and the remaining amount was spread over a year at an interest rate of 3% per annum (Hernæs 1991). Difficulties in fulfilling the terms of payment arose and the government had to revise the terms. In 1962, a more favorable arrangement was made requiring the

fishers to pay a deposit of 20 pounds and the remainder was paid over two years (ibid). This new arrangement could not solve the problem either and motorization as at the early 1970s was only between 20-25% in the canoe fleet (Hernæs 1991: 136). Other problems include the temporary nature of the loan and the increasing cost of canoes and the motors (ibid). The banks were of no help to the situation because of their strict requirements of collateral.

This need for credit was satisfied when women fish traders began offering credit to the fishermen. Fish traders who recognized that the success of their businesses depended on the availability of fish began to extend credit to the fishers. Hernæs (1991: 146) provides an insight into a more enterprising approach taken by the large scale fish traders who took this opportunity to secure their sources of fish supply. By advancing credit to a fisherman, a trade relationship was created between the fish trader (lender) and the fisherman (borrower). Unlike the government scheme, repayment of the loan to the fish trader was not in cash but through the supply of fish. This arrangement entered into by the two parties appears to favor both the fisherman and the fish trader. By providing the solution to the problem of lack of credit, the women were able to consolidate their position as stakeholders in the fishery. The provision of credit to fishers may explain the very cordial relationship that exists between men and women in the fishery. They are more of partners whose complementary roles go a long way to ensure the success of their individual interests. Fishermen depend on women fish traders for credit and the latter depend on the former for fish supply. Together, they facilitate the availability of fish for the populace.

### **Financiers**

Advancing credits to fishermen may not be possible for each fish trader due to differing financial standings. This may be considered a prerogative of large scale processors who had large initial capital. The smaller scale traders also have their means of securing their supply of fish. Even though they may not be able to provide money to purchase a canoe or an outboard motor, they have developed an alternative method to ensure that they get constant supply of fish. This is done through the financing of fishing trips. Fishermen embark on fishing trips that last for days or even weeks. There are other occasions where

they go on migration in the pursuit of migrating fish. The migration sometimes sends fishers away from the shores of Ghana to countries such as Cote d'Voire, Benin, among others (Odotei 1991). The increasing cost of petroleum fuel has been a problem for fishers in the artisanal sector for a long time (Hernæs 1991) and this situation still persists and has made fishing trips costly. The cost of the trip may be less of a problem if catches are high enough to offset the cost but this is normally not the case bearing in mind the fact that the peak season of the Ghanaian fishery spans over only three months between July and September. Unfortunately excess supply suggests a lower price. From the profit made, fishers have to make provision for fuel and food for fishing trips. The problem is worsened when the peak season is over and fishers have to make lower catches and depend on the profit made during the peak season for the entire year (ibid). Fishermen find it difficult to finance fishing trips due to the lack of funds. This situation has resulted in reducing the number of days that fishers may spend at sea. This ultimately goes on to reduce the fish available to the traders. This need to finance fishing trips has been responded to by the women who prepare the men for the trips. Women cook, buy petrol, get ice and foot all or part of the expenses for the trip. These women may be relatives of the fishermen or neutral traders. The benefit derived by the women from this arrangement is that they are entitled to a portion of the fish landed. This is another instance where women in their attempt to consolidate their source of fish supply, have ended up providing a solution to the problems of the fishers which invariably goes on to increase the availability of fish to consumers.

### **Owners of means of production**

Women do not only extend credit to fishermen or finance fishing trips; they also own and control means of production in the form of owning canoes (Walker 2002). As at 1992, women owned 100 out of a total of 400 canoes in the fishing village of Moree in the Central region of Ghana (Overå 1992: 79). Owning a canoe is a symbol of wealth which attracts respect in the society. It is an indication of hard work and success in life which earns women a lot of prestige (Odotei1991: 163, Overå 1992). Owning a canoe is very important in securing the future of the owner's children especially among the Akans (of which the Fante are part) who practice the matrilineal system of inheritance. In such a



system children inherit property through the mother. Women are powerful in such tribes and thus have to own property to justify their position as heads of households (ibid). Owning a canoe therefore goes a long way to ensure that future generations are guaranteed a means of production. It is common to find the male children of the female owners performing the role of captain of the canoe (Odotei 1991). The members of the crew could be family members or outsiders, but this is not much of a problem as long as the captain is the son. This arrangement reduces the incidence of theft of catch by the crew members who could land the fish elsewhere (ibid).

The prestige of owning a fishing canoe and the need to provide for the current and future needs of the family is not the only motivation to own a canoe. Another important reason is to secure the supply of fish. Extending credit to fishers or financing their activities does not guarantee a long term supply of fish. What happens when the loan is finally paid? What if other women begin to finance the same canoe? These are factors that motivate women to acquire their own canoes. Women owning a canoe may appear to be in competition with male owners. This is however not the case because there is much cooperation between male owners and female owners also in this regard. The cost of already made canoes is high so canoe owners prefer to purchase them from inland, where they are carved (Odotei 1991). Further work is done on it in the fishing community by a local carpenter. Due to competition with timber exporters, the species of wood ( *wawa*) used for carving the canoe are becoming more scarce causing carvers to go deeper into the forest. The dishonesty on the part of canoe makers and delays in working on orders has necessitated closer monitoring by the purchaser. The carvers sometimes sell a person's ordered canoe to another person. In order to get one's canoe done on time and according to specification, the potential owner needs to be physically present in the forest. Given the nature of their business coupled with responsibility for the family, women who have ordered canoes may need the assistance of male owners to ensure that the right work is being carried out. This is another situation that brings women and men together in cooperation for success.

There is another category of female canoe owners present in the fisheries sector. This category is made up of women who are employed in the formal sector but are attracted to the fish business. *Absentee investors* as they are called suggest that they are

not present at the beach to supervise the activities of the crew. Such investors depend on the services of relatives or other people to manage the canoe. A problem faced by such investors is that the men they employ sometimes assume that they (the investors) do not really need the income from the canoe since they have a formal employment so they make reckless decisions without consulting the owners and at times embark on “fishing escapades” (Odotei 1991: 178, Hernæs 1991: 150).

The modernization of the Ghanaian fisheries sector has largely been dependent on women. The new technology needed heavy investment in outboard motors and bigger and stronger fishing gears. The unsuitability of government loans and the lack of access to bank loans impeded the process. The timely intervention of the women fish traders to offer such credit and finance fishing activities have contributed much to the stability of the sector. Their intervention has resulted into an interdependency relationship between them and the fishermen. The relationship has contributed to a more stable supply of fish for the women who have overtime assumed a strong position in the fishery. This is why some writers dealing with the Ghanaian fishery describe the fish mummies as *exploitative* while others describe them as *entrepreneurial*. This is because they took advantage of the need to propel the new fishing technology by offering credit and financing such technologies and acquired power through the process. Such power was secured by controlling the means of production and thus the source of fish supply. This allowed the women to have a great influence on the fishermen and this helped them to consolidate their position as powerful fish traders. The complementary nature of the activities of men and women has contributed to the success of the fishery. There is interdependence between the sexes making the activity of one sex incomplete without the activities of the other.

## **Chapter 5: Theoretical aspects**

### **Introduction**

The roles of women in the Ghanaian fishery and their modes of financing their activities can be analyzed using many theories. Such theories include the principal agent theory, theories dealing with micro credit and social capital as well as theories regarding the roles and functions of middlemen. The roles performed by women fall under the category of intermediaries (Overå 1992). They are a link between the fishermen and the consumers of the fish. This intermediary role will be analyzed using the theory of middlemen. Women and individual entrepreneurs in general are purported to face problems in accessing bank loans. In place of formal bank credit, micro credit schemes have been instituted to provide financing for people who have no access to formal bank credit. Micro credit is therefore another theory that will be employed in this write up. Another major source of financing is social capital. Social relationships and connections between people also help them to secure supplies and gain information among other benefits. Social capital has been identified to be instrumental in the successful operation of the activities of women. An understanding of the social capital will be useful to appreciate the benefits that women in fisheries derive from family ties and friendships. Some wealthy women own canoes and fishing gears. Such women employ the services of men to manage the canoes since women are not involved in the fishing activity itself. This arrangement gives rise to a principal – agent relationship and therefore the agency theory will also be applied in the study.

### **Principal-Agent theory**

The agency arrangement is a commercial law concept relating to the law of contract. This relationship arises due to the extensive nature of businesses whereby a proprietor or company may not find the time and energy to deal with all partners. Under the agency relationship a person (principal) appoints another person (agent) to act on his behalf. Agency is defined as

“The relationship that exists between two persons when one, called the *agent*, is considered in law to represent the other, called the *principal*, in such a way as to be able to affect the principal’s legal position in respect of strangers to the

relationship by the making of contracts or the disposition of property” (Fridman 1996:11).

