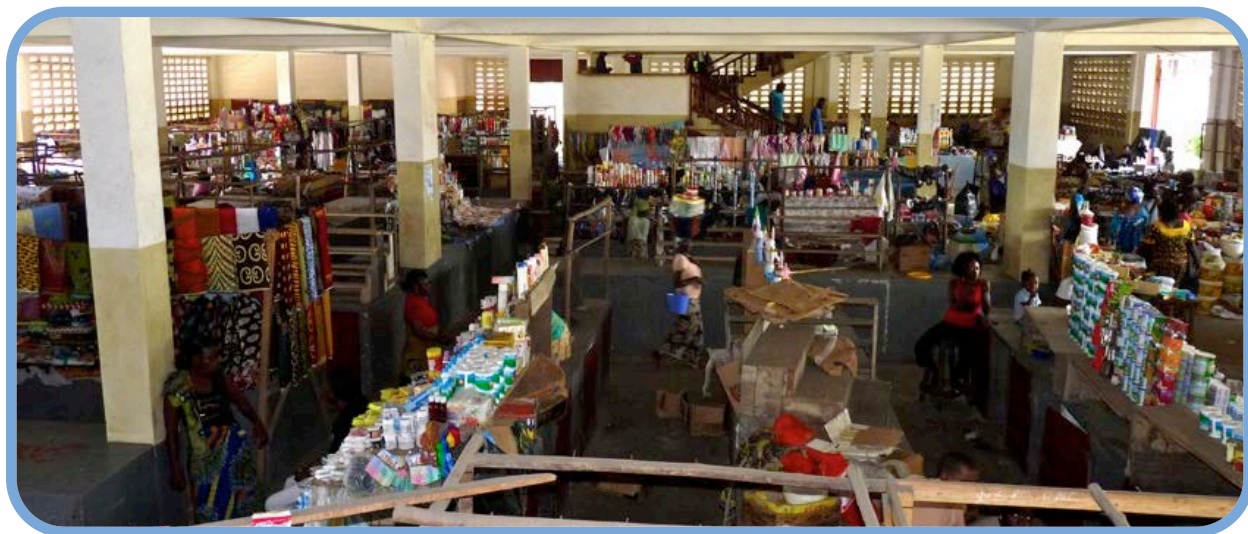




Monrovia's Nancy B. Doe / Jorkpen Town Market, 2007. Liberia has a rainy season lasting from May to November, making covered market halls a necessity.



Jorkpen Town Market during renovation (right) and below with goods for sale.



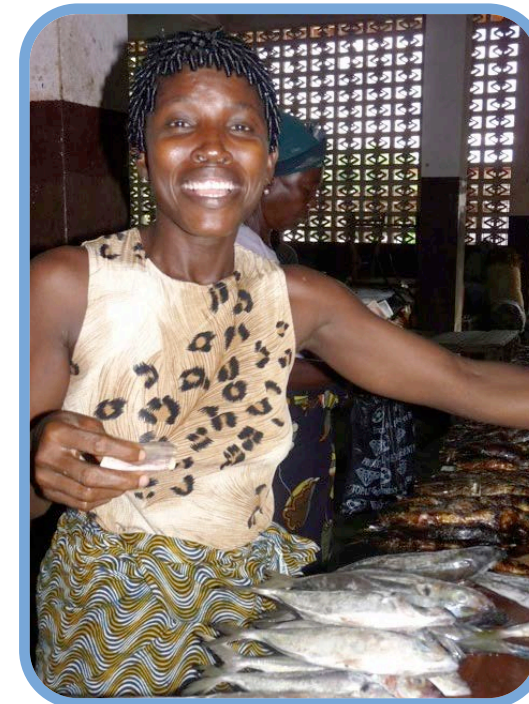
**SIRLEAF MARKET WOMEN'S FUND**  
*Strengthening the Women who Strengthen the World*



*Empowered lives.  
Resilient nations.*

## **“GOD FIRST, SECOND THE MARKET”**

### **A Case Study of the Sirleaf Market Women's Fund of Liberia**



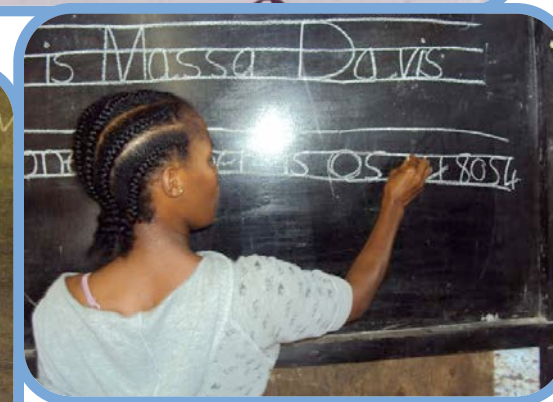
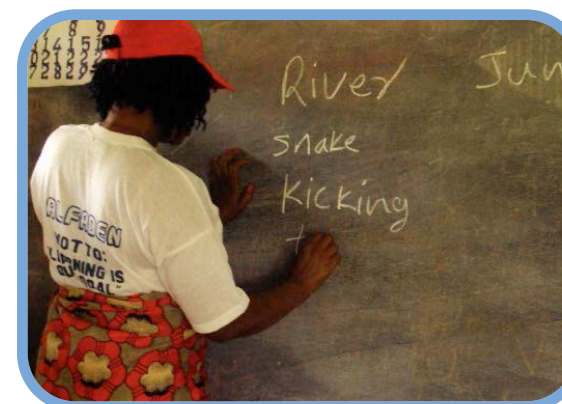


Paynesville has two market halls, one built by the Sirleaf Market Women's Fund, the other renovated by SMWF. 650 tables in the halls are used by 450 marketers.



Getting goods to and from market can be nearly impossible during the six-month rainy season.

Approximately 500,000 girls and women make a living as marketers in Liberia. The backbone of the nation's economy, their goal is to build a better life for themselves and their families.



Market women who have taken SMWF literacy classes report their businesses are better now that they have learned to calculate, check their money, and write receipts.



SMWF revolving loans (left) are popular because they are affordable and allow for more flexibility than other loan products.



For the SMWF case study, focus groups were held to learn about the market women's needs. From right to left, the discussions were led by national study consultant Henrietta Tolbert, lead consultant Ingrid Yngstrom, and SMWF/Liberia Executive Director Pia Brown.



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**of Liberia**



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*A video, “God First, Second the Market: The Story of the Sirleaf Market Women’s Fund of Liberia,” is a companion to this case study. In 20 minutes, it tells the history of SMWF and its accomplishments over the years through interviews with the women of Liberia – in government offices and market halls – UN leaders and the founders of SMWF.*

**“God First, Second the Market”  
A Case Study of the Sirleaf Market Women’s Fund of Liberia**

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*"I am a strong woman and I am well-blessed. I earn my own money so I can be proud."*

*"God first, second, the market.  
If I was not making that market, I would not be able to help myself."*

*"We cannot depend on our husbands. We have to depend ourselves."*

*"When our children become self-sufficient, then we are truly rich."*

*Market Women, Liberia*

## **Acknowledgements**

The Sirleaf Market Women's Fund is most grateful to the Regional Bureau for Africa of the United Nations Development Programme and in particular the Director and the Deputy Director Mr. Tegegnetwork Gettu and Mr Babacar Cisse (respectively) and the Gender Programme Manager and Adviser Ms. Almaz Gebru for the grant that financed country-level research and report production costs.

Ingrid Yngstrom, assisted by Henrietta Tolbert, prepared the initial comprehensive manuscript. Pia Brown, SMWF/Liberia Executive Director, coordinated the work at field level with assistance from staffers Isaac Yeah and Rufus James. SMWF/US Co-Presidents Thelma Awori and Mina Mauerstein-Bail, Vice-President Margaret (Peg) Snyder and Board Members Libby Bassett and Marnia Lazreg reviewed the draft report, which was then sent to Almaz Gebru for her comments. Saul Helfenbein then helped to prepare the final document, which was edited by Mary Lynn Hanley and designed by Libby Bassett.

We would also like to acknowledge and thank the extraordinary market women in Liberia who gave freely of their time, sharing their stories of courage and survival, and their fears and hopes for the future of their children and of Liberia.

