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PARTICIPATION OF WOMEN IN INDUSTRY AND COMMERCE IN AFRICAN TOWNS SOUTH OF THE SAHARA

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PARTICIPATION OF WOMEN IN INDUSTRY AND COMMERCE IN AFRICAN TOWNS SOUTH OF THE SAHARA

For some time, much attention has been paid to the employment of African women and several international organizations have already held meetings on this subject. Manpower experts tell us that the matter is pressing, that perhaps five and at most ten years hence there will be a scarcity of workers in Africa, despite the present unemployment and under-employment, and that preparations for this eventuality must be made by a better use of available manpower and, particularly, of feminine labour.

In country districts, most African women still work on subsistence economy family farms. In regions where the man goes some distance to seek paid work because the land can no longer continue to support the family, the burden of working and maintaining the farm is left entirely, or almost entirely to the women. In the towns, their share in the development of the town and the very character of that share assume important regional differences resulting from several factors, the most important of which is contained in the traditions of the dominant ethnic group. It is obvious that the economic participation of the woman will be less when, in accordance with the custom of this ethnic group, it is the man who provides for all the needs of his family; that there will be fewer women workers in Kano, and old Hausa town in Northern Nigeria, than in Lagos, an old Yoruba town of Southern Nigeria, because Yoruba women - whether muslims or not - have, traditionally, an economic independence denied to their Hausa sisters.

Five years ago it could still be said, about one of the most developed regions of West Africa, that there by definition the woman worked for her husband, by his side or with his permission, whether or not he supplied the funds; that she has always to submit accounts to him, either periodically or after each undertaking, even if it were not financed by him, and all she received by way of encouragement was one-third, or at most one-half, of the profits; and single women worked for their guarantors. In the towns, however, a progressive emancipation in accordance with the principle that work means savings was observed; but that did not prevent those women who had for example, financed a joint transport undertaking or a building

concern, from availing themselves of masculine intermediaries - brothers or sons. As a result of this, so far women, as women, have not been integrated in the African commercial societies of the towns of the region (societies of small shopkeepers, of carriers, building or co-operative societies).

Another factor by no means negligible in the future nature of this participation is the attitude of the woman herself to certain kinds of work in a town. In Leopoldville, for example, for the last fifteen years at least, recruitment of factory workers has been intermittent and unsatisfactory despite the efforts of employers, the benefits awarded and the approval of the family, whereas in Addis Ababa and Dakar it has been relatively easy.

The study of the participation of women in the urban development of Africa south of the Sahara is still rudimentary. Censuses and samplings taken in certain towns provide some statistical data, but they are always incomplete and sometimes become rapidly out of date. So far, sociological surveys relate to an inadequate number of towns. We can, however, say that if we consider all African towns south of the Sahara, the share taken by women in urban development is not as great as in other continents, but that it is developing rapidly and already raises questions which will now be examined as far as they affect industry and commerce.

Industry

It does seem that the number of women earning their living in industry or as workers in factories or small businesses, or as independent workers, although by no means negligible, is lower nearly everywhere than the number of tradeswomen.

In all agricultural type ethnic groups (the great majority of them are south of the Sahara) most women in villages divide their time between agriculture and house work, some of them also making articles, sometimes of an artistic nature but always for a utilitarian purpose. They will at once exchange or sell any surplus of food or other products which the

family cannot use. In many civilizations there are in the remotest villages women who buy and re-sell without producing - real tradeswomen - but this state of affairs is in no way general.

In the great movement from the country to the town, the women living on the periphery of the urban agglomeration may still be engaged in agriculture or market gardening, but the others, if they do not wish to remain idle, will probably immediately think of selling to their neighbours the surplus home-made bread or beer or the remaining boxes of matches they have bought. Satisfied with the smallest profit, if they succeed in amassing a small capital (gifts, savings) they will soon be seen with a pedlar's barrow or a stall in the market. The potters, mat makers, weavers and other artisans may perhaps continue their trade in the town if they are in touch with colleagues who show them where to find the raw materials and customers; often, however, they too have to turn to the food industry and the retail trade, or even, if the husband is unemployed, become market porters (in some towns many tradeswomen take their stock home every evening, even when they have a booth in the market, in order to save the wages of a night watchman). Naturally, there is everywhere a small number of adventurous spirits who like to work off the beaten tracks, and it is among them that the factory or building workers will be found.

Women born in towns, who are everywhere a small minority, will also prefer trade so long as they are illiterate. All this presupposes freedom to work which does not exist or did not always exist under many colonial systems. Different conditions will cause different reactions and the woman must take the way that has remained open.

From the woman's point of view, it is generally the food-trade which gives rise to the most important industry, since it corresponds to work of the traditional type - developed or not. It alone occupies several thousands of workers in Lagos, for example. The clothing industry generally comes next (sewing, weaving, dyeing, laundry) when it does not take first place, as in Dakar.

Food trade

In many large African towns, even when there are still women to prepare cassava, yam, maize, wheat, or other local cereals, most of these products have to be imported from other regions to satisfy demand.

The same situation prevails with vegetable oils. In Leopoldville, for example, for more than twenty years all the palm and ground-nut oil sold in the market has come from Lower and Middle Congo, whereas in Lagos, coconut oil and marrow-seed oil, consumed in lesser quantities, are still prepared at the same time as the palm oil, manufactured in the neighbourhood, and ground-nut oil from Northern Nigeria.

In addition to breweries making European-type beer, there are in most African towns small breweries - licensed or not - making local fermented drinks based on sugar cane, ginger, bananas, maize or other cereals. In some towns - Lagos, for example - this industry attracts men as well as women (the total number of these undertakings is estimated at one thousand) while in Addis Ababa and Leopoldville they are mostly managed by women.

Baking is another woman's vocation. Traditionally it is the woman who in the village prepares bread from cassava, maize or any other local cereal, so it is not surprising that she should continue to do so when she emigrates to the town and when she has the opportunity of selling any surplus. It happens, however, that, faced with difficulties in obtaining raw materials, an increasingly large number of housewives abandon this industry and content themselves with re-selling bread made in the neighbourhood or imported in quantity by rail or lorry. Thus at Leopoldville, despite local production, even twenty years ago 28,000 tons a year of "chickwangue" or cassava bread prepared by the women of Lower and Middle Congo were imported. The manufacture of wheat bread, biscuits and girdle-cakes attracts men because Europeans have given them the example and taught the technique to their "boys". Despite this, many women have now taken it up and it appears that the biggest bakery in Accra belongs to a woman.