All such acts performed by the agent are binding on the principal. There are three parties in an agency agreement being the principal, the agent and the third party. The consent of the parties and authority of the agent are two important considerations in an agency relationship (Fridman 1996:14). This concept of consent and authority is expressed in the definition of agency as “a consensual relationship in which one (the agent) holds in trust for and subject to the control of another (the principal) a power to affect certain legal relations of that other” (ibid).

#### *Ways of establishing an agency relationship*

There are four ways of creating an agency relationship (Beatson 2002:663). The first is by actual authority given by the principal to the agent. This means that the principal orally or in writing gives authority to the agent to perform acts on his behalf (ibid). This authority can be expressed orally or it can be implied from the relationship existing between the principal and the agent (Fridman 1996). It is expressly stated when the principal and the agent who are in a contractual capacity give their consent in words or writing to engage in a legal activity. An actual authority “can also be implicitly created by the conduct of the parties without anything having been expressly agreed upon as terms of employment and remuneration” (ibid: 59). If the behavior or conducts of the principal leads others to believe that an agent is acting on his behalf, he will bear the liabilities that arise.

The second way of creating an agency relationship is by “the principal’s ratification of a contract entered into by the agent on the principal’s behalf but without its authority” (Beatson 2002). With this method the principal adopts the benefits and liabilities of the contract entered into by the agent even though the agent acted without authority. This can only be done under certain conditions: The agent must have purported to act as an agent for a named or identifiable principal who must also be in existence at the time of the contract. The purported principal must also have contractual capacity.

The third method is by apparent or ostensible authority. This authority is assumed from the relationship that exists between the principal and the agent even though there is

no agreement between them to act as principal and agent. For instance partners are considered as agents of the firm and the other partners (Fridman 1996: 111). The principal therefore cannot deny liabilities arising even if the agent did not act with authority thus giving rise to the concept of *estoppel* which is another name of this form of agency which states that “a person who has allowed another to believe that a certain state of affair exists, with the result that there is a reliance upon such belief, cannot afterwards be heard to say that the true state of affairs was far different” (Fridman 1996: 111).

The fourth and final method is by necessity. This arises when the law confers authority on one person to act for another without the consent of the principal (Beatson 2002: 670). To be accepted as an agency by necessity, there must be enough proof that the action was the only practicable action in the circumstances; that the agent had no opportunity in the time available of communicating with the principal and that the act was honestly performed in the interest of the principal (ibid).

#### *Duties of the agent and principal*

The agent is bound to account for all property that comes into his possession in the course of his employment in addition to keeping accurate accounts of all transactions (Beatson 2002: 675). The agent is also expected to use diligence in the discharge of his duties, displaying any special skill or capacity which he may profess to possess (ibid). He should not make any profits from transactions except with the knowledge and consent of the principal. He should also not take undue advantage of information and materials in his possession. He also has the duty to avoid all situations that can lead to a conflict of interest. He is also expected to perform all his duties personally without delegating them to others. The principal also has duties toward the agent which include the payment of the agreed remuneration for work done. The principal also has the obligation to reimburse the agent of all expenses incurred in the performance of his duties. Failure to do so entitles the agent to a lien over goods in his possession (ibid).

#### *Termination of an agency contract*

Two events can lead to the termination of an agency agreement. These are by the acts of the parties and also by the operation of the law (Beatson 2002, Fridman 1996) . By the

acts of the parties means that both principal and agent reach an agreement to end the agency relationship by word of mouth or in writing. The principal can withdraw his authority from the agent with due notice and the agent could also withdraw his services (Fridman 1998: 389). The agency relationship can also end by operation of the law. This is firstly through the performance of the activity for which the relationship was established. Upon the achievement of the objectives of the agency contract the relationship automatically ends. The agency also ends when either the principal or the agent becomes insolvent or bankrupt. Insolvency or bankruptcy renders the person unworthy of contracting so the agency becomes invalid. Frustration caused by an outbreak of war, especially resulting in the parties belonging to either side of the warring factions also terminates the contract. Another source of frustration is the destruction of the property that forms the basis of the agency contract. For instance an agency contract based on the rental of apartments is terminated with the destruction of the property. The death or mental incapacity of either the principal or the agent also terminates the agency relationship.

#### *Application of principal agent theory to women in fisheries*

The applicability of this theory can be observed at two aspects of the operations of women in the fishery sector. It is firstly evident where women own fishing gears and canoes. This category of women involves both those who are full time workers in the fishery and those referred to as absentee owners (Overå 1992, Odotei 1991). These are women who have formal employment but supplement this employment with the ownership of fishing equipment. Due to cultural reasons that restrict women from going to sea, women are only active in the post harvest activities. This implies that a woman who owns a canoe or fishing gears will need to employ a man to take care of the equipment. This man then acts as an agent of the woman (principal). This agent is responsible for the maintenance of the equipment, employment and payment of the crew members. The question that arises is how does this legal arrangement survive in such a less formal environment? How does the woman owner ensure that the male agent does not make secret profits? What mechanisms are in place to ensure that the agent acts in the interest of the woman? These are difficult situations especially considering the fact that

workers in the informal sector do not easily go to the law courts for redress. To overcome these problems of employing an agent who cheats and misrepresents transactions and the possible difficulty of suing such an agent, the women owners put their sons in charge of the equipment (ibid). Trust is at the core of this agency agreement since the law is more difficult to invoke. If trust is this important then there is none to trust more than a son. With the agent being the son of the woman (principal), fraud is reduced to a larger extent. The reason is that the son, being aware that he will eventually inherit the equipment will do well to avoid any mismanagement which will destroy the long life of the business.

The second instance where the agency relationship comes into play is the relationship between the fish trader and the lodging woman. The lodging woman according to Overå (1992) is a woman located in a central market town who provides accommodation and security for the fish traders who have traveled from afar to sell their goods in that town. A peculiar service provided by this woman is the collection of debts on behalf of the trader. When the fish is sold on credit as is the norm, the trader travels back to her hometown and leaves the lodging woman acting as her agent. This relationship could be described as agency by apparent authority since the relationship between the trader and the lodging woman provides enough bases for debtors and customers to assume an agency relation between the two.

### **Micro-credit**

Poverty eradication has gained much attention over the years and solutions are being sought by governments, non governmental organizations and international bodies to this menace. An estimated 1.2 billion people and 240 million families, that is a large proportion of the world's population survive on less than a dollar a day and majority of these people are found in developing countries (Deshmukh-Ranadive 2002). According to (Deshmukh-Ranadive 2001:1) "there is an acute need among the poor for credit that often forms the deciding line between their survival and their succumbing to poverty. This need for credit is both for consumption as well as for production." Such poor people who live below the poverty line find it challenging to have access to basic needs such as food, clothing and shelter. Venture capital for these people is difficult to acquire since they do not save enough to rely on personal savings as a source of capital. Access to

formal credit is also difficult because of the requirements put in place by the banks to reduce defaults. These conditions among other things gave rise to the establishment of micro credit schemes to assist the poor to gain access to sustainable livelihoods. Micro credit has been defined to involve “initiatives on the part of state and non state organizations in making available very small amounts of credit to poor clients” (ibid: 1).

Due to difficulties faced by the poor and people in the informal sector in accessing traditional bank loans, micro credit schemes have been put in place to offer financial aid to the poor. The requirements for a formal bank loan include the provision of collateral and a regular income both of which are lacking to poor people thus giving rise to the need for micro financing. Another factor is the high interest rates charged on traditional loans which drive poor people to private money lenders who also exploit them (poor people) by charging higher interest (McKernan 1998).

#### *Target group of micro credit*

The target of micro credit has so far been women due to their prudence in the use of money and their focus on the family (Zaman 1999). Women have been identified as more reliable in terms of loan repayment and proper utilization. “The gender dimension of micro-finance is based on the understanding that the entire household benefits when the loans are given to women” (Deshmukh-Ranadive 2002: 1). It is also pointed out that financial assistance to women instills in them a feeling of empowerment and a sense of self reliance (ibid).

Apart from lending money to the women, the scheme also assists the beneficiaries with noncredit services like vocational training, organizational help, and social development inputs aimed at improving health, literacy, leadership skills, and social empowerment (Zaman 1998). Micro credit schemes require that the beneficiaries form groups of members between ten and twenty called Self Help Groups (SHGs) (Deshmukh-Ranadive 2002) to make contributions and offer credit to members. When such a group stabilizes, it can then gain assistance from micro credit schemes with the guarantee that such loans will be repaid since poor people have good saving habits (ibid). The precondition for accessing micro credit being the formation of self help groups serves as security for the loans advanced to its individual members (Zaman 1998). Although the



loan is given to individuals the group to which they belong ensures its proper use and repayment. This is due to the fact that a default by a member of the group nullifies the eligibility of other members from accessing credit (ibid). This arrangement results in the group ensuring that members who go for loans are in the position to service such loans and keep default low.