## Foreword

The Sirleaf Market Women's Fund (SMWF) began with a 2005 celebration in New York City to honor the first woman to be elected President in Africa, Ellen Johnson Sirleaf. The celebrants, an international group, had recently produced *Liberian Women Peacemakers: Fighting for the Right to be Seen, Heard and Counted*, a book that describes how, through 14 years of civil war, Liberia's women had brought food and necessities to their markets against terrible odds, then organized for peace and finally elected "Ma Ellen."

The renewal of rundown and battered community markets was a special concern in Liberia's pursuit of reconstruction and reconciliation. These are places where women — 85% of Liberia's traders — buy and sell food and basic goods, often from mats on the ground or temporary shelters. Even under these circumstances, they are community centers.

The New York group determined to help Liberia rebuild its economy by providing these market women with decent workplaces that give them shelter, storage for their goods, clean water, sanitation, business and literacy training and access to credit to build their businesses and provide for their families.

In 2007, an assessment of 83 markets was done for SMWF by the Liberian firm Subah-Belleh Associates in partnership with Liberia's Ministry of Gender & Development, the Ministry of Commerce & Industry, the UN Development Programme (UNDP) and the UN Development Fund for Women (UNIFEM),

The original case study found that of the 83 markets surveyed, two-thirds had been badly damaged. Only about a third had any sanitary facilities or garbage disposal. Hardly any had on-site storage, which made security a major problem.

More than 50 percent of the market women were heads of households and sole breadwinners, a statistic virtually unchanged over the years. Most had no formal education. Of the approximately 500,000 market women and traders in Liberia, many have families of six to eight children. Some of the children are orphans of war or of AIDS.

This case study, funded the UNDP Regional Bureau for Africa and using the earlier market survey as a foundation, assesses the challenges, successes and failures of SMWF projects over the past few years and identifies the lessons we learned. It listens to the market women themselves, and in the end makes recommendations for all stakeholders in the process.

SMWF is grateful for the support UNDP has given this project, which will share these lessons not only in Liberia but more broadly within Africa and with our development partners.



Thelma Awori



Mina Mauerstein-Bail

Co-Presidents  
Sirleaf Market Women's Fund

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### ABBREVIATIONS

FGD	Focus Group Discussion
FFWL	Foundation for Women of Liberia
IMF	International Monetary Fund
LMA	Liberia Marketing Association
LEAP	Local Enterprise Assistance Programme
LISGIS	Liberia Institute of Statistics and Geo-Information Services
MCC	Monrovia City Corporation
MDG	Millennium Development Goals
MIA	Ministry of Internal Affairs
NGO	Non-Governmental Organization
PRS	Poverty Reduction Strategy
ROL	Republic of Liberia
SBA	Subah-Belleh Associates
SMWF	Sirleaf Market Women's Fund
UN	United Nations
UNDP	United Nations Development Programme
UNMIL	United Nations Mission in Liberia
WOCCU	World Council of Credit Unions



## **Executive Summary**

Trade is the most important source of employment for women in sub-Saharan Africa. In West and central Africa, women traders support an average of 3.1 adult dependents in addition to children and spouses. Their work often accounts for a significant percentage of national GDP. Yet very often this essential component of national economies is neglected by national and international development policies and programs seeking to strengthen institutions, build capacity and human capital, and increase access to resources. Women who trade are often invisible, face poor working conditions and lack recognition of their economic contributions. In Liberia, female traders, more commonly known as "market women," reflect the general situation of women in sub-Saharan Africa. It is estimated that they conduct approximately 85 percent of agricultural marketing and trading, and that this activity is the main source of income for 68 percent of women.

Liberia's President, Ellen Johnson Sirleaf, the first woman ever to be elected Head of an African State, has publicly promoted and personally supported women's rights and women's empowerment initiatives through Liberia's national Poverty Reduction Strategy. This Case Study presents some of the first steps being taken in the country to find solutions to the problems facing this major economic sector. The eponymous Sirleaf Market Women's Fund (SMWF), established in 2007, has begun to address the specific needs of market women ranging from improved working conditions and human capital development to improved social services to allow them to develop as individuals and enhance their markets as drivers of the Liberian economy.

In bringing together and coordinating international and local capital and institutional resources to work with market women, their stakeholders, and their communities, SMWF aims to create detailed profiles of this important segment of the Liberian population, thereby promoting a better understanding of both the commonalities and differences of the various groups of which it is comprised. This will enable SMWF to tailor its own interventions to effectively support the coordination of public, private and civil society groups working with market women in urban and rural settings in different parts of the country. Thus, this Case Study was designed to determine who the market women are, how they work, and what they think about their personal and business goals and priorities.

Information was obtained through interviews with market women individually and via focus group discussions in 11 markets around the country, including 7 of 13 markets that were assisted by SMWF from 2007 to 2011. Also examined was the effectiveness of some of the first steps taken by SMWF to improve the lives of the market women it assisted, including rehabilitating market infrastructure, providing literacy training, and providing increased access to capital resources via microcredit. One of the critical insights gained is the close integration of personal and business elements: programs to improve the business side of market women's lives must also take into consideration the family and household conditions that drive their business strategies and practices.

Among the important contributions of this Case Study is the formulation of a typology of Liberian market women that greatly facilitates an understanding of their needs. Four types of market women were recognized within individual market populations. They were women with: 1. strong, growing market operations whose household demands are fully met; 2. small but stable market operations that support a young household where demands are met; 3. small but stable market operations that support a mature household where demands are unmet; and 4. small or declining market operations that can barely support their household. Among the women interviewed, most fall into categories 2 and 3.

The majority of market women interviewed have the same main household priority: the education of their children through secondary school and, if possible, college. Business strategies, from selection of products to sell, to raising capital and choosing mechanisms for credit and savings are invariably aligned



**RURAL MARKETS**

- 1 Totota
- 2 Zwedru
- 3 Zorzor
- 4 Saclepea
- 5 Barnersville
- 6 Zogolemai
- 7 Bopolu

**URBAN MARKETS**

- 8 Nancy B. Doe / Jorkpen Town
- 9 Duala
- 10 Paynesville
- 11 ELWA
- 12 Redemption Day
- 13 Rally Time Annex

**PLANNED MARKETS**

- 14 Omega
- 15 Ganta
- 16 Voinjama
- 17 River Cess
- 18 Robertsport

with household goals. Not surprisingly, market women consider provision of daycare and pre-school education top priorities that can help them improve and develop their marketing.

The Case Study also sheds light on a variety of market factors that provide opportunities for intervention, underlining the importance of infrastructure and the working environment. Although many needs have yet to be filled, discussions with market women showed how important the new market halls and renovations have been for them and their operations. All women housed both within and outside the market halls said that the facilities were important because they protect the marketers, their children and their goods from rain, wind, dirt and dust, and keep traders and children away from the roads. The women also noted that the structures allowed them to socialize and band together for mutual support.

While the SMWF has brought considerable benefits such as market halls and safe storage to many market women through its infrastructure program, the Case Study shows that this is only the first step toward improving the economic potential of this important sector. To make their market environment fully functional and operational, women strongly feel the need for continued interventions focusing on literacy and the upgrading of physical conditions, with emphasis on garbage disposal and solid waste management.

The utilization of market halls versus streets and space around the market is especially meaningful, as choosing to work inside or outside a market facility influences many elements of market management, including fee collection, coordination and effective leadership. A majority of women prefer to work inside the halls where they benefit from storage, security, loans, literacy, and the mutual support provided by the market community, and the savings and loans schemes that market women organize among themselves. Street traders do not enjoy such advantages.

Findings of the Case Study emphasize the importance of a comprehensive approach to infrastructure development, from effective supervision during construction to maintenance and support services (e.g., storage, refrigeration, sewage, and garbage collection), to reinforce the benefits market women seek to derive from the market as an institution. There are also a host of other elements essential to improving the physical and human capital of markets, which vary from place to place depending on the situation of the women in each market. Interventions need to be tailored to individual market profiles, hence the need to regularly update these profiles based on issues related to transport, cross-border trading (particularly with Côte d'Ivoire and Sierra Leone), banking, credit and loan mechanisms, literacy and small business training, preschool programs, water and sanitation facilities, and storage.