In many regions there are towns where, as in Lagos, fishermen's wives prepare a little more than the quantity of smoked fish necessary for their needs so as to be able to sell the surplus. This practice prevents waste and favours price maintenance.

Prepared food (hot drinks, bread, pastes, soups and sometimes meat) are sold in all markets so as to enable sellers and buyers to leave home at any hour without having to worry about meals. According to a recent survey the proportion of market women in Accra who sell the food they have prepared on the spot is estimated at 5 per cent. The proportion is considerably higher in many small towns and in certain special markets such as the "wenze" or evening markets in Leopoldville which cater particularly for bachelor buyers.

Food may also be prepared and sold at home. Thus, every day many tradeswomen or retailers in the market have bowls of soup, dishes of cooked beans, or flour for the housewives of the neighbourhood, fried ripe bananas and other delicacies for office workers and school children passing their houses.

Prepared food - sweet or heavily spiced foods - may also be hawked or delivered to the house. Thus in Lagos there are catering contractors who are engaged by schools, building yards or factories to supply hot meals to the pupils (each dish to be paid for separately in cash) or to the workers (full meals paid for en bloc on pay-days).

Hotel industry

Being accustomed to preparing food, it was quite normal that many women should have had the idea of turning their skill into money by taking employment as cooks in hotels or restaurants, or, when they had sufficient capital, of themselves opening restaurants. Until recently, the women cooks in the big hotels were specialists in African cooking, European cooking being left to the men.

In many large towns there are very many women who manage restaurants - particularly cheap restaurants - and drink shops. In Lagos, for example, there are almost as many women as men managing restaurants.

It was altogether normal that a woman should think of housing those she fed regularly, of keeping a boarding house or a hotel. Almost everywhere the number of woman hotel keepers follows the same curve as the number of female restaurant keepers, low when the great majority of restaurant keepers are masculine, higher when women are already well installed in this sector of the hotel industry.

Clothing trade

In countries where hand weaving has not yet been superseded by imported materials and local textile factories, and where it is traditional for the women as for the men to prepare materials, women weavers from villages or smaller towns are found in towns working individually for the cloth dealers in whose houses they are often lodged and fed; less frequently, small weaving workshops are also found. In general, weavers are not found grouped in the same quarter, as in Addis Ababa. There are also spinners in these countries but they tend to disappear for the weavers in many cases use imported thread. Often, too, they use aniline colours, reserving the indigenous colours - prepared either by men or women who search for the necessary roots in the forest - for the most expensive cloths because they never fade.

Another industry which though still flourishing in certain parts of West Africa is threatened with extinction through mechanization is the hand printing of cloth (stencil dyeing in indigo). This necessitates the collaboration of three artisans: the tinsmith, who makes the stencils; the printer, who prepares the cloth; and the dyer, who colours it. In many towns, such as Lagos and Abeokuta, this is a woman's industry.

A great number of active women - 16 per cent in Dakar in 1955 - are engaged in dressmaking (ready-made clothes for women and children, undergarments, household linen, cloth hats, slippers), embroidery, lace-making

and knitting. As dressmaking is highly esteemed in many countries where it is the attribute of the educated - in the two Congos, for example - it is one of the branches in which women's participation in urban industries will probably increase very soon. It should be pointed out that many large towns have dressmaking and even "haute couture" (exclusive dress designing) houses with specialized staff, that Leopoldville has trained dress-designers, cutters and fitters in a technical school, and that in Lagos there are more dressmakers than tailors.

Some women are engaged in shoe-making and other leather work: handbags, belts and the like; so far, however, they are the exception whereas in many large towns there are vast numbers of laundresses. In some large towns, such as Lagos, even in the poorer classes mothers of families use the services of a laundress who washes their linen, without ironing it, in one of the public wash-houses of the town (laundrymen, less numerous than their feminine colleagues, wash and iron). In other large towns, such as Leopoldville or Addis Ababa, it is customary to wash one's linen at home, the well-off families having servants for this purpose, with the result that in those towns the manual cleaning industry has not been able to develop in the same way. In all, or nearly all, the large towns there are now automatic laundries and dry-cleaning and dyeing businesses. These businesses which, because of their machinery and installation costs require a relatively large capital, nearly always employ a certain number of women, but only as workers; the businesses are rarely owned or managed by African women.

Toilet trade

The toilet trade has always existed in its traditional form, but is is developing rapidly in towns and is likely to develop and become more profitable. There have always been hundreds of hairdressers, working full-time, or at certain hours, or only on certain days. Since the more or less universal introduction of de-crinking, the incomes of hairdressers, who do European as well as African hairstyles, with smoothing, waves and curls, have considerably increased.

There are several professional ear-piercers in many towns. In others, the work is done by an old woman of the family. In no case is it more than a subsidiary trade. There are still tatooists, even in certain large towns, who earn their living among incompletely assimilated women in the villages, but there is a tendency for this occupation, which in any case is only part-time work, to disappear. Beauticians, on the other hand, few in number at present, are marked out for a great future.

Handicrafts

It has already been seen that some women do leather work and that others make small wood or metal objects. As yet, however, women are only a tiny minority in these industries traditionally reserved for men in many countries. In many large towns, such as Abeokuta (Western Nigeria), however, women potters abound, and in others the number of women engaged in basket work is large and sometimes increasing, as in Addis Ababa and Lagos, where in addition to baskets they make all kinds of raffia goods. Mats, whether decorative (for walls and floors) or utilitarian and serving as bedding, are also made by women in many large towns. Many sorts of sometimes differently coloured fibres or wooden slats bound by threads are used in their making.

In other towns, some women make carpets of wool or vegetable fibres with colour designs. They work on their own or in a workshop; in some cases, as in Addis Ababa, the workshop may be a State undertaking.