### *Objectives of micro credit*

Four outstanding objectives of micro credit schemes have been outlined by Deshmukh-Ranadive (2002: 3-4). The first objective is to reach the poorest. Given the high levels of poverty in developing countries, access to education and good health care among many other necessities is lacking because of the low levels of incomes of individuals. It is the aim of micro credit schemes that assisting such poor people will improve their lot and give them access to good life.

The second objective is to reach and empower women. Women all over the world play a pivotal role in the upbringing of children and caring for the family. This is even more evident in the event of a divorce, when the children are left in the care of the mothers. Without any stable source of income responsibilities such as payment of children's school fees, attending to their health needs and so on will be difficult to meet. This state of affairs contributes to the persistence of the poverty cycle due to the mother's lack of resources; the children are not able to get education resulting in unemployment and thus poverty. It is in this light that women are a prime target of micro-credit schemes to give them financial assistance which in turn empowers them and gives them the financial strength to play their roles as mothers.

The third objective is to build financially self-sufficient institutions. Eradication of poverty cannot occur in a vacuum. It will greatly be enhanced within the framework of institutions such as micro credit schemes. It is therefore important for such institutions to be financially sound to be in the position to continue offering assistance to the poor. A collapse of these institutions will invariably result in the collapse of the poverty eradication agenda. It is in this light that this third objective focuses on the institutions themselves to ensure that they are prudently managed by charging appropriate interest

rates to cover their operating and financial costs and engaging in viable investments to ensure their continuity.

The fourth objective of micro credit schemes is to ensure a positive and measurable impact on clients and their families. Granting loans to poor people is one thing, while such loans having the desired impacts in the lives of the beneficiaries are another. It is the aim of micro credit schemes to monitor and evaluate the impact that the loans are having in the lives of clients.

#### *Supervisory bodies*

Deshmukh-Ranadive (2002: 9) identifies four bodies within the micro credit scheme. These are regulatory bodies, apex bodies, intermediaries and finally clients. The first three bodies are on the supply side while the clients are the beneficiaries on the demand side and money flows from one body to the other in order of appearance. The regulatory bodies involve central banks which regulate the financial activities within the country to ensure the adherence to financial laws. The apex bodies are wholesale institutions such as regional banks that disburse bulk monies for onward lending to clients. The intermediaries are the links between the apex bodies and the clients. They may include rural banks, local financial schemes and so on.

#### *Applicability of micro credit to fish traders*

Micro credit is very helpful to the fish trade in the same way it is to women in other trades. Though I do not have the specifics on how women in fisheries in Ghana make use of micro credit, I doubt if the use will take a different form from what is generally done in other trades. Micro credit is not a new thing in Ghana. People in the same community or trade organize themselves into a group. Each member of this group contributes a specific amount of money, usually weekly into a common fund. The total amount at the end of a specific period, say a month, is given to one of the members. The next month's amount is given to the next and this continues until each member has his or her turn. The process starts again and continues. This amount available to each member provides a good financial base for a start up capital or capital for expansion. This mechanism if used by fish traders could be utilized in ways that can afford benefits that go beyond access to

financial assistance. If wholesale fish traders organize themselves into such groups, they could in addition to assisting each other financially form strong cartels. This could explain the account given by Walker (2002) of fish traders in Cape Coast during the colonial period that had much political as well as market power and could lobby government and boycott certain goods. Such an organization afforded the women the power to purchase fishing equipment from authorized dealers and resell them at higher prices. They therefore had control over the supply of fishing equipment and the ability to cause artificial shortage of fish supply in order to push up prices.

This phenomenon could also take a social dimension whereby people who are closely bonded tend to form cartels and promote the exclusion of others. This tends to point to the possibility of a strong relationship between micro credit and social capital. Members of a micro credit scheme are likely to develop a bond since they usually share a common trade or background. This might work the other way round: people with a bond such as common trade or background may form self help groups and use this to access micro credit.

### **Social capital**

Capital is very important for beginning a business venture and also expanding existing ones. Various forms of capital have been identified to include human capital, physical capital, financial capital (economic) capital and social capital. Human capital involves the skills and abilities of a person which helps him or her to satisfy financial needs through exchange. Physical capital is any non-human asset which is used in production. Financial or economic capital is any commodity that represents wealth while social capital stems from benefits derived from networks of relationships. Nahapit and Ghoshal (1998) note that there has not been an agreement on a definite definition for social capital since some writers maintain that the term refers to actual benefits derived from relationships as opposed to another school of thought which believes that social capital apart from meaning actual benefits, also provides a potential for future benefits.

Nahapit and Ghoshal (1998: 243) define the concept as “the sum of actual and potential resources embedded within, available through, and derived from the networks of relationships possessed by an individual or social unit”. It is also defined by Chopra

(2001:3) as “the networks and relationships that both encourage trust and reciprocity and shape the quality and quantity of a society's social interactions”. These relationships may include family ties, old school mates, friends, neighbors among others. Social capital is considered to originate and operate from a variety of different sources within the community. “Social capital can be built in families, schools and other educational institutions, businesses, civic institutions and in the local community” (Paper 2002 ). An important point in this definition is the potential for current relationships to expose one to future prospects. Social capital is not just a current phenomenon; it is also an investment into the future.

#### *Social Capital, trust and reciprocity*

Two other important points which appear in Chopra's definition pertain to trust and reciprocity. A person or entity's ability to gain access to the future benefits of a relationship depends on the level of trust in that relationship. It is thus evident that the building of trust is important for social capital to be functional. The enforcement of contracts especially in developing countries makes trust even more important in market activities. The meeting of quality standards, delivery of goods at the agreed time, trade on credit among others all requires that the parties involved trust each other (Fafchamps and Minten 2000: 4). Trust also encourages flexibility in renegotiating the terms of a transaction when the parties face difficulty in meeting their obligations (ibid). It also encourages the sharing of information between actors when they know that the others will not take undue advantage of them (ibid). However, trust in social networks can also yield negative results. According to Fafchamp and Minten (2000: 4)

“the existence of close personal relationships between agents may also facilitate or signal collusion. It is a commonly held view among African politicians and the public alike that large traders of food products collude to raise consumer prices and reduce producer prices by forming a cartel and stockpiling grain”.

The mention of reciprocity is an indication that social capital is not an avenue for free riding. Each party has to play an active role to satisfy the other's needs in order to ensure a corresponding fulfillment.

### *Importance of social capital*

The concept of social capital has been identified as an important form of capital for a number of reasons. The first reason is that it gives a person access to other forms of capital. An outstanding feature that is unique to social capital is that it involves other human beings. It is also noteworthy that all the other forms of capital are controlled by humans thus a good investment in relationships with humans invariably opens doors for one to access the other forms of capital. Social capital is therefore important for the success of any venture. Fafchamps and Minten (2000) point out the importance of social networks in the reduction of transaction costs. A perfect market presupposes that information is available to all actors in the market. However, the imperfect nature of markets in reality makes it difficult and costly for uninformed actors to gain access to market information pertaining for instance to where to get cheaper raw materials or where to get better prices for products. It will cost a smallscale operator who does not have a research department much money to investigate all these aspects of the market. It is in this light that networking with other actors in the market promotes the dissemination of information thus reducing transaction costs considerably. This is especially so considering the importance of information in every sphere of life. The more extensive a person's network, the more exposed one is to information, presumably. Social capital is also an important source of "shock absorber" in the event of disasters. The investment of time into friendships and relationships pays off in situations of hardships where one could mobilize family and friends to overcome an obstacle.

### *Types of social capital*

Three types of social capital have been identified to include *bonding social capital*, *bridging social capital* and *linking social capital* (Talbot and Walker 2006). Bonding social capital relates to the strong relationships that exist between people of a similar background and interest. This type of social relationship is the type that exists between family and friends and forms the basis of strong communities. Bridging social capital is the type of relationships that exist between members of more distant communities or people who have different backgrounds while linking social capital pertains to the relations between different strata in the social hierarchy who occupy different positions of

power. All three types of social capital are interrelated and are required to all exist in order to form a strong community (Discussion Paper 2002). Bonding social capital is essential in forming trust and solidarity among families but a community which survives solely on it risks being inward looking. Bridging and linking social capital are therefore required to connect the various families, ethnic groups and social classes (ibid).

#### *Dangers associated with social capital*

Social capital despite its obvious advantages could also be dangerous especially when bonding social capital is not managed well (Discussion Paper 2002). Social progress could be inhibited by bonds that perpetuate conformity which prevents group members from thinking and acting independently. The mafia and terrorist organizations have been cited as bodies that use social capital for wrong purposes. Certain social bonds may also be used to exclude outsiders. Communities may disallow interactions with other communities with different norms and beliefs and this is likely to impede the exchange of ideas. By and large, it is noteworthy that social capital is a tool which could be used either for good or bad depending on the user. A blend of the three types, the bonding, bridging and linking, should be applied to achieve internal cohesion as well as a strong connection with other groups, communities and also a smooth interaction between the different social classes.