Levels of literacy vary from market to market and among different age groups and economic levels. Lofa County appears to have the highest levels, among older women. Although the desire for literacy classes initially appeared limited, as judged from the list of priorities among women in unassisted markets, once literacy training got underway and participants saw its benefits demand increased. Market women who had taken literacy classes all reported that these had helped them run their businesses – in particular, because they learned how to calculate, check their money, and prepare receipts. A recent internal SMWF review found a growing passion for literacy training among the women in every market community, and especially for instruction at higher levels.

At the same time, it was found that as literacy programs continue and expand, they will need to be tailored not only to the acquisition of literacy skills but also to the economic realities of those taking them. Some market women complained about the long gap between completion of level 1 and the delivery of level 2, fearing that during the interval they would forget what they had learned.

In addition, interest in literacy seemed to be tied to market women's economic status. After initial enrolment, participation dropped among low-income-earning market women responsible for their family's

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livelihood due to practical matters such as failure to provide crèches for the children who came to work with them, and lack of payment for taking the classes, which would have enabled them to hire someone to tend their stalls while they did so.

One important area for future consideration will be the issuing of credit and loans, to which market women demand access overwhelmingly for both domestic and business needs. While access to credit, loans and savings are essential for women to successfully manage their market operations, terms must be affordable and address women’s particular circumstances. At present local credit associations are the preferred mechanisms as market women trust and understand these peer-managed facilities. Bank and NGO-based microcredit schemes so far don’t appear to satisfy the needs of the majority because these systems are too administratively complicated and sometimes punitive regarding repayment. The issue of access to microcredit and savings will require further attention and a variety of strategies to meet the needs of different categories of market women.

Effective leadership will be required to address the above issues and find acceptable and affordable solutions for the development of the institutional capacity of markets and the human capital of market women. For the most part, current structures and capacities of national and local leadership organizations and mechanisms exhibit significant managerial and technical deficits that will eventually need to be addressed to ensure the long-term sustainability of SMWF support to market women. Leadership needs to be tied to policies, coordination among stakeholders, and new programs as they come on board. Good governance, both nationally and locally, will be required to ensure transparency and accountability in decision-making by the various national, county and local market administrations as they deal with legal, property, financial, and contractual arrangements, as well as partnerships with civil society and municipal governments, in administering often large, complex market institutions.

Hitherto, there have been important deficits in leadership and governance. As the Case Study shows, market women have not been given the opportunity to participate formally in leadership structures, although their experience and personal investment in the success of the markets in which they work warrants a greater and stronger role in decision-making and management. As the Liberian government and international organizations increasingly focus on making market women more visible and more effective as entrepreneurs, there will be growing opportunities for comprehensive approaches to the development of markets and market women.

This will require effective implementation of supportive policies such as the National Gender Policy and a corresponding increase in coordination efforts among stakeholders both at the national and local level. In addition, more resources will be needed to support the economic empowerment of women, the integration of formal and informal economies, and specific actions to improve the working conditions and capacities of market women. This could be an important role for SMWF as one of today’s most important champions of Liberian market development and advocates for market women. SMWF is committed to overcoming these challenges, and, as a leader of this initiative in Liberia, urges a similar commitment on the part of all stakeholders.

## **Introduction**

This Case Study shows how an NGO, the Sirleaf Market Women's Fund (SMWF), took up the challenge of improving the lives of market women in Liberia. It tells the story of how the NGO came about, undertook a bold program of construction and rehabilitation of markets to create decent working conditions for market women, and supported a variety of programs from literacy training to providing access to credit to improve the ability of market women to do business more effectively. The Case Study also examines the complexity involved in achieving these ambitious goals and reveals what was learned in the process of finding strategies to address concerns ranging from improving the organizational capacity of the NGO and achieving a better understanding of the needs of markets and market women to making sure these efforts are supported by good government policies and the international aid community. The study covers the first six years of SMWF's work. While the story would be interesting in any country, it is even more so in the context of Liberia, which suffered a decade and a half of traumatic civil war and is now involved in a major effort of national economic and social reconstruction.

The Case Study deals with women who work in Liberia's informal economy, which is quite similar to the informal economic sector in many sub-Saharan African countries. Typically, economic development strategies include gender-related activities addressing the particular economic situation of women, but for the most part focus on enabling women to enter the formal economy or improving conditions for women working in agriculture. There are very few programs dealing with market women *per se*, and even fewer NGOs that take on this challenge as their primary mission. It is hoped that the lessons learned by SMWF in undertaking this task will provide guidelines to others both in Liberia and elsewhere in sub-Saharan Africa, and in other parts of the world on how civil society in partnership with the public sector, private sector, and the international donor community can make an invisible sector of the economy a major national focus for development. (See Annexes for background documents.)

### **1. Why we need to improve the working environment of market women**

Socio-economic development programs have been concerned with specific interventions to address the status of women in many societies. These programs often involve specific interventions to bring women into the process of development and to make the development process itself gender sensitive. More recently, multilateral and bilateral development initiatives have begun to address the socio-economic situation of women at the most disadvantaged level of society, particularly women who work in the informal economy, where the great majority are self-employed. Economic analyses of developing countries, primarily in Africa, show that most people (up to 80%) work in the informal economy where salaries or direct incomes are very low, there are few regulatory mechanisms to ensure decent working conditions, and social services, particularly health insurance to protect working populations, are all but non-existent.

In most African countries, this is a macro-economic issue. In sub-Saharan Africa the informal economy contributes as much as 41% to GDP (IFC, 2012). In West and central Africa, women traders support on average 3.1 adult dependents in addition to children and spouses. Self-employment represents about 80% of informal employment, over 60% of urban employment and over 90% of new jobs. It is estimated that there are around 500,000 Liberian women involved in the informal economy of which 450,000 are market women, i.e., self-employed women selling a variety of products on a daily, weekly or monthly basis in and around municipal market structures (World Bank). The recent global economic crisis has also tended to exacerbate the informal economy. Most of these people are close to or at the bottom of the income scale, earning around \$US2 per day.

## *“God First, Second the Market”*

This huge segment of the population, nevertheless, has extraordinary potential for both job creation and income generation if proper policies are put in place, physical capacity and human capital development are improved, and appropriate resources are allocated to meet this challenge. Such strategies have potential for improving women’s conditions because 60% - 80% of women worldwide comprise the informal economy both within agriculture and in other sectors. For women in sub-Saharan Africa, around 90% of the total job opportunities outside of agriculture are in the informal economy and almost 95% of these jobs are performed by women as self-employed or own-account workers, mainly petty traders or street vendors. In many cases, there is a significant overlap between basic agricultural and non-agricultural activities as many women who raise crops are also involved in the transport of their products to markets and other points of sale, as well as storage, sanitation and waste disposal. Challenges to strengthening the economic potential of women in the informal economy have been clearly identified. They include infrastructural, institutional and economic issues as well as skills building for market women.

### **Women in the Liberian Economy**

In many post-conflict countries such as Liberia, where institutional and human resources have been seriously impaired by more than a decade of civil war, the general economic and social situation is especially aggravated. Over the last six or so years, Liberia has taken the lead on the international stage in promoting a gender-positive political environment. But despite many efforts in the policy arena since 2003, some groups, particularly the many petty traders, have not realized much benefit from the dividends of peace and reconciliation.

The Government of Liberia has faced many challenges in its attempts to rebuild the economy and deal with the devastating impact of war. Basic infrastructure had been completely destroyed. There was no electricity, no running water, and roads were impassible throughout the country. Observers described the post-conflict environment in Liberia as dysfunctional, with diminished human and social capital, devastated municipal and public infrastructure and a government severely hampered in its capacity to deliver services. Per capita GDP plummeted from a high of \$800 in the 1970s to a low of around \$50 in 1996 and has since been struggling to recover. The recent global economic crisis has affected formal economies; exports have contracted since 2007 and have yet to fully recover (World Development Indicators 2008 and IMF 2009).

With an estimated 50 percent of the population still living in extreme poverty (ROL, 2007), the government’s development agenda has been largely defined by its 2008 Poverty Reduction Strategy (PRS), which focuses heavily on investment in the natural resource sector (Werker and Beganovic, 2011). As of late 2010, however, the government had only managed to complete 214 of the 473 objectives set out in this PRS, originally scheduled to expire in mid-2011 (Werker and Beganovic, 2011: 10). Liberia numbers among the top 10 countries for official development assistance as a percentage of GNI (almost 70% in 2009, according to the World Bank).