Petty industries

Women are engaged particularly in making household goods such as brooms. In towns like Lagos they have almost supplanted men in making mattresses and pillows and fibre sponges. They also make soap in small soap factories where hand machines are used, despite considerable imports of cheap soap and the establishment of big European-type soap factories. In some towns like Asaba (Western Nigeria) they still make palm oil soaps by the traditional methods in use in the XVIth century, not only for local sale but also for export to a series of other towns.

Women are also found making charcoal, wicker chairs and other light furniture in the towns of many African countries.

Building trade

In the larger towns, such as Lagos, many women are engaged in brick-making. They are rarely workers, but more often operators who exploit one of their properties containing brick-clay. They contract to deliver a given quantity of bricks to a yard by a fixed date and for that purpose employ workmen who do the work under their supervision. Other women-operators work quarries with the assistance of workmen, or exceptionally, workwomen, for in recent years a small number of workwomen has been employed in many regions, such as Ghana and Nigeria, in building and road making. Most often they act as labourers transporting water and sand and sifting plaster, but sometimes they do specialized work (plumbing or operating machines, for example).

In Lagos, the manufacture of "blanc d'isepe" which replaces lime to whiten walls is entirely in the hands of women.

Transport

In many towns, particularly in West Africa, some women own public vans and buses and, generally with the help of drivers, transport goods and passengers against payment. Other women own taxis and employ chauffeurs to drive them. In Lagos, for example, a large percentage of the taxis is owned by women. In addition to these women's transport undertakings, and sometimes under their orders, there are women who drive vehicles (taxis, buses, vans). Moreover, they are beginning to be found in towns where women owners of public vehicles do not yet exist. Where there are women drivers, women mechanics and petrol pump attendants soon appear (in Senegal and Nigeria, for example).

Graphic industry

In several towns there is a small number of women employed as typographers. This, because it calls in particular for attention and patience, is one of the professions in which they have a great chance of success. Feminine typographers, moreover, often have the reputation of setting type faster and with fewer faults than their male colleagues.

In many towns, such as Lagos, more women than men are found in the book binding workshops.

Many women work as photographers in studios owned or managed by men, but so far businesswomen have not been as successful in the graphic industry (there have been several attempts with photography) as in the transport industry.

Factories

So far, in all Africa, south of the Sahara - even in highly industrialized towns like Nairobi (400 factories) with a certain percentage of light industries permitting the employment of a large female staff - there are relatively few women workers and an insignificant number of women not only in the higher grades but among the supervisory staff.

Generally, women are found in cloth mills, hosiery works and factories making preserves, biscuits, cosmetics, soap and cigarettes, but the percentage of them in the total industrial manpower is always very low.

Conclusions

We have seen that the part taken by women in industry in urban districts was by no means negligible in certain sectors more or less derived from traditional activities and that in many countries it was beginning to make itself felt in other sectors. Everywhere, however, this use of potential industrial manpower needs to be developed and improved.

In many towns the proportion of active women, i.e. doing paid work, is very low (6 per cent Dakar, 6 per cent Abidjan, to mention but two large modern towns). It is known that the African woman likes working. In the country her work is often more arduous than that of her husband. How, then, has she accepted this apparent inaction in towns ? Religion is one of the factors militating against women working outside the home. Dakar is a Muslim town and ordinarily Muslim towns have a small percentage or working women; the average is 12 per cent in Egyptian towns and 3 per cent in Pakistani towns. Both Lagos and Abidjan, however, are only half Muslim. How, then can it be explained except by different customs and traditions that in Lagos 52 per cent of the women work as against six per cent in Abidjan ?

In countries where the man provides for the needs of the family it is often thought that the woman should be subordinate only to a member of her family and should not, therefore, do salaried work for strangers. When the woman is illiterate and has no experience of handicrafts, the prospects for independent work are limited to petty trading. Not everybody, however, has a gift for business and after some fruitless endeavours such a woman will prefer to concern herself with her household and family and will advise her friends and relations to do likewise.

In certain cases the men raise no objection of principle to paid work for women, but as the first salaried women they saw during the colonial period were teachers, nurses and midwives, they consider these the only "suitable" professions for women like theirs. Unfortunately, if the women are illiterate, or almost illiterate, these professions are beyond their reach.

In other cases there is general hostility to women earning wages because of the fear of increased masculine unemployment, a veiled irritation of men against women who appear to them as competitors on a limited labour market. This irritation may be communicated to their children. In June 1962, at the time of the examination of entry to the first form of the Brazzaville Lycée the police had to intervene to protect the girl candidates

against ill-treatment by the boys who claimed that girls did not need secondary education. This fear of increasing unemployment is ill-founded because there are quantities of unemployed incapable of filling vacant posts which would suit trained women. Furthermore, even if the industrialization of Africa was not proceeding at the expected rate, demographic growth would necessitate a development of the food, clothing, building, transport and entertainment industries in addition to the demand for manpower and instructors for industrialization.

In those regions where the woman has never had economic independence or has lost it in towns, the man has a superiority feeling combined with the latent fear of seeing her acquire such independence by work. He wants the woman to develop, but "to her level while remaining in her place". Men fear, too, the political power to which economically independent women might aspire, and this fear fills them with feelings of hostility towards these women, which they convey to their associates. The case is quoted of a pupil from a missionary establishment in Uganda, who when asked the meaning of the term "an economically independent woman" is said to have replied "a prostitute".

A propaganda campaign with the men will therefore have to be waged if the number of working women is to be increased. But this is not enough; the women will have to be given the means of availing themselves of the possibilities afforded them. Insofar as industry is concerned, there are women who would agree to work in a factory - or whose families would not object - and there are those who would prefer to work at home or in women's workshops.

Many women of thirty years and more - widows, single, or with an unemployed husband and dependent children - would like to do factory work. They are serious and disciplined, but run the risk of failure through lack of vocational training and adaptation to the monotonous work so different from their household duties. If in each light industry factory there were one or two trial workshops where small groups of women and girls who were candidates for work could be given training in the tasks expected of them

under conditions less removed from their previous experience, there would probably be less wasteage of female staff. There are cases where a slight change in the factory working conditions can work marvels. In a sisal rope factory in Central America the output of the workers recruited from among the peasants of the neighbouring villages almost doubled when a female supervisor had the idea of allowing them to sing as they were accustomed to doing while doing agricultural work.