#### *Applicability of social capital to fish trade*

The concept of social capital is very useful to women in fish trade. Access to fish supply is mainly a product of connections with the right people. Through bonding social capital women are able to take over the trade of their mothers or aunties. This arrangement replaces the need for a start up capital which is difficult to acquire. Through the same bonding social capital, supply of fish could also be secured. A male fisher relative (be it a father, brother or uncle) delivers his catch to a female relative for processing and sale. This is an easier method of getting fish supply as opposed to ownership or financing of fishing equipment. By the help of bonding social capital there is easier entry into the fish trade and where a woman is lucky enough to have a male fisher relative, supply of fish is also secured through the same mode.

Overå (1992) identifies another good source of fish supply which is known as the “seicos”. This is an arrangement between fish traders in Moree and the industrial trawlers for supply of fish. Although this is mostly more useful in the lean season, it also contributes to the normal year round supply of fish to fish traders. The women provide food for the trawl crew and they in turn deliver their by-catch and discards to the women. These discards are not brought to the beach by the trawlers themselves; the women have specified canoes that go to meet the trawlers to do the exchange (ibid). This arrangement provides a picture of how bridging and linking social capital are being employed for the purposes of securing the supply of fish. These vessels are mainly owned by foreigners yet through linking social capital the women have developed a relationship with the vessels whose owners may share nothing in common with the women. These owners have more power and influence than the women yet through bridging social capital a relationship exists between the two groups that occupy different positions in the social strata.

It could be observed that through a simple method such as the provision of food women could get access to fish supply. This brings into focus the ease with which social capital could be transformed into other forms of capital such as financial capital and political capital. Apart from the natural relationships that exist between family members and friends, there are occasions that create the avenue for people to establish connections. These occasions include festivals, marriage ceremonies, funerals and many others. These are a few of many occasions that reunite families and friends and also afford new friendships to be ignited. Funerals in Ghana are big occasions that are used to honor the dead. The organization of a befitting funeral sometimes goes beyond what one family can afford. Help is therefore solicited from neighbors and friends. Activities such as preparing the funeral grounds, cooking for guests, hosting of guests and the post funeral activities such as cleaning are all activities that need extra hands. What arises from this situation is that the providers of help have set the grounds to receive help when they also lose a relative or fall into similar situations.

Apart from getting reciprocal help from neighbours, funerals and marriage ceremonies are big opportunities to meet influential people. It is a good time to meet politicians, businessmen, consultants and many other categories of people. Simply getting in contact with these categories of people open further doors to meet more and more

people and social capital is created. The question is how to transform these social and political connections into financial capital. There is particular emphasis on contacts with politicians since transformation of political capital into financial capital could easily end up in corruption. As to whether the use of these contacts to gain financial capital is corruption or not is outside the scope of this work. The point here is that these connections eventually afford some financial benefits to either or both parties. Although this might not translate directly into physical cash, a person could use such connections to lobby for a contract or get access to a supplier of fishing gears. Another angle at which this phenomenon could be viewed has to do with the use of financial capital to obtain political power. A wealthy fish trader could meet a politician at any of the occasions mentioned and help with financing political campaigns. This is very practicable considering the fact that political campaigns are financed by the individual politicians. A wealthy trader could take advantage of this situation and sponsor a politician to become a member of parliament for example. This sponsorship gives this trader access to political power which could give her access to other forms of capital; financial, social and many more.

### **Middlemen and intermediaries**

The theory of middlemen originates from business literature and it pertains to trade. The exchange of goods and services involves two entities; the producer and the customer. In a simple economy where both producers and consumers are few and close, delivery of goods and services is done directly to the consumer. In a more complex economy where producers and consumers are widespread, delivery of products directly to consumers becomes problematic. Locating producers and consumers also becomes a problem to both parties. This problem becomes more pronounced when the trade assumes an international dimension. There is lack of information as to who is producing what and who needs what is being produced. These reasons necessitate the emergence of a third party to the trade; the middleman. The middleman is an agent who buys products from one and sells to another at a profit (Biglaiser 1993). The middleman acts as an intermediary between the producer and the consumer to bridge the gap between them. With the introduction of a middleman, the consumer does not need to look for a producer and vice versa. The



middleman is expected to have all information regarding producers and where to get consumers for such products. Middlemen are therefore privy to much information that is sometimes not available to both consumers and producers. The success of the trade there depends on the knowledge and sincerity of the middlemen (Biglaiser and Friedman 1993).

### *Types of intermediaries*

There are three types of intermediaries between the producer and the consumer who are also referred to as the channels of distribution (Mallen n.d). They are known as the channels of distribution because they are a set of interdependent organizations (intermediaries) involved in the process of making a product or service available for use or consumption by the consumer (Biglaiser and Friedman 1993). These are the wholesaler, the retailer and facilitating intermediaries. The wholesaler is a large scale operator with large facilities and a large warehouse(s). The wholesaler deals more closely with the producer than the consumer. The wholesaler receives the products directly from the producer and distributes them to the retailers. The wholesaler provides storage for the products and ensures that they meet quality standards before they get to the consumer. Wholesalers are fewer in number per community due to their scale of operation. Three types of wholesalers have been identified by Biglaiser and Friedman (1993). These are merchant wholesaler, manufacturer's sales branches and offices and brokers or agents. The merchant wholesaler is an independently owned business venture which purchases products for onward sales. The merchant wholesaler has ownership over the goods and bears the risks associated with the products. Manufacturer's sales branches are subsidiaries of the manufacturer through which products of the manufacturer are distributed instead of doing so through independent business entities. Agents or brokers are a type of wholesalers who do not take possession neither do they bear risks associated with the goods. Their functions are limited to linking the producer and the consumer.

Retailers are closer to consumers and deal on a smaller scale but with varying scale of operation ranging from supermarkets to table top kiosks. Retailers are classified into store and non store retailers (ibid). The former operates in an organized store and consumers need to physically visit the retailer to obtain the products. Non-store retailing

on the other hand involves the ability of consumers to make purchases from their homes without physically visiting the retail outlet. Methods of selling such as vending and online sales are examples of non-store retailing. The retailers get their supplies from the wholesalers and sell them directly to the consumers. Due to their smaller scale of operation and proximity to consumers they are more widespread than wholesalers. Complaints from consumers about the products are usually channeled through the retailer.

Facilitating intermediaries are factors that offer services to enhance the activities of the wholesalers and retailers. They do not engage in direct transfer of products to the consumer. Examples of these bodies include advertising agencies, research agencies, transportation firms and warehousing firms (Mallen n.d)

#### *Application of middlemen theory to women in fisheries*

Two major groups of fish traders have been identified by Overå (1992: 45) and Odotei (1991). These are the fish wives and the fish mummies. Their scale of operation and the power they possess is what differentiates them. The fish wife could be described as retailer since she deals on a smaller scale while the fish mammy is a larger scale processor and trader.

A *fish wife* is not necessarily a wife of the fisherman as the name may denote although she could be. She is a female relative of the fisherman to whom he delivers his share of fish (Overå 1992: 45). The term developed from the pre-motorization period when catches were small. Odotei (1991: 44) describes this period as the “old system” whereby the fishermen handed their catches to their wives to sell and account to them. On return from a fishing trip, the catch is shared among the crew members using a method described in Overå (1992: 78). Each fisherman then gives his share to his wife or female relative who in turn sells the surplus after home consumption (Hernæs 1991). This is how the term, fish wife, became established in its widespread use among fish traders. It is a more gradual method of establishing a career as a fish trader considering the fact that only the excess fish left after consumption is processed and sold for income. The size of operation was not the only problem in the past. Odotei (1991) mentions the lack of extensive road networks to the inland parts of the country as another reason for the small

scale operation of the fish wife. Traveling on foot with the load of fish on the head impeded the transportation of fish to distant markets where higher prices could be obtained.

Although the transportation problem has been solved, the current operation of the fish wife is still on a small scale. This is largely due to the fact that a fish trader's ability to make high income depends on how much fish she is able to acquire. Also, how much fish she is able to acquire depends on how much money she has available. Taking into consideration the open access nature of the Ghanaian artisanal fishery and the resultant dwindling stocks, catches are low. It therefore becomes difficult for a fish wife to depend on the share of a relative fisherman's share of catch as the source of her supply.

Contrary to the small scale operation of the fish wife, the *fish mammy* is a large scale fish processor and/or trader with large processing facilities and extensive marketing outlets. The "outboardization" of the Ghanaian artisanal fishery sector as described by Hernæs (199) resulted in increased catch. The population of the country also began witnessing large increases and many people started drifting to the cities (Odotei 1991: 51). The demand for fish increased as a result of these factors coupled with the improvement in the road network system. It is within this context among other things that the fish mummies emerged or became prominent. They are described by certain writers as entrepreneurs who were able to identify the opportunities within the sector and assumed the necessary risks to achieve their status as powerful women in the fish trade. Their prominence emerged at a time in the development of the artisanal sector when the new technology being introduced needed financing. Hernæs (1991), Odotei (1991) and Overå (1992) all acknowledge the important role played by fish traders by way of extending credit to the fishermen. Such an investment in canoes, outboard motors and fishing nets could be seen as a risk if consideration is given to the newness of the technology and the unpredictable outcome of fishing. Analysis of individual successes is not feasible and moreover not the focus of this piece but on a general outlook from literature, their investments have made a positive impact on the sector.