A current government challenge is posed by the urgent unmet demand for formal and informal employment, a key priority for Liberians (Werker and Beganovic, 2011: 10). According to a recent study, the total unemployment rate in Liberia is estimated at about 20 percent (World Bank, 2010). Among the employed, only 17 percent are found in formal sector employment, 47.8 percent are “unpaid family workers” (most of them in the smallholder farming sector and very likely to be women) and a further 32.1 percent classified themselves as “self-employed without employees” (World Bank, 2010: 11). This last category captures people engaged in a wide range of informal sector activities, including those working both part- and full-time in urban and rural markets. According to a study by Subah-Belleh Associates (SBA), commissioned by the United Nations Development Programme (UNDP) for SMWF in 2007, roughly 85 percent of daily market traders in Liberia are women; the majority are the primary



## Liberia – Basic Facts

Location	West Africa	
Natural resources	Iron, timber, diamonds, gold, hydropower, rubber	
Area	111,400 sq. km = 43,012 sq. mi.	2010
Agricultural land	27.19%	2009
Population	3,887,886	2012
Principal city	Monrovia: 1,010,970 population	2011
Population growth	4%	2004-2012
Birth rate	154 births/1000	2010
Urbanization	62%	2010
Maternal mortality	990/100,000 live births	2010
Under 5 mortality	103/1,000 births	2010
Life expectancy	56 years (total)	2010
GDP growth rate	6.8%	2011
GDP per capita Income	US \$247	2010
GDP sector	Agriculture 61%; Industry 17%; Services 22%	2010
Population below poverty line	64%	2004-2010
Employment (15+, total)	58%	2009
Female employment	91% self-employed	2010
Inflation rate	10%	2008
US/Liberian \$ exchange rate	US\$1 = L\$74.25	2012
Cell phones /100 people	39	2010
Internet users/100 people	7	2009
Paved roads	6%	2000
Health expenditure per capita	US \$29	2010
Access to improved drinking water	80% Urban; 60% Rural	2010
Access to improved sanitation facilities	18%	2010
Ratio of girls to boys in primary and secondary school enrolment	73%	2000
Adult female literacy rate	55%	2009
Top ten international donors	IMF, US, France, IDA (World Bank), EU, Japan, Germany, Italy, Sweden, UK	2009-2010
Net ODA (millions)	1,432	2009-2010

### Sources:

CIA- *The World Factbook-Liberia*: <https://www.cia.gov/library/publications/the-world-factbook/geos/li.html>

Unicef: [http://www.unicef.org/infobycountry/liberia\\_statistics.html](http://www.unicef.org/infobycountry/liberia_statistics.html)

World Bank Group-Liberia Data profile:

[http://ddpext.worldbank.org/ext/ddpreports/ViewSharedReport?&CF=&REPORT\\_ID=9147&REQUEST\\_TYPE=VIEWADVANCED](http://ddpext.worldbank.org/ext/ddpreports/ViewSharedReport?&CF=&REPORT_ID=9147&REQUEST_TYPE=VIEWADVANCED)

World Bank Group-Millennium Development Goals:

[http://ddpext.worldbank.org/ext/ddpreports/ViewSharedReport?&CF=&REPORT\\_ID=1305&REQUEST\\_TYPE=VIEWADVANCED&DIMENSIONS=126](http://ddpext.worldbank.org/ext/ddpreports/ViewSharedReport?&CF=&REPORT_ID=1305&REQUEST_TYPE=VIEWADVANCED&DIMENSIONS=126)

World Bank Liberia Country Brief:

<http://web.worldbank.org/WBSITE/EXTERNAL/COUNTRIES/AFRICAEXT/LIBERIAEXTN/0,,menuPK:35620>

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breadwinners in their households (SBA, 2007: 23). Most of these women make small profits from their market operations (SBA, 2007: 27), but they have the potential to contribute in important ways to the economy, given the support needed to do so.

Liberia’s informal sector includes a variety of activities, especially petty trading within and around markets in large and small urban areas. The markets comprise covered concrete structures, sometimes multistoried, as well as simple tables in a cordoned off area. There are two distinct populations: people who work within the physical confines of the structures, and those who work on the surrounding streets and roads. They sell a variety of foodstuffs, some of which they may grow, and a variety of dry goods and household items, textiles and clothing. As part of the informal sector they are self-employed, don’t have cash except when they borrow money to buy goods, usually on a daily basis, don’t have any regulatory or social protection and don’t pay taxes. Those who work in markets usually rent stalls from a local market association and pay fees for various services such as sanitation or storage, if such amenities are available.

Larger urban markets are open every day, while smaller markets may be open only once a week. It is estimated that women conduct approximately 85 percent of agricultural marketing and trading in Liberia (Kinder and Stanger, 2008). In the Liberia Market Review, published in 2007 and sponsored by the Ministry of Agriculture with assistance from the European Commission, the Food and Agriculture Organization of the UN (FAO), the World Food Program (WFP), and several Liberian agencies, figures from Monrovia showed that street vending/petty trading was the main source of income for 38 percent of the women, followed by 30 percent who identified themselves as market women selling goods in the daily markets around the capital. In contrast, only 17 percent of males indicated that their main source of income was petty trading and five percent identified themselves as market men. These figures suggest that, at least in Monrovia, the largest city in the country, women make up 83 percent of petty traders working in daily markets. The 2007 SBA study, mentioned above, found a similar percentage in urban markets outside of Monrovia. Thus, market women working in the informal sector are a critical component of the current Liberian economy; not only do they grow most of the food but also, through income earned from their market activities, feed most of the population.

### **Reaching women not benefitting from the peace dividend**

Liberian women have been active in development for decades. In the 1970s, when Liberia took advantage of the first generation of Women in Development programs, they played a major role in bringing about resolution of the civil conflicts of the 1990s (see *Liberian Women Peacemakers: Fighting for the Right to be Seen, Heard and Counted*<sup>1</sup>) and the early years of the first decade of the 21<sup>st</sup> century. These women were particularly effective in establishing international and regional collaboration networks through which they were able to present their case to international bodies. However, women in the informal sector have not benefited despite this activism, the development of new networks, various legal and development associations and gender-focused poverty eradication strategies, and a variety of women-in-development financed programs. Peace-building activities have not translated into measurable development outcomes, at least in part because they have not been sufficiently represented in national and local government decision-making structures.

Although the government has developed a series of gender-sensitive policies, government agencies have not been able to effectively implement them because of financial and human resource constraints and other more pressing economic development issues. In many sectors development has been left to NGOs, particularly international NGOs, who for the most part follow the agendas of international donors. Even when donors emphasize the economic development of women, the focus tends to be on

<sup>1</sup> Edited by the African Women and Peace Support Group and published in 2004 by Africa World Press, Trenton, NJ.

agriculture-related programs, export-related industries, and integration of women in the formal economy. Such interventions have so far excluded the estimated 450,000 market women who are self-employed. Large-scale national programs for women in development such as those of the United Nations over the past several years have primarily focused on institution building, coordination, and training for formal employment. Furthermore, institutions directly empowered to support markets and market women have been weak. The Liberian Marketing Association, established in the 1970s, currently does not have the requisite managerial, technical or financial ability to take on a leadership role, for example in improving market environmental conditions through means such as garbage disposal. Leaping into this gap, SMWF has developed a concept paper it is now using to seek funds for solving this major problem.

Because of public sector institutional deficits, leadership devolved to civil society. With the support of the new administration of President Ellen Johnson Sirleaf, an NGO called the Sirleaf Market Women's Fund (SMWF) was established to raise funds for and carry out activities to improve the working conditions, business capacity, and social service support of this group and thereby contribute to the reconstruction and economic growth of Liberia. The new NGO's agenda included building a market infrastructure that would ensure a safe and healthy working environment, support services such as water and sanitation, storage facilities, access to credit, training for literacy and small business development, and social services including access to health care and daycare for children who accompany market women to work.