If representatives of factories regularly visited primary schools to talk to those pupils who were finishing their studies and tell them about the vacant posts (supervisors, overseers, foremen, specialized workers) to which they might aspire after accelerated training in the factory itself, recruitment would be improved. If this policy were followed in secondary schools, the ranks of women engaged in industry to-day hardly existent, would greatly increase.

There are also women who, through personal preference or to avoid trouble with their families, would prefer independent work. Technical schools could prepare young girls for handicrafts (pottery, basketry, woodwork, leather work, ivory work, metal work) when they leave primary school and offer special courses, for the same purpose, for literate and illiterate adults.

We have seen how schools may be used to increase or build up manpower in handicrafts; now let us see how to improve that manpower in the towns where it already exists, so as to increase production and productivity. The artisan may be supplied with better tools, better raw materials, better techniques and better outlets. As for the opening of technical schools, government intervention will probably be necessary either in establishing shops to supply these improved tools and raw materials at relatively low prices, in controlling the quality of the work by inspector-instructors, and in purchasing production and re-selling it in specialized shops, or in helping to introduce purchase, production and sale co-operatives and establish credit organizations.

Technical schools would also be necessary to the development of the hotel industry, as much for the training of subordinate staff as for that of supervisory staff. It would also be essential for credit organizations to lend their assistance for the same purpose, as in the opening of modern bakeries, small preserve factories or automatic laundries.

Commerce

It has already been seen that in all African towns, because of the extent of the immigration from the country and of the high percentage of illiterates which limits choice of professions, the tendency of most active women is to turn rather to commerce, when there is no impediment to their doing so. According to official statistics, the effective proportion of such women in West Africa varies between 77 per cent (Lagos 1950), 46 per cent (Abidjan 1955) and 35 per cent (Dakar 1955). These figures, taken from the latest censuses, are probably under-estimations (except perhaps the first) and a count of the places of women in the market although it would also under-estimate the number of businesswomen, would in many cases give a fairer approximation.

Women pedlars

In many towns there is a very large number of women pedlars. It is difficult to evaluate their number statistically because some work part-time for themselves or for another person, others go from door to door in certain districts and yet others set up their barrow or stall in the boulevards, public squares or near the market place.

In the case of family labour, the sister, daughter or young female relative of the tradeswoman to whom the barrow belongs might not be paid - during a certain period at least - peddling being regarded as a trade apprenticeship. In most cases, however, as with menial labour, she will receive a small commission which will encourage her to work.

Pedlars working on their own account are often future shopkeepers who are waiting to make sufficient profit before opening a shop or hiring a stall in the market. In towns like Lagos they sell mostly imported products and although barrows of salt, vinegar, mustard and preserves are not very valuable, certain barrows of hardware, cosmetics or material may represent a small capital. In other towns, such as Leopoldville or Brazzaville, pedlars are mostly wives of unemployed persons, widows or unattached women with dependent children who peddle vegetables and fruit bought in the suburbs. Although their profit is fairly high - from 40 to 50 per cent if they succeed in selling everything - and although the family consumes what is unsold - they dream only of the time when they will be able to stay at home like those wives whose husbands work and set up a table at the entrance to their property with oil, flour, dried fish, paraffin and matches. There is every chance, however, that this choice will not be final, for this type of commerce is far less profitable.

Women engaged in home trading

Home trading, although in the ordinary way it is much less profitable than peddling or selling in the market place, is very popular with women who wish to attend to their household duties, or who are already engaged in another occupation. In its embryonic form, trading of this kind will involve the display of wares which we have just described, to which might be added soap, a few bundles of firewood, loaves or biscuits, and fritters or other sweet meats for children. If the woman has sufficient capital at her disposal, she may have one or two showcases containing ironmongery and trumpery articles or jewelry, on a chair placed in the road in front of her house, or in a window, instead of food products. The showcases will be put in position and looked after by an assistant (a female servant or relative) who will be ready to begin sales as early as six o'clock in the morning, while the proprietress will put in an appearance when she is free. In many towns, there are women wage-earners who in this manner obtain an appreciable addition to their incomes. The resale tradeswomen of the market, even those among them who have a stall, will keep at home a certain

quantity of products of which they will dispose for cash or on credit (a month for those persons whose solvency is known to them). If they are tenants, they will have a small display of wares in front of their houses, but if they are proprietresses, this will not be necessary, as their customers will know their address. They will not overlook a supply of either cigarettes and matches, or nuts and prepared foods, which may act as bait.

The three kinds of women engaged in home trading, that may sometimes be encountered in the same town, correspond with three very different categories of women: the sellers of groceries, who are usually poor and illiterate women, may succeed in increasing their stocks and in installing themselves in the market, or - if their husbands are likewise prospering - in managing a small shop, of which the husband will be the proprietor. The saleswomen in the market - whether rich or poor - are usually illiterate; and if they so desire, and have the financial means, they may also be in a position to keep a shop some day. As for the proprietresses of showcases, they usually have low incomes and have often received at least a primary education, and if they make sufficient profits, they will purchase more expensive stock, but they will not employ pedlars to assist them and will not open a shop, as for them trade is only a source of additional income.

Small shopkeepers

In many African towns, although there may be a number of women conducting shops of their own, which their husbands are the owners, there are no women shopkeepers working on their own account. In contrast to this, however, in many other towns - Lagos, for example - there are thousands of small shops kept by women. This is a result both of traditional customs and of habits introduced by colonization.

On the supposition that the premises are already available, a relatively large initial capital is required in order to acquire stock-in-trade. Fifteen years ago, this capital was estimated at a minimum of £50 in Lagos. Some experience of trade is also required: the women concerned should have traded over a number of years either as pedlars, resale tradeswomen, intermediary saleswomen, or market vendors. Many women, who are small shopkeepers,

have at the same time a stall in the market, where they dispose of a part of their wares. Some of them possess considerable stocks, which may be worth as much as £20,000, although in towns like Lagos they may often be illiterate and keep no books.