By extending credit to and financing fishing activities, they established a relationship with the fishermen and through that their source of fish supply has been stabilized. Their successful control over the supply of fish has formed the foundation for

the power of the fish mammies. Hernæs (1991: 145) quotes a source which indicates that 85% of fishers interviewed delivered their catch to a single fish trader. Could it be that this single fish trader had extended credit to these fishers or that she financed their activities? The more money a fish mammy has the more credit she could offer and the more fishing trips she could sponsor and thus the more control she has over the source of supply. The more control she has, the more money she is likely to make and this cycle continues when the fish mammies decide to reinvest their profit into the fish business. Fish mammies are also owners of canoes which add to their control over their sources of supply of fish thereby increasing their power. This situation gives credence to the assertion that fish mammies are exploitative. Walker (2002) provides an insight into the truth of this assertion by recording that wealthy fish traders were able to acquire spare parts of outboard motors and fishing gears and therefore were able to cause a shortage of such items on the market. They later sold these items at exorbitant prices making huge profits. They have large facilities to process the fish ready for marketing. They have been able to gain access to large markets across the country where they sell their goods. The improvement in roads and the introduction of communication technology has aided the fish mammies to extend their scope of operation. By owning vehicles individually or collectively or working in close cooperation with local transport operators, the fish mammies transport their good to central inland markets. While in such distant towns, they enjoy the cooperation of the standing woman who performs various roles to ensure the safety and success of the fish mammy. The activities of fish mammies are on a large scale and they possess much power, but these women in my own estimation will be a minority in the sector. Their activities are noticed because a single individual could control so many sources of supply and multiple outlets.

### **Summary of theories**

These four theories are important to the study of women in the Ghanaian fishery because they provide an understanding of what roles the women play and how they raise money to finance these activities. They rely on social capital and micro credit to raise capital to finance their processing activities as middlemen. Through this business they make profits which enable them to purchase canoes and fishing gears. To manage these equipments

they employ agents who use them to supply more fish to the women. Ownership of the means of production affords the women higher chances of expansion and thus greater profits could be made. Money from the business is used to help family members and friends and this helps to strengthen the social ties to form stronger social capital. Where activities were financed through micro credit schemes the money is paid back and the opportunity is created to borrow more money to invest in the business to make more money and the cycle continues.

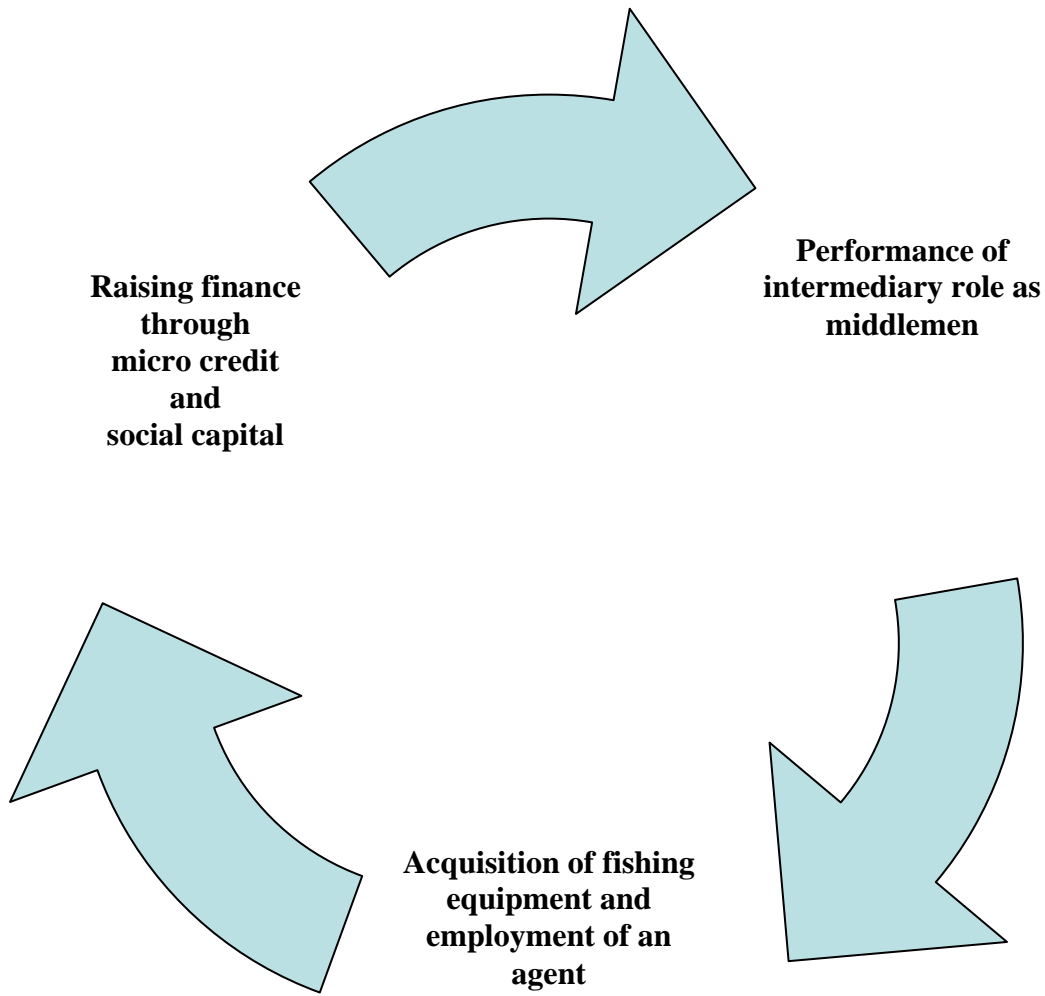


Figure 5. 1: Women’s means of raising capital to finance their intermediary activities and the resultant benefit of acquiring power.

The figure portrays that the women depend on social capital and micro credit to raise capital which they use to finance their fish trade. Through the trade they gain profits which they use to purchase fishing gears, advance credit to fishermen and finance fishing trips. The ownership of fishing equipment and financing activities help secure their supply of fish and thus making the trade more successful. Their success in the trade helps to strengthen their family and social ties thus making social capital stronger.

## **Chapter 6: Women at James Town landing site and Tema Fishing harbour**

### **Introduction**

To find out the means available to fish traders to climb the economic ladder, I interviewed 20 women at the James Town (Chorkor) landing site in Accra and 50 at the Tema Fishing Harbour. I asked open ended questions pertaining to how long they have been in the fish trade, what they do in the fisheries, the source of their initial capital, the problems they faced in acquiring it, their prospects for expansion and the possible source of financing it. The focus was to find out if they use bank credits to finance their business and to find out how important social capital is to them.

I settled on the two sites after a week of preliminary investigations about large landing sites in Accra. I was first directed to the La beach where I met few fishermen and few canoes. Unfortunately I was there on a Tuesday afternoon while the fishers were resting and others mending their nets. Upon interaction with one of them he advised me to rather go to the James Town site and I should be there before 7.00am. This time according to him is the time of landing catches. Fishers who went the previous night will be returning at this time and delivering the catches to their customers thus the best time to get access to both the fishers and the women is early in the morning. I was at James Town the following morning and through the process of interaction I was further advised to visit the Tema Fishing Harbour for more information.

James Town is a big fishing community located in the central part of Accra. The community is one of the six traditional towns in Accra. The other five include Osu, La, Teshie, Nungua and Tema. James Town covers an area of approximately 3000 hectares. Being a coastal town, the major occupation of the men is fishing while the women are traders and sellers of cooked food. Due to the low level of education among the inhabitants, there are little alternative avenues for employment. The community is one that can be described as a slum due to the lack of basic amenities. James Town is predominantly a settlement of the people of the Ga Dangbe ethnic group but there is currently a part of the community inhabited by the members of the Fante ethnic group. This portion of the community known as Fante Town is made up of fishing families that have migrated from Cape Coast to settle in Accra to promote their fishing business. The seasonal migration of the fish compels fishermen to migrate in pursuit of the fish. To

make this pursuit easier, the fishermen from Cape Coast had to establish homes in James Town. These settlers have homes in both Cape Coast and James Town and they alternate between both towns in response to the movement of the fish. The traditional name of the place is Chorkor but it is also called James Town because of events during the colonial era. The community was an important one during the colonial era due to its location along the beach. The British had a fort in James Town and it was a centre of trade and colonial power.