## **2. Creating two institutions dedicated to supporting market women**

The Sirleaf Market Women's Fund (SMWF), named in honor of the Liberian President, the first female head of state in Africa, was created by overseas Liberians and friends of Liberia in the USA, many of whom had co-authored the book: *Liberian Women Peacemakers: Fighting for the Right to be Seen, Heard and Counted*<sup>1</sup>. They met to celebrate the President's election and then decided that, to complement and expand the national reconstruction efforts, they would set up a non-governmental, tax-exempt organization to assist the restoration of urban and village markets and support the market women's contributions to their families, communities and nation by providing services such as literacy training, business education, and access to micro-finance. To function effectively and ensure continuity, SMWF/USA determined it would need an autonomous counterpart organization in Liberia, later called SMWF/Liberia, initially housed in the Ministry for Gender and Development. The new President had committed herself and her government to supporting market women, yet in 2006, setting up a new institution, even with government support was a risky undertaking with major challenges, the three most important being finding staff, mobilizing resources, and deciding what to tackle first among many pressing needs. During the civil wars and internal dislocations, many Liberians had emigrated and a lot of those with managerial competence who remained had been recruited by international NGOs. This environment was hardly conducive to establishing a local NGO with major economic and development goals on its agenda. Nevertheless, it has succeeded. Several factors were conducive to the SMWF's success as a viable institution, and one that captured the attention of the international development community:

### **Establishing SMWF as an international fund-raising organization**

The NGO began in the US by selecting a Steering Committee whose 11 volunteer members held three initial meetings early in 2006 and organized an event with President Sirleaf and potential donors on 21 October at the Hilton Hotel in New York City. There, two pledges of \$50,000 each were added to smaller contributions already received. These first major grants launched SMWF as a fund. They were tax-exempt, thanks to a generous gesture from the African Women's Development Fund/USA, which already had a US tax-exemption. The Steering Committee, which became the US Board in 2008, identified a *pro bono* law firm to assist in establishing SMWF as a not-for-profit, non-governmental organization

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that could solicit tax-exempt contributions, and it was formally established as a non-profit 501(c)(3) NGO based in New York City, effective April 2007.

During that first organizational year, 2006, the Steering Committee requested the Government of Liberia to establish SMWF/Liberia as an autonomous corporation based in Monrovia with its own Governing Board and a two-person staff that would prepare to implement activities with funds the New York office would secure, and which could eventually raise its own funds. This procedure was clearly the reverse of that of most international NGOs, which seek to register *themselves* as local NGOs to carry out activities. In retrospect, the strategy worked because it had the support of the Liberian government, and because SMWF/US started with a staff primarily composed of volunteers who were active or former UN staff (including UNDP and FAO retirees and the first Director of UNIFEM, the precursor to UN Women) and included Liberians and Americans with Liberian experience. Together, they brought skills in fundraising, proposal development, technical oversight, and financial management and were also able to tap into networks of other experts to serve as volunteers in areas such as communications, management, and health. The group facilitated networking with the donor community and other development institutions and continues to do so. Among its main roles, SMWF/US fosters confidence in the managerial and governance capabilities of its Liberian counterpart, assuring potential donors that resources will be both well spent and accurately accounted for in accordance with international standards.

### **Launching partnerships with key government agencies**

To meet the challenge of providing technical support and oversight by government agencies, given the scarcity of Liberians equipped with the technical capacity to address the multiple needs of market women, SMWF/Liberia adopted a strategy of partnering with the government and constituted a Board of Directors made up of representatives of government and civil society bodies concerned with the country’s development agenda. They included representatives from Liberia’s ministries of Public Works, Gender and Development, Agriculture, Trade and Commerce, and Health and Social Welfare, as well as from semi-governmental organizations such as the Liberian Marketing Association, and market women themselves. The Board was chaired by the Minister for Gender and Development.

### **Raising funds from multiple sources**

SMWF/US was able to rapidly create a diverse funding base. Since inception, it has succeeded in raising close to \$6 million from multilateral organizations (UN Women, UNDP, UNIFEM), foundations (NoVo Foundation, Speyer Family Foundation, African Women’s Development Fund), and charitable associations (Alpha Kappa Alpha Sorority, Inc., Sister Fund, Global Fund for Women), plus hundreds of individuals.

### **Strengthening organizational capacity**

Focusing on the organizational development of SMWF/Liberia, in 2011 SMWF was able to make substantial progress in strengthening the Monrovia office through a grant from the UN Women’s Fund for Gender Equality, which enabled it to expand its market rehabilitation and construction program, and a grant from UNDP to strengthen its communication and advocacy activities. These grants enabled SMWF/Liberia to hire additional technical and management staff, move into new offices and buy new equipment. At the same time, they made it possible to reinvigorate the NGO’s internal management capacity by hiring a new full-time executive director and restructuring the membership of its Board of Directors with representatives from the private sector and civil society. Board members contributed expertise in education, human resources management, architecture and public works, finance, public health services and program management. The new Chairperson has extensive experience in working with UN agencies and bringing in local expertise in international donor relations.

As part of the organizational development efforts, in June 2011 the SMWF/US visited Liberia to conduct

a team-building exercise focusing on the roles and functions of the US and Liberian offices. SMWF/Liberia's Board will provide technical supervision, undertake local fundraising, and focus on oversight of financial matters and the performance of various program sub-committees. One of the new Board's important responsibilities will be to ensure that the public understands that the NGO, despite its eponymous namesake, is not related to the President. As a civil society, SMWF must keep out of politics. SMWF/US will continue to be primarily a fundraising organization and, as such, will have the primary fiduciary responsibility of reporting to donors. The visit also provided an opportunity to train the staff in developing work plans using the approach of the UN Women results framework.

These changes hold promise for strengthening the implementation, oversight, quality control, and support roles of SWMF/Liberia and gradually shifting decision-making and other functions to the country. However, it is anticipated that human resources will continue to be a major concern over the next few years until Liberia manages to fill in the huge deficits of human technical and managerial capital it lost during the decade and a half of civil war. The innovative approach in SMWF's governance structure has established a precedent for dealing with such constraints. A philosophy of continued and expanded partnering with many different organizations through contracts and association will enable SMWF to meet new human resource needs as they arise.

### **Starting off with an ambitious program**

As a nascent NGO beginning with a bold strategy of market construction and rehabilitation, one of the most important issues SMWF had to confront was how to start up activities that would put itself on the map, demonstrate serious commitment to improving conditions for market women, establish a presence and leadership in supporting them, and focus attention of the larger donor community on this group and the need to make support for it a vital part of their commitment to reconstructing Liberia. As its first major activity, SMWF was able to convince UNDP to contract a survey of markets around the country to provide baseline data and fundamental knowledge about them. Carried out by a local consulting company in 2007, funded by UNDP, the survey provided a detailed analysis of market conditions and economic activities, as well as a profile of market women and their families and households. The first major study of its kind, it guided the SMWF's second major decision to focus the bulk of its program on infrastructure as the leading edge of development.

The first set of grants and donations from various multilateral organizations, foundations and individuals addressed the rehabilitation and construction of 13 markets. Using the funding for infrastructure was a high-risk decision because of the complexity of managing construction projects, and the need to rely on relatively weak government capacity to supervise the various processes, including deciding on the scope of the work, hiring contractors and ensuring high quality. It was also a bold decision because few donors support major infrastructure programs (though this is beginning to change), and a credible program of this kind implies doing more than pilot programs. There are an estimated 224 markets in Liberia and SMWF is gradually working towards its current target of 50 markets to be constructed or renovated. A grant from the UN Women's Fund for Gender Equality in 2010 will enable SMWF to support the construction and renovation of eight markets – still a long way from the 50 slated for attention, and even farther from the 224 markets that exist.

SWMF/US has shown that it can raise funds for construction from the private sector, as shown by the generous half million US dollars raised from the US-based AKA Sorority Foundation to construct the Omega market in Montserrado County. More importantly, SMWF doesn't have to do it all. It will have succeeded if it can mobilize resources from the government, international donors, international and local NGOs and the private sector to invest in Liberian markets and the women working in them. The spirit of market restoration ignited by SMWF has spread, and other groups are now joining the effort.