Resale tradeswomen in the markets

Generally speaking, more women than men are engaged in selling in urban markets (60 per cent in Dakar in 1959; 66 per cent in Brazzaville-Bacongo in 1962; 83 per cent in Lagos in 1960; and 85 per cent in Accra in 1959: these approximations are based on the number of sites reserved for women). The total number of vendors in the 11 markets of the town of Accra in April 1959, according to an estimate made by the Administrator of the markets, amounted to 25,000, which would give us a figure of about 21,000 women. This figure includes not only market vendors and resale tradeswomen who are tenants of stalls and their regular or casual assistants, but also the resale tradeswomen who squat or sit on stools and low chairs in front of their trays of goods, and probably also the pedlars of foodstuffs, who sometimes come to dispose of their stocks in the market at the end of the day.

Resale tradeswomen are everywhere much more numerous than market vendors. Of the 21,000 women in the markets of Accra, there were probably not many more than 3,000 merchants, that is to say women buying wholesale in order to resell the goods either wholesale in small quantities or retail. In many towns, a large percentage of the tenants of stalls (between a quarter and a half) are resale tradeswomen, that is to say women who obtain their supplies either in the market itself from female or male vendors or obtain them both in the market and outside (from producers, stores, commercial travellers and commercial representatives). These resale tradeswomen may be able to dispose of part of their articles in small quantities (for example, in dozens or half-dozens) when they have bought them by the half-gross to other resale tradeswomen, who will "retail" them.

Market Vendors

In many districts, female market vendors who are not former resale tradeswomen or pedlars, sometimes begin very young - at fifteen, twelve and even ten years old. This state of affairs will certainly have to be changed with the extension of school-attendance. Nevertheless, small girls may still sometimes be seen selling at their mother's establishment after class, or looking after the goods displayed. As a general rule, the apprenticeship of female market vendors begins inside the family. One day the mother or the aunt will arrange to be accompanied on her travels by a child, whose demeanour she has subjected to sufficient observation; and she will introduce the child to her suppliers and will provide her with a small amount of capital in order to make her purchases, and then will place her with a woman friend who has a stall, so that the child may learn to shift for herself. The child will travel with older members of the family to renew her stock, but she will receive no further financial assistance, and will not be required to give an account to anybody as to how her profits are employed. If she loses her capital, it will be enough for her to resume her interrupted apprenticeship at the house or stall of her mother, as she will not have purchased goods on credit; but it seems that loss of capital occurs only rarely: the female market vendors take no risks with children that are liable to prove failures.

What do they sell ?

The trade that is most profitable is normally that in fabrics - woven or printed African skirts (pagnes), cotton fabrics and European silks - but as it necessitates a considerable investment, the trade rarely occupies more than a quarter of the market vendors. For the same reason, resale tradeswomen and pedlars will often have only a few lengths of fabrics in addition to head-bands and head-scarves.

Besides the more or less well-to-do market vendors, a large number of resale tradeswomen with a small working capital and of women who display the products of their own work, are generally engaged in the trade in foodstuffs. At least half of the market vendors follow this practice, as well as the

vast majority of resale tradeswomen. In some sectors, turnover figures are high - in meat and oil, for example - as a result of wholesale sales in small quantities, whereas in other sectors - vegetables and cereals, for example - in spite of far more numerous transactions, the market vendors and resale tradeswomen have far lower profits; and here too, in the ordinary way, far smaller capital amounts are involved.

Trade in household articles (plates, cups, sets of kitchen utensils, etc.), owing to the fact that turnover is irregular and less rapid than in the case of foodstuffs, and therefore ties up for a longer time relatively large amounts, has fewer practitioners. Trade in earthenware, straw mats and basket-making is considered to produce low profits. Tinned foods, toothpastes and pharmaceutical products have a better reputation. The stalls of herbalists, which always do a thriving business, are not numerous, because they require a certain degree of specialization. Female market vendors in this category generally have in their employ experts who go into the forests or into the bush in search of leaves, herbs or roots recommended by the native pharmacopeia. In addition to these medicaments, they sell all the raw materials which native practitioners use in the composition of their drugs, salves and ointments. If we can believe a survey carried out in the markets of Accra in 1959, the business figures of these vendors may be among the lowest.

In all the countries, a large proportion of female market vendors work only on a part-time basis, either because, as we have seen in the case of shopkeepers, they devote several hours to their households and their children, or because they have a secondary occupation (landlady, pawnbroker, contractor, etc.), which gives them an additional income at times when they require this.

Where do they buy ?

Female market vendors make wholesale purchases either on the spot in the stores, or in the countryside or in other towns, of those articles which they then resell either wholesale on a small scale, or retail in the market. A number of these women, varying according to the districts

concerned, are perpetually on their travels. A number of them make arrangements to sell other articles that they have brought with them when they go on a purchasing expedition. For example, a vendor of fabrics might dispose of sets of aluminium kitchen utensils which had been ordered from her, and bring back other objects such as printed fabrics or hand-woven fabrics which she had gone to acquire. Other female vendors, more favoured by fortune, which has given them relatives in the place where they require to make purchases, only travel as little as possible: as soon as their stock becomes depleted, they warn their cousins in the provinces who immediately replenish their supplies by train or by lorry.

How do they buy ?

Female market vendors who buy directly from the producer, pay cash in cases where goods of small value are concerned, but they obtain credit for purchases that are more or less large in scale. The beautiful African skirts (pagnes) are often sold on commission: the weaver entrusts a certain quantity to the vendor, and indicates to her the price which he wishes to obtain for each article. She resells these for the highest price she can obtain, retains the difference, which constitutes her commission, and returns to the weaver the price asked for. Sometimes the weaver may fix the commission himself at the same time as he stipulates the sum which should be receive back. In all these sales on commission, articles left unsold may be returned to the producer, whereas in the case of sales on credit and for cash the market vendor bears the losses. Native wines (palm wine, bamboo wine, etc.) are likewise often sold on commission: on the first two days, the proceeds of sales are remitted to the producer, while on the third day the vendor retains the proceeds and these constitute her commission.

Instead of going all the way to the place of production, female market vendors of foodstuffs are sometimes content to buy their goods on the road from farmers' wives, who are going into town in order to market their products. These purchases are always made cash down.