Tema Fishing Harbour is located in the industrial city of Tema, about an hours drive eastward from Accra. The fishing harbor is a part of the main Tema harbour that was established shortly after independence to facilitate external trade by sea. The fishing harbor was built mainly for industrial fishing purposes. It is a very large landing site and is utilized by all three fleets; industrial, semi industrial and artisanal. Landings by the industrial and semi industrial fleets are mainly for exports and also to feed the processing companies while the artisanal fleets sell their catches to the women who buy and sell fish at the harbor. Information gathered from an official at the harbor indicates that there is no single industrial vessel at the harbor at present. There are rather about 60 semi-industrial vessels (trawlers) operated by Koreans and Chinese and line and pole tuna vessels numbering between 30 and 35. These vessels are alleged to be currently not operating up to capacity due to low catches and high fuel prices. The artisanal fleet (canoes) number about 1200 and they deliver their catches directly to the women who have a section of the harbor called the *fish market* where fish trading takes place. Apart from delivery from the artisanal fleet the women get supplementary supply from the trawlers based on agreement with the fleet operators.

At the James Town site in Accra, my general perception of the women was that they are small scale operators although many described themselves as large scale operators. They had their wares in small bowls and most of the fish were small in size and the catches landed by the fishermen were also small. There were about 200 canoes on the beach but the majority of them were not at sea and many of them were not in a good condition. Unofficial sources however suggest that canoes at the James Town landing site number to over 1000.



Table 6.1: Length of time in the fish trade

	James Town	Tema F.H	Total
Less than 5 years	10	10	10
5-15 years	25	26	26
15-20	40	20	26
More than 20 years	25	44	38
	100	100	100

N=70

At both James Town and Tema Fishing Harbour, more than 60% percent of the women have been in the fish trading business for more than 15 years. This length of time in the trade is an indication that a lot of time has been invested in establishing and improving relationships. The women have taken time to know one another, their customers as well as the fishermen. These relationships form a solid base for social capital. These relationships also make it easier for the women to trust one another and this helps them to develop micro credit schemes. The long experience in the fish trading business also improves their entrepreneurial skills which make them more prudent and profitable. Another point worth noting is that both sites have small percentages of women in the fisheries for less than 5 years. This is an indication that fewer people are entering the fish trade. This low rate of entry may be as a result of the pursuit of education or difficulty in entering the trade.

Table 6.2: Work performed in the fishery

	James Town	Tema F:H
Trader	100	100
Carrier	-	-
total	100	100

N=70

There are two categories of women working at the beaches. These are fish traders (large and small scale) and fish carriers. Information I gathered indicated that the carriers are mostly young relatives of the traders who are understudying them as apprentices and will eventually take over the trade from their relatives. All the respondents were people who

are directly involved in the intermediary role in the fisheries sector. When asked whether they will describe their business as large or small scale, the general response was that there is no fixed description that they could give. This is because the availability of fish determines the level of operation. One season could yield more fish that will enable them to buy and sell more. In such a season they could be described as large scale operators. Another season could witness lower catches which will force the women to buy and sell less than their capacity. In such a season they will be described as small-scale operators.

Table 6.3: How they began as fish traders

	James Town	Tema F.H	Total
Bank loan	-	-	-
Personal & savings from other trades	65	68	67
Fisherman relative	-	10	7
Take over from relative	35	22	26
	100	100	100

N=70

Social capital and personal savings (and savings from other trades) appear from this table to be major sources of finance. 65% and 68% of traders relied on personal savings to begin their businesses at James Town and Tema Fishing harbour respectively. Prudent management of other trades such as sale of farm produce had yielded profits that were channeled into the fish trade. This suggests that good management practices that these women have developed with experience over a long period of time helps them to improve their profit making and saving abilities. Such profits are eventually used to start other businesses or put back into the existing business. Another significant source of capital is social capital. The table reveals that 35% of women at James Town took over the trade from their relatives with their Tema Harbour counterparts recording 22% with an additional 10% of the women having fishermen relatives. This means that 35% of women at James Town and 32% at Tema Fishing Harbour relied on social capital to begin their businesses.

Table 6.4: Awareness of bank loans

	James Town	Tema F.H
Aware	100	100
Unaware	-	-
Total	100	100

N=70

The 100% awareness of bank loans suggests that the banks have done well by advertising their services, at least the credit aspect. Bank credit has had a long history with the Ghanaian populace and advertisements through media such as radio, television and the news papers have helped to provide information about the facility. The high percentage of people who know about it indicates that they have the option to consider that facility as an alternative. It can therefore be implied that non use of the facility cannot be attributed to lack of knowledge about it.

Table 6.5: Use of bank loans

	James Town	Tema Town
Yes	-	-
No	100	100
Total	100	100

N=70

All the respondents at both sites testified to their non-use of the bank facility. This confirms the concerns of the general public that the banks are not focusing enough on the informal sector of the economy which includes traders and craftsmen. The major commercial banks have targeted young employees and successful entrepreneurs who are able to meet the high requirements of the banks. There are new banks entering the Ghanaian market whose advertisements suggest that they are friendly to traders but their level of friendliness has not yet been fully accepted by the general public. The non-reliance on bank credit might inhibit the expansion of businesses. This is because the facility makes available a higher amount of money that has the potential of making a bigger impact in terms of expansion.

Table 6.6: Reasons for non-use of bank loans

	James Town	Tema F.H	Total
Lack of collateral	75	22	37
Lack of interest	25	78	63
	100	100	100

N=70

The high percentage of women at the James Town site who lack collateral raises concerns about the success of their businesses. Majority of these women have been in the trade for more than 15 years and yet do not have landed property to use as collateral. This raises questions about what standard is used to judge traders as successful. It is unimaginable why a trader who has had 15 or more years of successful business operation cannot provide collateral to support her need for credit from a bank. It is noteworthy that these women normally require loans that amount generally to the tune of US\$1000. The comparatively lower percentage of women without collateral at the Tema Fishing Harbour suggests that women at the harbor are more successful in their trading activities than their counterparts at James Town. This success can be attributed to the presence of the trawlers and the large number of artisanal vessels with whom the women have agreements. This might have contributed to their lack of interest in the bank facility since they could depend on their own savings.

When I asked those who are not interested for their reasons, they expressed concerns about what might happen if they do not get high fish supply after going for the loan. One woman at the James Town site made reference to the loans made available to fishers to purchase outboard motors in the 1950s. She said that though it was not the intention of the fishers to default the payment of such loans, the fluctuating nature of their business prevented them from honoring their part of the contract. She made it clear that those are the conditions under which they work. She posed the question, ‘what if I go for the loan and I do not get fish to sell?’ She also talked of the fact that she will feel pressured knowing that she owes a bank and more so the interest will be accruing. This concern is shared by almost all the women who were more concerned with the supply of fish than money needed to expand their operations.

The fluctuating and unpredictable nature of the fish trade is not the only reason why the women do not rely on bank loans. They also noted that the banks require that they have savings accounts with such banks to qualify them for loans. This, the women say is not appropriate for them because they keep their money with them since they do not know when they will encounter a bountiful catch and will have to pay on the spot. Those who have agreement with fishermen also keep their money on them because they do not know when the fishermen will need money from them. Consequently, it is hard for the women to meet the criterion of saving with the bank to qualify for a loan.

With this idea from the women, I set out to find out which banks are into the advancement of loans to people in the informal sector. I was told of Pro Credit Bank which gives loans to small businesses. The point I got from the interview I conducted with an official of the bank is that people in the fishing business are not part of the focus of the bank's credit scheme. When I asked why fishers are not covered, the official pointed out that people in the fishing business including both men and women were covered during the initial stages but experiencing a lot of default from that sector, they have decided to exclude them from the scheme. They claimed to be concentrating on businesses that have a more stable and predictable income.

The official also mentioned that the requirement of collateral is not very strict as compared to other banks. Collateral is required from those who do not have a predictable cash flow. This collateral he said would be 150% of the amount sought. This guarantees the loan in the event of a default. This does not only ensure that defaults are minimized, it also ensures that payment is made promptly and this ensures the continuity of the bank's operation.

Table 6.7: Problems encountered in accessing initial capital

	James Town	Tema F.H	Total
Long time to accrue	65	68	67
Interference from relatives	35	32	33
	100	100	100

N=70

The length of time it takes to accumulate profits and savings might have caused the women to either start their business later than scheduled or on a smaller scale. The interference factor is undoubtedly unavoidable. The relative whose trade is being taken over may occasionally want to supervise activities to ensure that the right things are being done. This tendency to supervise may inhibit new approaches that the traders may like to use in their operations. These problems faced by the women are indications that there are problems associated with which ever means of financing is chosen by the women. Although problems such as getting collateral and consistent cash flows may be more difficult to surmount than dealing with interference and waiting for a long time to accumulate money, the fact still remains that problems will be faced no matter which source of capital is opted for.