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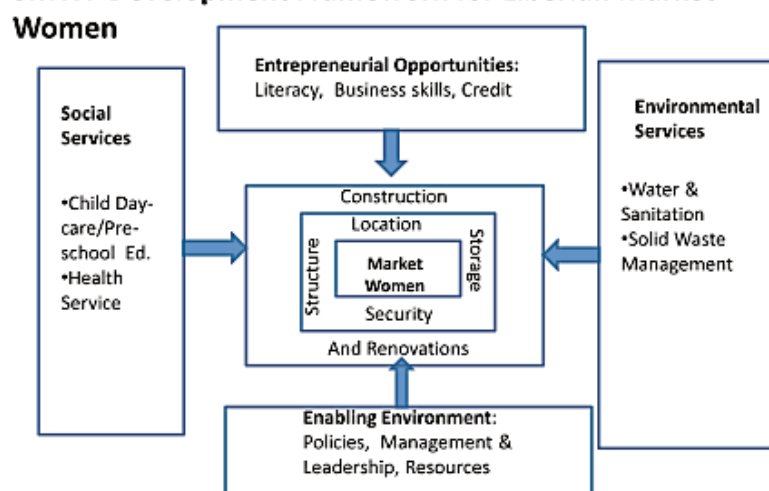
At the same time, SMWF/US began to address literacy training, which will be substantially expanded by the UN Women’s Fund for Gender Equality grant. SMWF is also exploring ways to expand and improve microcredit facilities for market women. Continuing to think big, it is seeking funds for a new initiative: addressing the problem of garbage disposal, a major issue that affects the market environment.

### Operating as a learning organization

Though it is a small NGO, the SMWF did not hesitate to take on large interventions, despite the fact that so much can go wrong due to their complexity. It began by contracting other NGOs with relevant technical expertise, and then used continual reviews and assessments to identify issues affecting the success or failure of its efforts, integrating the results of these reviews into future programming. As part of its work plan for the UN Women’s Fund for Gender Equality grant, SMWF/Liberia organized a lessons learned workshop for stakeholders, covering activities carried out from 2008 to 2010. This review was a wide-ranging assessment of SMWF’s first generation of programs in construction, adult literacy and microcredit. With a great deal of frankness and candor the stakeholder team addressed issues of implementation, attitudes of market women in the 13 sites covered, and use of resources. Table 1 presents the results of the stakeholder program review, which proved enormously valuable, not only because of the lessons learned but also because its forthright assessment of problems inspired confidence in the program’s integrity and transparency.

This analysis revealed a number of common themes and constraints that need to be addressed in the program’s future development: management capacity; decision-making processes and adherence to regulatory and oversight norms; the need for a strategic framework to guide decisions; and the need for better internal management systems, especially financial and program monitoring and evaluation. Overall, this review process brought home the lessons of the importance of robust management systems to meet internal, beneficiary, stakeholder and donor expectations and the need for market women and other stakeholders to own the programs through their involvement in decision making, management and oversight.

### SMWF Development Framework for Liberian Market Women



This review attests to SMWF’s commitment to strengthen both its core institutional capacity and systems and its partnerships with beneficiaries. The newly configured SMWF/Liberia Board of Directors and the project’s Executive Director are now addressing these constraints and the lessons learned have already been incorporated into plans for the execution of the new four-year program funded by UN

Women. This program focuses on building more effective management systems in the Monrovia office, especially with regard to finance, monitoring and evaluation, as well as codifying internationally recognized procedures for procurement and oversight of contractors and consultants. Its *Integrated Policies and Procedures Manual* has been completed and published and is now operational. SMWF has demonstrated that it can take action to improve its organizational and institutional capacity, take on major program initiatives, and function as a learning organization.

SMWF has also taken on a multi-dimensional challenge to create a decent working environment for market women. The components of this challenge and their inter-relationships are depicted below: The following pages will discuss these challenges and interrelationships and the way SMWF is meeting them.

**Table 1: Results of stakeholder review of first phase of SMWF Interventions in 13 markets**

<b>Intervention</b>	<b>Implementation</b>	<b>Market Women's Views (120 participants)</b>	<b>Use of Resources</b>
<b>Construction</b>	<ul style="list-style-type: none"> <li>&gt; Quality compromised by lack of adequate government supervision</li> <li>&gt; New facilities compromised by lack of maintenance planning</li> <li>&gt; Garbage disposal not addressed</li> <li>&gt; Ownership of construction programs compromised by insufficient stakeholder involvement in planning</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Often excluded from planning process</li> <li>&gt; Excluded from oversight of contractors, resulting in use of poor quality materials</li> <li>&gt; Markets constructed didn't conform to specifications</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Low-quality materials used due to paucity of reliable contractors and insufficient government oversight</li> <li>&gt; Costs for construction and renovation underestimated</li> <li>&gt; Contracting process did not always follow accepted procedures</li> <li>&gt; Market women had few opportunities for feedback</li> </ul>
<b>Adult Literacy</b>	<ul style="list-style-type: none"> <li>&gt; Dropouts high because training conflicted with market activities</li> <li>&gt; Interest in literacy, business, credit and leadership training grew among continuing participants</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Not enough space or teachers (due to inadequate compensation) to meet demand</li> <li>&gt; No incentives to stay in training and leave market activities</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Compensation for trainers inadequate due to poor budgeting</li> <li>&gt; Poor management of contract with literacy group</li> </ul>
<b>Microcredit</b>	<ul style="list-style-type: none"> <li>&gt; SMWF loans considered too small</li> <li>&gt; Loan program didn't match market women's business goals</li> <li>&gt; Association of loans with the President caused repayment problems</li> <li>&gt; Limited staff capacity weakened implementation</li> <li>&gt; Choosing appropriate partner proved essential for success</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Small size of loans resulted in limited interest</li> <li>&gt; Criteria for taking loans did not promote repayment</li> <li>&gt; Program staff did not reinforce need for loan repayment</li> </ul>	<ul style="list-style-type: none"> <li>&gt; Management of loans and repayments were not computerized</li> <li>&gt; SMWF lacked capacity to manage or oversee credit program</li> <li>&gt; SMWF program confused with government program due to NGO's name</li> </ul>

### 3. Rebuilding markets and strengthening market women’s entrepreneurial skills

Markets have always been a significant part of the Liberian economy. The first were built as early as 1834 and expansion and construction have continued into the 21<sup>st</sup> century. Market development got a substantial boost in the 1970s during the period of President William R. Tolbert when there was a significant increase in the roads network. (SBA, 2007: 2). Nearly half the current markets were established in the past 30 years, from the 1980s on. Most markets were established by small groups of marketers with the assistance of local communities, authorities or private individuals (SBA, 2007: 2). There are now an estimated 224 markets throughout Liberia, and about 450,000 women working as traders in and around the market structures.

There are two main kinds of markets: the weekly and the daily markets. The weekly markets attract producers from rural areas, itinerant traders selling dry and imported goods who travel the regular market circuits, and retailers from daily markets. Many rural women bring their produce to sell at these weekly markets, and purchase the household items that they need at the same time. The daily markets cater to largely urban populations of non-food producers who need to buy food and other goods. The sellers, mostly women, are urban dwellers and full-time retailers, though some are also crop producers. They sell goods in and around defined market areas, made up of wooden market stalls and market halls. Urban daily markets often operate under unsanitary, unhealthy and congested conditions (ROL, 2007). Of the 224 markets identified in 2007, approximately one-third are daily markets, while the other two-thirds operate periodically or weekly. The “central belt” that runs from Montserrado to Nimba dominates, containing more than one-third of all markets (ROL, 2007).

#### Understanding the market environment

A major problem, recognized by many advocating the economic empowerment of women, has been the lack of basic information about women in the informal economy, which is critical for both the for-

**Table 2: 13 Markets supported by SMWF from 2008-2011**

MARKET	COUNTY	MEMBERS/SELLERS	Covered in Case Study
Jorkpen Town (aka Nancy B. Doe)	Montserrado	1050	Yes
Paynesville	Montserrado	265	Yes
Barnersville	Montserrado	1100	Yes
Rally Time	Montserrado	1250	
ELWA	Montserrado	800	
Redemption Day	Montserrado	900	
Duala	Montserrado	2500	
Totota	Bong	2000	
Saclepea	Nimba	4000	Yes
Zorzor	Lofa	500	Yes
Bopolu	Gbarpolu	1000	
Zogolemai	Lofa	200	
Zwedru	Grand Gedeh	5000	
<b>TOTAL</b>		<b>20565</b>	



mulation and evaluation of national policies. Rectifying this has been a goal of the Liberian government. SMWF has taken up this challenge as part of its efforts to assist market women, promoting a major survey of market women in 2007, financed by UNDP, and several subsequent surveys, including the one for this Case Study, as a means of continually learning about the needs and dynamics of the people with whom it is working and the institutions that serve this group.