Female market vendors who make wholesale purchases in the stores, normally do so on a credit basis, obtaining short-term credit, which obliges them to dispose rapidly of their stocks. Nevertheless, some Lebanese and Syrians may give them fabrics to sell with their commission fixed in advance.

Where does their initial capital come from, and what is its amount ?

The sources of initial capital are variable. In certain regions (at Abeokuta and Lagos, for example) in earlier times this capital was a gift from the husband which constituted a part of the bridegroom's wedding presents, but as the wife is no longer required to return these presents if the marriage is dissolved, it has now become the common practice at Lagos for the husband to wait one or two years before making this gift to his wife. We may say that, more or less everywhere, and in at least half the cases, (Lagos 90 per cent, Accra 55 per cent), the capital comes from a member of the family either in the form of a legacy, a gift or a loan; sometimes it is the husband and sometimes the mother who provides the capital. In a number of cases, which may amount to as many as a quarter, it is the woman market vendor herself who has turned to this use either money saved from retail trade activities or from some other form of work, or else from the payment of the quota due to her by one of the African savings associations which have become so widespread South of the Sahara ("ikelemba" in Leopoldville, "kitemo" in Brazzaville, for example). A woman pedlar will contribute each day the same small sum to her association, and when her turn comes to be paid, she will receive an amount equal to her daily contribution, multiplied by the number of members, a small commission being deducted in order to pay the woman chairman who bears the risks of non-payment. Finally, there are examples of initial credit granted by a supplier.

The amount of this capital is also very variable, for the daughter of a large-scale tradeswoman might begin with a sum one hundred times larger than that available to a poor pedlar, who has had to build up her capital a penny at a time; but we may consider significant the indications given by

the survey conducted at Accra: 55 per cent of the tenants of stalls, of whom nearly three-quarters were female market vendors, started with £10 or less.

How much do they earn ?

In many towns, the profits of the trade seen as a whole are greatly exaggerated by those who base their assertions on the example of the fortunes amassed by a few large-scale vendors but forget the exceptional character of their success. By way of contrast, in other towns the average level of their profits is underestimated by those who are chiefly struck by the out-of-date and unimaginative character of the commercial methods employed by these illiterate women (methods, incidentally, which are very often ill-observed). When a vendor of vegetables or some other perishable product sells at knock-down prices what remains of her stock, which is on the point of becoming spoilt, we admire her because her motives are plain to see, but when a vendor of household articles proceeds in the same fashion with a range of earthenware bowls, we shall condemn her ignorance which has led her to sell an article at below cost price "for the pleasure of selling" or "to lure away the customers of a competitor". It must be understood that a woman like this has perhaps only a small amount of working capital, and that she has sold these bowls of a model which appeared not to please her customers with the aim of purchasing others which might be disposed of more rapidly, and which would earn her profits that, when added up, would quickly succeed in compensating her for her present loss.

In the economically developed countries, commercial success is measured by the size of the bank account, but in the case of African resale tradeswomen it is measured by the richness of their chests containing skirts (pagnes), fabrics, and precious jewels; and in the case of market vendors, by the number and size of their tenement houses, and by the amounts spent on the education of their sons. To give an example, there were at Lagos fifteen years ago about four hundred large-scale female market vendors, possessing between three and five tenement houses each,

while a number of them had a son pursuing his studies at their expense in England or in Ireland; and it was possible to estimate the average monthly profits of these vendors of African fabrics (the women whose profits are highest) at about £80. The figures for 1959 for these same female market vendors at Accra are said to be between £2. 13. 0 and £4 daily profit in the markets (there are always home sales as well), or between £67 and £100 per month of 25 days; whereas the profits of female vegetable sellers are said to be only between 9/= and 14/= per working day, which nevertheless represents an income higher than that provided by the forms of salaried employment to which these women might aspire. In the same way, the female vendors of cassava bread in Brazzaville or in Leopoldville, who go into the bush to sell their products, regularly make a profit of between 3,000 and 7,000 francs per month, depending upon the capital available to them, and upon the distance they have to go in order to buy; whereas a children's nurse, speaking no French, is currently paid 2,000 francs monthly in Leopoldville.

The trade done by African women market vendors grows relatively fast, because they reinvest a large proportion of their profits when they have just started business, condemning themselves to a life of privation in order to launch their trade, or else they arrange to obtain a little capital periodically through the savings associations of which we have already spoken. In the market of Bacongo-Brazzaville, for example, two saleswomen out of every three belong to a "kitemo" and the large-scale market vendors to two or three simultaneously.

Organization of the markets

In the whole of West Africa, it seems that the markets are powerfully organized. In Southern Nigeria, Southern Ghana, Southern Dahomey and Southern Togo, to cite only four regions, the saleswomen belong to associations, which constitute veritable commercial corporations. By way of example, we will describe the associations of the markets of Lagos. In charge of each market is a woman, who is the head responsible for the different sections. Each section (fishwives, vendors of gari, vendors of

fabrics, etc.) is directed by a woman, who has to give an account of her management to the woman chosen by the other women as their head. The women of each section have regular meetings, during which they hold discussions, eat and drink; and these meetings reinforce corporate feeling (when a saleswoman falls sick not only do her colleagues ask for news of her, but they go and visit her, bringing her presents and sometimes if she is in need financial assistance until she has recovered). The meetings also very often prevent competition from degenerating into rivalry. Strict discipline is observed in the association: disputes between saleswomen are brought before the head of the section concerned, and if necessary before the head of the market, whose decisions are without appeal. On such occasions, the ordinary tribunals are not consulted.

The different sections of the markets of Lagos do not all have the same organization. Here are four examples of this: in the section devoted to yams, in which the women hold exclusive sway, there are some women market vendors who sell from their stalls part of the products that they have bought wholesale from the farms, and there are resale tradeswomen who procure from the market vendors or on the roads outside town batches of five or six dozen yams, which they sell retail in the market. In the fish section, there are only resale tradeswomen as no market vendor has the right to sell a product bought directly from a fisherman, in the same way that every fisherman must compulsorily deal through an intermediary businesswoman, the woman fish-broker. In the shell-fish section, there are not only women who sell from their stalls crabs, mussels and snails (by the assimilation of like commodities) purchased directly from fishermen, but in addition fisherfolk of both sexes who come to sell their catch are tolerated. In the meat section, female butchers constitute an exception, and even these exceptions always have a butcher's boy to dismember the carcasses, as women are not supposed to deal with meat; so the male butchers and their assistants lord it in their stalls, while their wives sell tripe from tables set outside.