Table 6.8: Plans for expansion

	James Town	Tema F.H	Total
Yes	100	100	100
No	-	-	
	100	100	100

N=70

Women at both James Town and Tema Fishing Harbour have the intension of expanding their businesses. This enthusiasm gives an indication that any lack of expansion of their businesses is attributable to external factors rather than the willingness on the part of the women. When asked about their plans for expansion and what source of finance they will use, the women at James town landing site all pitched their possibility of expansion to the availability of fish. They explained that if they get more fish, they will have no option than to expand their operations. They made it clear that over the years their operations have been following the trend whereby they increase the volume of their operations when fishers land higher catches thereby needing more hands and it shrinks with a decrease in catches. They all complained about the dwindling levels of catches which implies that their operation is becoming smaller and smaller. The sizes of the fish landed are also increasingly becoming very small. They attributed this situation to the increasing cost of petrol which has impeded the fishers from going farther from the shore. They keep

fishing in the same area and keep depleting the stock. One woman puts it that since the fishermen cannot come ashore with empty nets; they are left with no option than to catch the young fishes. The small catches of fishermen both in sizes and quantities of fish have resulted in small quantities of fish available for the women.

Although the women at the Tema Fishing Harbour also complained about the decreasing level of catches by fishermen, they attributed it to the trawlers. They argue that the trawlers, using more powerful engines out fish the canoes with which most of the women interviewed deal with, thus pushing the canoe operators out of business which eventually affect the fish available for the women. The women at the harbor also assign their possibility of expansion to the availability of fish. Their complaint about decreasing catches is not as severe as those at the James Town site. This is attributable to the presence of the trawlers. A part of the catch is sold to the women so there is fish available to the women there. The presence of the trawlers is therefore having a mixed effect on the women. There are those who are benefiting from the trawlers due to agreements between them and there are those who deal exclusively with the canoe operators and thus do not benefit from the trawlers.

Table 6.9: Intended sources of funds for expansion

	James Town	Tema F.H	Total
Savings	15	32	27
Profits	30	20	23
Trade credit	55	48	50
	100	100	100

N=70

The sources of finance the women intend to use provide an idea about which source of finance the women are more comfortable with. Savings and profits are related to the income generated from the intermediary role played by the women while trade credit relates to social capital. The amount of savings depend on the amount of profit realized which further depends on the volume of trade. The larger the volume of trade, the more profits will be made and the higher the amount that could be saved. Trade credit as a product of social capital depends on the relationships between the women and the

fishermen. The women could obtain fish from the fishermen on credit and pay them back after selling. The women at the Tema Fishing Harbour from observation and the responses appear to have better chances of expansion. This is due to the location of these women at the harbor. The women at the harbor are more exposed to more customers and suppliers. With both semi industrial and artisanal fleets around them, they have higher chances of obtaining both fresh and frozen fish, the latter from the trawlers. The well laid out environment of the harbor and higher hygienic standard also attracts more consumers to the place. These factors are likely to contribute to higher volume of trade which will eventually result in more profits and higher savings that will further help to expand the businesses of these women compared to their counterparts at James Town.

There is no significant difference between the women at the two sites in terms of their means of financing their activities, the prospects of expansion and problems they face. Any difference that exists can be attributed to the larger scale of operation at the harbor due to the presence of the semi industrial fleets that provide the women with additional fresh as well as frozen fish.



## **Chapter 7: Conclusions**

The intermediary role played by the women in the Ghanaian fisheries is an important aspect of the fisheries activities. This role ensures that fish moves from the shores of the country to the market places where consumers can come for them. Whether operating a large or small scale business, the women assume the position of middlemen between fishermen and fish consumers. This role as middlemen enables the women to make profits to keep them in business and also to take care of their daily needs as well as those of their families. They do not only provide a link between fishermen and fish consumers, they also provide other services such as warehousing for the fish. The short glut season between July and September implies that fish should be scarce for the rest of the year. This risk is however reduced by the women's role as processors. Processing adds value to the fish and makes it last longer before spoiling. After processing the fish, they could store it for a longer time and thus sell it for a higher price. By the performance of this role as middlemen, they are able to generate income that helps them to extend credit to fishermen. They also help the fishermen to prepare for their fishing trips by financing their expenditure on ice, fuel and food. The concern of this thesis has been to find out how easy or difficult it is for a woman to engage in this middleman activity.

The success of the women in the performance of their role as intermediaries between fishermen and consumers is heavily reliant on their relationship both with fishermen and consumers. If a woman has relationships with fishermen through marriage or kinship such a woman has a higher possibility of success in the trade. This is because relationships with the fishermen ensure a more constant supply of fish.

### *The role of social capital in beginning fish trade*

A very important factor that matters when it comes to beginning the fish trade is how many relatives a woman has as fishermen and fish traders. A woman having a mother or any female relative as a fish trader affords such a woman the opportunity to get involved in the trade at a young age as a helping hand. By understudying the relative the young woman gets to know the suppliers and customers that the relative deals with. She also learns the skills and expertise required to manage the business.

Apart from having a fish trading relative in the fishery, it also helps to have a fisherman relative. A woman who has a fisherman husband, father or brother also has brighter chances of beginning a fish trading business. She gets direct supply from the relative and this saves her the trouble of funding fishermen's fishing activities before getting fish supplies. This relationship with the fisherman affords the woman the opportunity to get her supplies on credit and pay for them after processing and selling the fish. Without a fisherman relative, a woman will need to make a down payment of cash for her supplies. This is difficult for the average trader except for those that rely on savings from other trades they were engaged in.

Another important role that social capital plays in beginning the fish trade is in the area of labor. A woman needs not employ and pay people to help her in carrying, processing and selling fish. She has ready labor in her children, brothers, sisters, nephews and nieces. These people who are usually in the household together with the woman do not demand wages. They consider these activities as part of the daily house chores and especially for the fact that the trade is considered as a family business and they will eventually take over management of the venture. The ready availability of labor reduces the cost of beginning the business. Apart from reducing the cost, it also engenders trust for the labor force.

#### *Role of social capital in maintaining a fish trade*

Maintaining the fish trade is equally as challenging as the beginning and social capital plays an equally important role in ensuring the continuity of the venture. The role played by social capital is in the area of marketing. A good supply of fish will be meaningless if the processor does not have customers to distribute to. Apart from the Accra central and other market places in the capital, many of the large market centers are located far from the shores for instance Kumasi, Koforidua and Tamale among others. This implies that a woman fish trader must have a wide network of customers. What distinguishes the relationship between the fish traders and their customers from any other trade relations is that the relationship that exists between the fish traders and their customers is one that goes beyond business transactions. It is a very personal one that allows both parties to trust each other. The development of trust is important because of the difficulty in

seeking legal actions against a customer. This trust enables the traders to transport goods to the customers with the physical presence of the sender. The customer also makes payments to the fish trader through the same medium without her physical presence. This is usually done by sending a young apprentice or a transport operator to deliver the goods and bring the monetary payment from the customer. Even the system of sending the goods is one that depends on trust that has been built over time through interaction. Through personal interaction with the transport owners, the women could depend on them to deliver their goods to designated customers.

Another avenue where the women utilize social capital is in using the services of the lodging woman. The lodging woman's services are also provided by the woman and utilized by the traders based on trust. It takes a lot of trust for the traders to leave their wares in the care of the lodging woman if there is no personal relationship between the two parties. In the same way the lodging woman cannot allocate space and provide security for the wares of the women if there is no element of trust. The trust between the lodging woman and the traders become even more evident when due consideration is given to the fact the lodging woman sometimes collects debts on behalf of the traders for onward transfer to them. Relationship with the lodging woman may come about through various ways. The lodging woman who is usually a veteran fish trader herself might have known a relative of the trader such as the mother of the trader with whom she had dealt with before. The relationship could also be as a result of introduction of a new trader by existing ones who gained the confidence of the lodging woman.

There is another role that social capital plays in enabling the women to have a more constant supply of fish. This is in the relationships that exist between the women and the crew on the trawlers. These trawlers are able to go farther and thus are able to catch more fish than the artisanal fleets. Having trade relations with only the canoe operators becomes risky during the long lean season when catches are low and it becomes more costly to go on fishing trips. Maintaining a relationship with the trawlers gives the women extra access to fish supply. These trawlers supply the women with fish that are below export standard or by-catches that cannot be thrown back into the sea. Apart from by-catches and fishes of lower export quality, the women also get access to frozen fish

from the trawlers. The women who have such relationships with the trawlers have added advantages in gaining access to fish especially during the lean season.

*Evidence of bonding, bridging and linking social capital*

The above instances of the role of social capital are illustrations of the presence of all three types of social capital at play in the activities of the women in the fish trade. There are many entities present in the fisheries. These entities include fishermen, both canoe and semi-industrial operators who act as suppliers. There are also customers and fellow fish traders. Some of the participants in the fisheries activities may be relatives of the women. In such an instance development of trust is easier. In the instance where the actors are non-relatives, it takes time and effort to develop the trust that is required to establish a stable business relationship with such actors.