For this case study, the market survey set out to capture basic information on infrastructure and the physical and social requirements for a functional market and a decent working environment for market women. Table 2 shows the 13 markets supported in SMWF's first phase of market construction and rehabilitation, and those revisited in detail for this Case Study. (See map, page 2.)

The current Case Study reviewed the seven markets listed below, five from the first phase of reconstruction and rehabilitation (see Table 2) and two scheduled to receive support, namely Ganta (underway and expected to be completed in 2012) and Voinjama. Counts of sellers and tables may vary as each market is highly dynamic. All except Ganta are managed by the Liberia Marketing Association (LMA).

### **Current status of markets**

#### **Jorkpen Town Market, Monrovia**

The Jorkpen Town Market (aka Nancy B. Doe Market) is located in the Sinkor District in central Monrovia, the capital of Liberia. It is a three-story, concrete closed market building in good repair. The market is well-managed and clean, with all its marketers assigned areas designated according to their products. The market has 419 tables and 330 marketers. There are empty tables inside the market hall and traders operating illegally behind the building, which backs onto a main road.

#### **Paynesville Market, Monrovia**

Paynesville is a suburb of Monrovia, known for its "Red Light" commercial district, one of the largest market areas in Liberia. This market comprises 34 acres of land, most of it occupied by squatters. There are two market halls, one built and the other renovated by SMWF. The halls have 650 tables but only 450 marketers, so there are quite a number of empty tables. There are also a lot of street vendors operating illegally in front of the market.

#### **Barnersville Market, Monrovia**

Barnersville is a suburb of Monrovia. Its market has two halls, both built by SMWF, and between 230 and 250 tables, with 200 to 250 traders. There are no vendors trading in front of the market. There are some empty tables in the market because some market women stay home when they can no longer afford to pay their daily rental fees or buy goods for sale.

#### **Ganta Market, Nimba County**

The Ganta market, one of the largest in Liberia, has been structured as an independent association – the Ganta Marketing Association – since 2004 because it was not receiving any benefits from being part of the LMA. Although SMWF has not yet started any construction work in Ganta, an assessment has already been carried out (SMWF, 2011c). The market structure is made up of wooden stalls that have corrugated iron and tarpaulin coverings and are divided into four sections, for clothing, plastics, meat and fish, and dry goods and vegetables. People from in and around Ganta and the neighboring country of Guinea come to this market to sell. There are approximately 8,000 people trading with 5,700 tables available. Some marketers can trade only three times a week because there is not enough space.

#### **Saclepea Market, Nimba County**

The town of Saclepea is 45 kilometers from Ganta. It has both a daily market in town and a weekly

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market just outside of Saclepea, where a larger market hall was recently constructed by SMWF. On Tuesdays, the regular market day, the grounds are crowded with people from Ganta, neighboring villages and counties, and Côte d’Ivoire and Guinea. Over 2,000 people are accommodated at Saclepea’s Tuesday market, many of them itinerant traders, but there are only 1,398 tables. The new market hall was intended to re-house market traders from the daily market, but this has not yet happened. According to the Market Superintendent and the market women this is because there is not enough secure storage and there are no schools nearby. On market day women carry goods to sell with the help of their children, whom they often take out of school for this purpose.

### **Zorzor Market, Lofa County**

The Zorzor Market is composed of 400 tables during the regular daily market and accommodates 4,000 to 5,000 tables on Thursdays, the special market day when people and marketers come from Guinea and nearby counties and villages to sell and buy. It has two market halls, one of which was constructed by SMWF.<sup>2</sup> Women trade both within and outside, around the market area.

### **Voinjama Market, Lofa County**

Voinjama market is the largest market of five in the district. Like the Saclepea, Ganta, and Zorzor markets, hundreds of marketers and buyers from nearby villages and counties as well as people from Guinea and Sierra Leone travel here on its weekly market day. The market comprises four buildings, with 205 tables in these buildings and 500 tables outside. Some women sit on the ground outside the market halls and sell foodstuffs and vegetables. SMWF is planning to construct a new market hall and provide other services for this market in the near future so that these women can move inside.

Table 3, (following page), summarizes the SMWF’s achievements in the construction and rehabilitation of markets visited for this Case Study.

## **Requirements for a functional market environment**

The 2011 SMWF stakeholders’ review highlighted various management challenges in undertaking interventions at the scale attempted by this fledgling NGO. Interviews with market women during that review as well as interviews with market women in the nine markets covered in this Case Study highlight other critical features inherent in the process of building or rehabilitation in an environment as complex as a market. While there are many common features, priorities and needs vary considerably within individual market environments and in terms of market women’s interests and experiences.

### **Well-designed market infrastructure**

New market halls in almost all assisted markets reviewed for this Case Study were placed close to or on the site of the existing market halls, with the exception of Saclepea and Totota, where market halls were constructed on the existing site of the regional weekly market, just outside of the town.

A comparison of the responses of market women working in SMWF-assisted markets, and those operating in the two unassisted markets shows how important the new market halls and renovations are. All women in and outside the market halls said that they were very valuable because they protect the marketers, their children and their goods from rain, wind, dirt and dust, and keep the traders and their children away from the roads. The women also noted that the market halls allowed them to socialize and band together for mutual support. Market leaders at market and county levels said that the main new halls enabled them to keep the market areas clean, create order in the market and area surrounding it and provide greater security against potential thieves.

<sup>2</sup> The visit to Zorzor coincided with a weekly market somewhere else in the district. Many of the regular daily marketers had travelled to that market. As a result, the new market hall constructed by SMWF was almost empty.

**Table 3. Infrastructure and services supplied by SMWF by market**

	<b>Building renovations</b>	<b>New market halls constructed (including concrete tables)</b>	<b>Warehouse supplied</b>	<b>Toilets/latrines</b>	<b>Water /Pumps supplied</b>	<b>Daycare/School facilities supplied</b>	<b>Other benefits provided</b>
Jorkpen Town	Yes, renovation of a three-story market hall with concrete tables and storage under tables	No	No, only concrete tables with storage	Yes, 33 toilets supplied inside the market building	No, on mains supply	School was built inside market, but LMA leased it to a private individual	Revolving loans Literacy classes Children's playground Bank
Paynesville	Yes, renovation of one market hall but did not replace old and leaking roof	Yes, one small single-story market hall with small warehouse; concrete tables not provided	Yes, one room in new market building	No	Yes, two hand pumps provided, but one is broken	No	Revolving loans Literacy classes
Sadepea	No	Yes, one large single-story market hall constructed out of the town on the site of the weekly market; concrete tables not provided	Yes	Yes, three latrines supplied	Yes, one hand pump provided (now broken). A second one supplied by UNHCR	No	Revolving loans and literacy classes offered to women selling in the town market
Zorzor	Yes, renovation of one market hall, but concrete tables not supplied	Yes, one new market hall constructed; concrete tables not provided	Yes	Yes, three latrines supplied	No	No	Revolving loans Literacy classes
Barnersville	No	Two new market buildings constructed, but concrete tables and flooring not supplied.	No	Yes, three latrines supplied	Yes, One hand pump (no longer functional).	No	Revolving loans and literacy classes

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Space was still available inside many of the markets, while traders continued to operate around or in front of the market halls. Market women generally believe that there are more customers by the roadside and that these street traders “steal their customers.” Despite this, the majority of women seem to want to work inside the halls because street traders do not benefit from the services provided such as storage and security, loans and literacy, as well as the mutual support stemming from the market community and the traditional savings and loans schemes that market women organize among themselves.

### **Storage and security**

Warehouses were constructed in all markets visited with the exception of Jorkpen Town. In Jorkpen Town, cement tables were built with under-the-table storage areas. There are also cement storage tables in Rally Time Market (not visited for this Case Study). The lack of storage continues to be the most serious infrastructure-related constraint on market operations in Liberia, followed by lack of market halls, as the absence of these facilities makes it impossible for women to stock produce for more than a day at a time, which adds to transport costs as well as the physical burden of transport (ROL, 2007). Most markets also provide security guards at night to protect goods from robbery – a service for which women usually pay extra. Where there is no guard for a new warehouse, as in the Zorzor market, goods are not safe. Nor are they fully protected even in Jorkpen Town market, a multi-story market in a closed unlit building where thieves hide indoors at night. Market leaders say that they do not have the funds to hire professional security services to secure the goods.