The market associations of Lagos have been legally recognized since 1923. In former days, they had specified functions in the election of the Yoruba kings, but their present political importance is much less great than earlier by reason of their lack of education and their limited knowledge of trade union techniques. As a general rule, the market associations are more influential in the towns, where the traditional form of government has been preserved.

In a number of regions of West Africa, it is said that the saleswomen agree to fix prices during the meetings of their associations, but this practice which might be expected to exist is by no means general.

Women exporters

In nearly all the major African towns, a handful of European firms dominate the import and export trade. A few Syrian or Lebanese firms swell the number of the African firms engaged in this type of trade in West Africa, but in general there are no women in these business-houses - except as employees - either in the capacity of proprietress or of manageress, as African women are not yet interested in trade with Europe or America; but there are hundreds of Lagos tradeswomen for example, who go regularly to Dahomey, Ghana or Togo, Fernando Póo or Gambia. They buy wherever they find it advantageous, and resell to the highest bidder. Saleswomen specializing in foodstuffs may be found, while others specialize in textiles, others again in crockery and glassware, and still others in ironmongery.

Besides these itinerant saleswomen, there are a number of large-scale tradeswomen of Lagos who have some sort of offices in Gambia, Liberia, Sierra Leone and Ghana. These offices, managed by other women of their families, regularly send them cables describing the state of the market in their locality, and make it their business to procure for them orders for African fabrics, which they export regularly. Other tradeswomen have agreements with members of the crews of a number of ships "working the coast", who arrange to serve as their intermediaries for their sales abroad. The profits of a woman exporting fabrics are in the range between £100 and £200 per month. She will always have assistants, whom she has trained in this

type of trade, and who will at a given moment leave her employ to set up on their own account. She will almost always keep her merchandise at home, whatever the value of her stock. Some of these women possess one or two lorries for transportation purposes.

Women brokers

In a number of towns, some women - both literate and illiterate - make use of their connexions to obtain additional income as brokers. As soon as a tradeswoman finds herself in difficulties, either because she wishes to embark on trading in a new article, or because she wishes to change her supplier or rid herself rapidly of part of her stock, she will apply to one of these intermediary saleswomen who will put her in touch with one or more individuals fulfilling the desired conditions. As soon as the transaction is completed, the intermediary will receive her commission.

Many producers have recourse to intermediary saleswomen to ensure a regular marketing of their merchandise, and persons who are strangers, to the trade likewise avail themselves of their good offices to save time. It is very difficult to determine their numbers, as they have neither licences nor offices, and often work on a part-time basis.

Women pawnbrokers

Some women - especially tradeswomen - make a business out of their money: that is to say, they engage in the trade of pawnbrokers. In the countries where it is necessary to hold a licence in order to engage in this trade, their numbers are insignificant, but in the other countries they engage in pawnbroking in the same way as men. Just as happens in the economically developed countries, although there may often be an official rate of interest for loans, usurers, both male and female, sometimes arrange to receive as much as 30 per cent per year for loans on mortgage, and between 100 and 150 per cent for loans guaranteed by fabrics or by jewelry.

Although the women require the same rates of interest as the men, in many towns the women have the reputation of being more sympathetic than the men, and of agreeing sometimes to modify their terms when their debtors succeed in persuading them that they are really financially embarrassed. The majority end by going bankrupt after a few years, because in the end they always find somebody who is clever enough to defraud them. Those women then undertake another type of trade, but the experience gained will have been profitable and will serve them well in future transactions.

In almost all cases, the person requiring money applies to the moneylender whom she knows or of whom she has heard, without passing through the hands of an intermediary. As a general rule, verbal agreements are never concluded in towns for loans against secutity, and the two parties agree on the choice of a witness, who is presented in most cases by the future borrower either because he wishes to ensure having some support when the conditions of the transaction are discussed or because he wishes to have verified by a third party the text of the document of acknowledgement before apposing his fingerprint, if he is himself illiterate. When the woman lending the money is illiterate, the public scribe whom she puts forward or accepts for drawing up the document, acts as a witness. When the amount owed (capital and interest) exceeds the value of the pledge, this pledge is put up for sale, and in the case of fabrics and jewels, these sales take place in the market and are very much sought after by some people, who maintain that they find bargains there.

Associations of tradeswomen

It has been seen that generally West African market women are organized but that the nature of these associations in much more social than economic for their purpose is to maintain discipline and order in the trade and to protect it when threatened. This demand for protection, however, which is aroused in face of taxation - as has often been observed in Nigeria - often does not include price fixing.

In many towns women are members of associations of small tradespeople in the same way as men, whereas in others they are barred from membership by the fact that the head of every undertaking must be a man. The purpose

of these associations is rather to discuss common difficulties and organize the sale of specified foodstuffs than to organize business on a larger scale.

There are large towns, such as Lagos, in which the more advanced women sometimes form associations for a commercial purpose. As a rule, these associations are expected to last a short time only - mostly one year; when they have to last longer, profits are shared each year. Why ? Because African businesswomen are great individualists: not only does the husband not know what his wife's profits are, but mothers do not know what their daughters earn and daughters do not know what their mothers earn. And then practically everywhere there is the opposition of the husband who, if he does not object to his wife being in trade and in certain cases is proud of her success, always mistrusts others whom he considers less skilful in their transactions or capable of disloyalty to their partners.

These associations always have a written contract. The members may own a shop, or organize a weaving workshop in the same or in another town but, in most cases, they are engaged in the wholesale purchase or in the small scale wholesale or retail sale of the country's products or in the retail sale of imported products bought wholesale in small quantities from local firms. Ordinarily, the number of members varies between two and four, but exceptionally, as many as twenty women may be associated in a specified undertaking to last some months.