Through bonding social capital which is the type of social network that exists between people of a similar background such as family members, the women are able to get supplies of fish through fishermen who are relatives. A fisherman father, brother or husband in the fishery delivers his catch directly to the woman he is related to and this saves the woman from buying the catch from a standing woman. Another instance of bonding social capital is present in the taking over of an existing fish trading business from a relative. The trust that exists between the strongly bonded family members makes it easier for the old relative to hand over the business to her younger relative. The readily available labor to the fish trader in her children, nephews and nieces is another way that bonding social capital has helped the women to perform their business operations more successfully. The non-monetary payment for this labor makes it easier for the women to perform activities such as carriage, smoking, marketing and so on.

The women also utilize linking social capital to make their work successful. Linking social capital which describes the social interaction that exists between people of different backgrounds is also observable in the activities of the women. There are other actors in the fishery such as customers from other parts of the country who do not share a common background with the fish traders. The women deal with standing women, lodging women, fellow fish traders and customers that the women come into contact with only through the fish trading activities. The women through their own ways have over

time developed relationships of trust between them and these other players and this has led to their success in the trading activities.

Bridging social capital is the type of social capital that depicts the interaction and connection between people occupying different positions on the social strata. The fisheries sector is made up of people occupying more powerful and influential positions and others occupying less powerful and less influential positions. The power might be one that comes as a result of higher financial or economic means or as a result of control over fishing equipment. An example of this interaction is the one that exists between the women and the crew on the trawlers. The trawler operators are deemed to be more powerful in this context because they have more powerful equipment and they are more respected in the fishing activity. Owned and managed by more wealthy and more politically connected individuals and companies than the women, they can be assumed to occupy a higher position on the power scale. By a weaker individual establishing a relationship with such a powerful entity, the power gap between them is bridged and the less powerful individual gains some power in the process. This is evident in the fact that the women who have this bridging relationship with the trawler operators are able to get extra supply of fish especially during the lean seasons.

#### *A link between social capital and micro credit*

Evidence from the Ghanaian women in fish trade points to how social capital can be used to facilitate the effectiveness of micro credit. Micro credit by its way of operation requires the formation of self-help groups in order to access finance. Such groups are likely to be stronger if there is an element of bonding between them. This bond may be in the form of having a common trade or a common background. From this point of view it can be argued that social capital can form the foundation of micro credit. A self-help group whose members are connected by a social interaction is likely to promote responsibility for the actions of group members. In the same way self help groups promote more interaction between the members and this further strengthens the bond or link as well as bridge the gap between them.

Despite growing concerns that the extended family system in Ghana is weakening, family ties have helped to make the work of the women successful.

Relationships with fishermen and fish traders have been essential and an influential factor in entering the fish trade. The relationships with fishermen have secured the fish supply for the women while other family members offer free labor as part of their household chores thus lowering the cost of labor. Family relations have therefore contributed to the strong position occupied by women in the fishery. Another contributor to their strength is the roles of women as financiers, creditors and owners. These roles create a symbiotic relationship between the fishers and the women. Through this interdependence the women are able to have a more secured supply of fish.

*What makes Ghanaian women different?*

What makes the women in Ghana's fisheries more powerful as compared to their counterparts in other countries is the existence of a strong artisanal sector. Although the industrial and semi-industrial sectors are strong they have not "swallowed" the artisanal sector. In certain countries such as Uganda the industrial sector has crowded out the artisanal sector thus limiting the access of the women to the fish. The fishing and processing of fish in these countries are done on the fishing vessels and fish processing factories resulting in the sidelining of the women whose roles as processors and distributors are performed by multinational companies. The absence of such a strong dominance of the industrial sector or better still the presence of a strong artisanal sector in Ghana has been beneficial to the women. Fortunately for the women, the artisanal sector lacks the formal support of government when it comes to credit. This has afforded the women the opportunity to advance credit and finance their fishing activities. Such financial support offered by the women to the fishermen has created a strong interdependence between the women and the fishermen. The fishermen depend on the women for financial support and the latter depend on the former for fish supply.

## List of references

- Ahmed, K. K., S. Rahman, et al (n.d). *Role of tribal women in reservoir fisheries, Bangladesh*. world fish center.
- Bacon, D (n.d). *Factors Related to Participation in Faith-Based Local Social Welfare Organizations: Social Capital and Community Change in Northern Ireland.*" 16.
- Beatson, J. (2002). *Anson's Law of Agency*, Oxford University Press.
- Bennette, E. (2005). *Gender, Fisheries and Development*. Marine Policy **29**(5): 451-459.
- Biglaiser, G. (1993). *middlemen as experts*. Rand Journal of Economics.
- Biglaiser, G. and J. W. Friedman (1993). *Middlemen as guarantors of quality*. Elsevier: 23.
- Chopra, K. (2001). *Social capital and sustainable development: The role of formal and informal institutions in a developing country*.
- Conference, A. (2004). *Women in Fisheries and aquaculture: lessons from the past, current actions and ambitions for the future*. 315.
- Deshmukh-Ranadive, J. (2002). *Women's Access to Credit and Rural Micro-finance in India* UNDP: 73.
- Fafchamps, M. and B. Minten (2000). *Returns to Social Network Capital Among Traders*. 39.
- FAO (2004). *Fishery Country profile*. FAO.
- Fridman, G. H. L. (1996). *Fridman's Law of Agency*. Butterworths.
- Heinbuch, O. (1994). *Animal protein sources for rural and urban populations in Ghana*. FAO: 39.
- Hernæs, P. O. (1991). *Modernizing Ghanaian Fisheries: the need for "social carries" of technology*, Ad Notam. Oslo
- Hosseini, H. (n.d) *Social Capital: How Relevant is it to Economic Development?* 8.  
<http://www.fao.org/fi/fcp/en/GHA/body.htm>.  
<http://www.fao.org/fi/fcp/en/GHA/profile.htm>.
- Kwong, J. (2005). *Globalization: threat or opportunity to women in the developing world?"* Independent women's forum: 27.
- Mallen, B. (n.d) *Selecting channels of distribution: a multi-stage process*.

- McKernan, S.-M. (1998). *The impact of micro credit programs on self employment profits: Do non credit programs aspects matter?*
- Nahapit, J. and S. Goshal (1998). *social capital, intellectual capital and organisational advantage*. Academy of Management review **23**: 242-266.
- Nishchith, V. D. (n.d) *Role and status of women employed in seafood processing units in India*. world fish center: 9.
- Odotei, I. (1991). *The introduction of new technology in the artisanal marine fishinh industry in Ghana*.
- Odotei, I. (2002). *There is money in the sea*. Accra, Institute of African Studies, University of Ghana.
- Overå, R. (1992). *Fish Mammies: the role of women in the artisanal fishery sector of Ghana*.
- Overå, R. (1993). *Wives and traders: women's careers in Ghanaian Canoe Fisheries*. 100-132.
- Overå, R. (1995). *Interpreneurial women in Ghanaian canoe fisheries; the case of the Fante fishing town Moree*.
- Overå, R. (2006). *Networks, distance, and trust: Telecommunications development and changing trading practices in Ghana*. Elsevier **34**: 1301-1325.
- Paper, D. (2002). *Social capital and social wellbeing*. Australian Bureau of Statistics.
- Rana, K. and P.-C. V.Q (2002). *Promoting the full participation and empowerment of women in fisheries*. FAO.
- Sharma, C. (2003). *The Impact of Fisheries Development and Globalization Processes on Women of Fishing Communities in the Asian Region*. APRN **8**.
- Suwanrangsi, S. (n.d) *Technological changes and their implications for women in fisheries*. world fish center.
- Talbot, L. and R. Walker (2006). *Community perspectives on the impact of policy change on linking social capital in a rural community*. Elsevier: 11.
- Touray, I.(n.d) *Gender issues in the fisheries sector and effective participation*. FAO.
- Walker, B. L. E. (2002). *Engendering Ghana's Seascape: Fante Fishtraders and Marine property in colonial history*. Taylor & Francis: 389-407.



William, M. J., S. B. William, et al. (2006). *From Women in fisheries to Gender and fisheries*.

[www.fao.org/docrep/field/003/AC112E/AC112E00.htm](http://www.fao.org/docrep/field/003/AC112E/AC112E00.htm).

Yahaya, J. (n.d) *Women in small scale fisheries in Malaysia*. world fish center.

Zaman, H. (1999). *Assessing the Impact of micro-credit*: 54.

**Interview questions.**

- 1. How long have you been in the fish business?**
- 2. What exactly do you do?**
- 3. How did you begin?**
- 4. Which sources of finance did you use?**
- 5. Did you encounter any problems with getting the initial capital?**
- 6. Have your business expanded over the years?**
- 7. If yes, how did it happen? If no, why?**
- 8. Do you have plans for further expansion?**
- 9. Which sources of finance do you wish to use?**
- 10. Which source of finance do you find most appropriate**