In other towns of regions where co-operatives have achieved a certain success, such as eastern Nigeria, tradeswomen have organized credit societies which make loans to their members. Upon reflexion it will be seen that this is nothing more than a perfected form of those savings associations already mentioned. In the case of the "kitemo" of the Makongo tradeswomen of Brazzaville and Leopoldville, or of the "ikalemba" of the Bapoto and Budja tradeswomen of Leopoldville the two main differences are: the automatic dissolution of the traditional society when the last member has received her due (it may properly be renewed if the tradeswomen agree);

and the regular distribution of the whole, or almost the whole, of the capital to the member drawn by lot (who may give up her turn in favour of a companion who so requests).

European style shops - Saleswomen and supervisors

The situation varies widely from country to country and sometimes within the same country from town to town. There are several obstacles to the spread of the employment, even of African salesgirls. Besides adverse traditional customs there is the question of education - some years of primary education and knowledge of the official European language are essential - and in many countries there are restrictions imposed by colonization which cannot be changed from one day to the next.

In many large West African towns, there is already a fair number of African saleswomen in these shops, whether or not the owner is African, and there is a tendency for this progressive Africanization to increase. As one descends towards the Equator, however, saleswomen become fewer; in Leopoldville, for example, they are now the exception. In the retail sale branches of large and medium firms, however, African saleswomen are found practically everywhere. African women are less frequently employed as cashiers (more qualifications are needed) and there are even fewer manageresses, even in West Africa or Ethiopia, despite the existence of some pioneers who own shops. For the most part they are small shops selling gifts, fashion goods or tourist souvenirs, but they require a comparatively large capital outlay . Their owners employ one or more saleswomen and a cashier, when they do not reserve that function to themselves, but they employ men, sometimes part-time, to clear orders through customs, comply with official formalities, make deliveries and collect the empties and keep the books.

Conclusions

So far the participation of women in urban commerce has been mainly in retail trade within and outside the markets. It is probable that with the development of education the supervisory as well as the subordinate

staff of commercial firms will be filled with women if in their last year at primary school girls are informed about future prospects in this branch and trained in commercial schools according to their capacity. Thus the chances of success of the future wholesalers and exporters will be considerably increased through adequate instruction and courses in existing shops. This, naturally, would correspond to an employment policy at government level.

The protection of feminine retail trade in towns raises difficulties which though common to retailers of both sexes are always greater for women. Before discussing this matter, let us examine woman's place in the retail trade. In some large towns, such as Lagos, women retailers are more numerous than their male colleagues; on an average, however, they earn half as much and generally speaking (there are several exceptions) they occupy the bottom rungs of the commercial ladder. Why ? Because they are less well educated. Not only have the women not been to school whereas most of the men have passed through primary school, but the women know only traditional commercial methods whereas many men have first been employed by European firms, the tactics of which they have observed. Then women prefer to specialize in one article while men more often lessen the risks of slumps and the off-season by displaying a whole range of goods. In the small towns, women, with the exception of some itinerant tradeswomen, most often content themselves with selling in the market.

We shall now try to solve the four most pressing problems.

Problem No. 1. Is it in the interest of the consumer that small trade should be protected ? Is it not better to encourage large capitalist or co-operative general stores ? In the present state of development of most African countries, the passage from a subsistence to a monetary economy calls for suitable institutions and although the better-off classes may make the best of the retail trade as at present practised in the big shops, the income of the majority is still so low that a person may be very happy to be able to buy a needle, three buttons and six matches or even to be allowed a month's credit to pay for the pair. A woman

will appreciate the opportunity of not having to make a journey to buy the head-scarf like the one her friend brought back from some other town because the itinerant tradeswoman will bring it to her on her next visit. A saving of time and money. Whatever the sex of the retailer, he or she puts within the consumer's reach those goods he wants, where and when he needs them, and in the quantities he can afford. He fulfils a necessary function in the development of the economy.

Problem No. 2. What is the most efficient way of helping retailers, and particularly women retailers who, as we have seen, are the poorest ? They are all more or less chronically in debt because they only enjoy short-term credit and deal with poor customers to whom they often have to grant credit in order to be able to sell. In addition, in the small towns, where, moreover, there are too many of them, sales are sometimes slow (they are to be found everywhere for certain foodstuffs). The retailers unless they have a large working capital are therefore sometimes short of money when their bills fall due. On the other hand, they have to provide for increased demand for certain articles at certain times of the year (Christmas, Easter, etc.) and stock up in advance. First they borrow from their family, then from friends (if possible without interest) and finally from moneylenders. Hardly have they repaid their creditors, than they will perhaps need money again since they are at the mercy of late payments on the part of their debtors. If, in spite of their earnings being lower than those of their male colleagues, women retailers are less often in debt, this is solely due to the fact that they more often resign themselves to a standard of living barely above that of a subsistence economy so as to be able to re-invest part of their profits; this is a wholly undesirable state of affairs.

It would be necessary to establish chains of co-operatives and credit societies to promote small trade, perhaps also to simplify the formalities and conditions of loans and to subsidize small commerce credit departments in existing banks.

Problem No. 3. How can retailers be helped to survive and develop despite the competition of large firms which deal in retail trade ? Pecuniary assistance is not enough; they must be armed for the struggle by modernizing their methods. In the case of women, whose position is by far the worst, technical assistance will vary depending on whether it is given to apprentice shop-keepers or to their employers. Children and young girls might be sent to part-time schools where in addition to reading, writing and arithmetic they would be taught how to attract and keep customers (counter dressing, courtesy, observation of customers' tastes, concessions), how to determine a cost price and fix a sale price, how to keep a note of each day's purchases and sales, how to foresee market fluctuations and act accordingly, in fact all the rudiments of an elementary commercial education, with guided visits and courses with well-established women retailers or in pilot establishments. At the same time it would be necessary to convince adult illiterate shop-keepers first of the need to follow evening courses on commercial methods available to them, and then to group together to employ a young person to help them in their written work.

Problem No. 4. How can disloyal practices in competition between tradeswomen, shop-keepers and pedlars, or between one tradeswoman and another, which impede the development of small trade, be eradicated ? The solution, as in the previous case, lies in commercial education, in imparting the ethics of the trade and corporate feeling, not only within the same category of dealers but between categories, and in the establishment of powerful associations better adapted to modern times than the present market associations.

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