All market women interviewed for this Case Study supported the importance of storage for the success of their market operations and described the difficulties encountered among women who did not have access to secure storage. This was particularly evident in comparing the testimonies of women in markets with secure warehouses such as Paynesville and Barnersville and women in Saclepea Town Market where storage was noted to be particularly hazardous. In both cases, transport of goods was an obstacle for many women, especially elderly women, who spoke about the exhaustion and pain they experienced in transporting goods over long distances on their heads. Women who are being asked to relocate to a new market building on the outskirts of the town of Saclepa say they will only be willing to do so if adequate storage is supplied.

### **Environmental needs**

#### **Water and sanitation**

Water shortages occur in all the markets visited. SMWF tried to address this problem by providing small tanks and pumps. However, the markets continue to have limited water supply, either because of the small size of the tanks (Ganta and Saclepea markets), because the pumps break down (Paynesville, Saclepea and Barnersville markets) or because no water is available in the first place (Zorzor market). Three out of the four hand pumps installed by SMWF were not operational at the time of the Case Study.

Inappropriate design of latrines renders some unusable. There is also high demand for toilet facilities. SMWF constructed a small number of latrines in several markets and installed flush toilets in the Jorkpen Town market. However, in all markets with the exception of Jorkpen Town, there are not enough toilets, given the number of traders. Many have to use other facilities, sometimes paying to do so. According to the women interviewed, the latrines appear to have been poorly designed and constructed. In the Zorzor and Barnersville markets they are almost all full but women said that they continue to use them because they have no other options. The findings indicate that in both markets, the latrines are not deep enough. In Barnersville there is the additional problem of sewage overflow around the markets during the rainy season.

Underestimation of water needs and municipal water costs has forced discontinuation of flush toilets. In Jorkpen Town, 33 toilets were provided by SMWF and water was supplied through the municipal mains. However, after two months, the market association received a huge bill which it could not afford to pay. It has since closed down the toilets on two floors, keeping open only the first floor toilets, which are flushed with water from a well.

### **Solid waste management**

In all the markets women were concerned about the accumulation of garbage and the health hazard this presents. Every market visited, except for Jorkpen Town, has an unmet demand for solid waste management. Garbage accumulates due to the density of people in and around markets and market administrators complained that local residents also use markets as a place to dump garbage as there are few facilities for getting rid of it. Garbage therefore piles up inside the markets and attracts flies until it is disposed of, which in some markets happens only once a week. As the LMA does not have the capacity or funds needed to address this issue, SMWF is working on a proposal to alleviate this major problem.

### **Social protection needs**

As is typical among those self-employed in an informal economy, Liberian market women rarely if ever have any type of legal or social protection and are in need of basic social services to reduce the burdens that interfere with their ability to tend to their businesses. SMWF has made efforts to address their main concerns.

### **Daycare**

Lack of daycare for the small children many women bring with them to market is a serious problem. Women say that they can easily lose sight of their children when dealing with customers. Also, accidents around markets that are close to main roads frequently occur and women fear for young children's lives.<sup>3</sup> There are no government-run daycare facilities in Liberia and the majority of market women are not able to afford to keep their children in private daycare. While the LMA is supposed to provide this service, it does not have the resources to do so. So far, only a few markets have daycare, but none that were visited for this study.<sup>4</sup> SMWF's goal is to provide daycare facilities among its support services, but this did not occur during the project's first phase. SMWF also plans to supply playgrounds for children. There were none of these at any of the markets visited, with the exception of Jorkpen Town market, which had one that appeared to be empty.

### **Schools**

There was some demand among women for elementary schools inside the market, though this was only a priority in the Jorkpen Town and Saclepea markets. At the Jorkpen Town market there is a school housed inside the market hall, but it is owned by a private individual and the market women cannot afford to send their children there.<sup>5</sup> In Saclepea, where the women are being asked to relocate to a new market building on the outskirts of the town, they said that they would be more willing to do this if there were a school nearby.

<sup>3</sup> In Ganta a young girl of 11 was recently accosted in the market and sexually assaulted. No other cases of sexual assault or misconduct were reported in any other market reviewed.

<sup>4</sup> According to the LMA, Rally Time, Logan Town and Waterside markets have daycare.

<sup>5</sup> In Jorkpen Town, there is a private school in operation within the market hall. In 2005 this school was leased from the LMA by a private individual who is charging fees that the market women cannot afford. The original plan was for the school to serve the market women. The market administrators would like the LMA to take back control of the school, but nothing so far has been done to rectify the situation. While the legalities and the terms of the lease are being negotiated, the school is still in operation.

### **Health clinics**

In each of the market towns reviewed, there is a clinic and/or a hospital locally available to the market women, except for Zorzor, where the hospital was a 40-minute drive away. In general, clinics inside the markets are not top priorities, except in Jorkpen Town and Zorzor, where women expressed considerable concern about the number of road accidents.

### **Literacy and adult learning services**

Women in the two unassisted markets (Voinjama and Ganta) did not indicate a huge demand for literacy classes. However, from discussions with women in SMWF-assisted markets, it is evident that demand increases rapidly once women have actually taken the classes and seen their benefits. Market women who had taken the literacy classes all reported that the skills acquired had improved their ability to run their businesses as they learned how to calculate, check their money, and write receipts. However, several issues remain to be addressed.

As noted in the stakeholder review, it will be important to find ways to maintain attendance for participants who are largely low-income-earning market women responsible for their families’ livelihoods (2011a: 8). In addition, market women who complete a level 1 course want level 2 to start quickly so that they can continue to improve rather than forget what they have learned. Of course, literacy levels differ among market women according to their levels of education. The greatest demand is likely to come from older women who have lower levels of schooling. Long-term planning for literacy will have to take into consideration the demographic and educational profile of market women as well as matters of finance.

### **Economic resources needs**

Markets operate on cash and credit. Petty cash is the main currency of most transactions, but market women regularly need lines of credit to do business as well as to satisfy the needs of their households. As will be seen in the next section, household and market needs are frequently merged in the minds and work routines of women traders. One of the most widely recognized concerns is the need for easy access to credit. (See box on *susu*, page 24.) SMWF has made efforts to provide credit facilities to enhance opportunities for women’s economic empowerment and several issues important for making economic initiatives effective have emerged from experiences in the first 13 markets, as described below.

### **The SMWF revolving loan fund**

To successfully manage their market operations, and at the same time, meet their household needs, many women depend on regular supplies of credit to buy the goods they sell and/or cover the education fees of their children. However, the demand is for affordable loans and repayment terms that address women’s individual circumstances. (How women manage their households and market operations is covered in more detail in the next section.)

As already noted, SMWF has been proactive in addressing credit needs, initiating microcredit services in 2008 with a small grant received for that purpose and launching credit activities in markets being constructed or rehabilitated. As of 2011, a total of US\$26,600 had been disbursed in rural markets and US\$35,100 in urban markets to 663 women in 10 of the 13 markets covered (King, 2011). In 2011 an assessment of microcredit was undertaken by SMWF to determine its future role in this type of service.

In this Case Study, five of seven markets reviewed had microcredit programs (Jorkpen Town, Paynesville, Saclepea, Zorzor and Barnersville). Table 4 shows the distribution of loans in 10 markets, given to

women in groups of six. Those in markets outside Monrovia were able to borrow US\$50 and those in Monrovia markets, US\$100. Every group has a secretary and there is a vetting committee that decides who is creditworthy. The loan is paid back over four months, with a one-month grace period and repayment in three monthly installments. The group also pays “interest” (10 percent or 15 percent on the loan) but this is returned to the women in the form of a rebate if the entire loan is paid back on time. Once the repayments are made, the money in the replenished fund can be loaned to another group of women. This program, run by SMWF, has been very popular among women because the loans have been affordable, and allow for more flexibility than other loan products women have used (see box). The market leaders and women interviewed reported virtually no defaulting on loan repayments, although the SMWF lessons-learned document reports heavy delays in some repayments, which would have limited the number of loan beneficiaries (SMWF, 2011a: 8).<sup>6</sup> A high level of default has been reported for other NGO loan products (King, 2011) and women interviewed for this Case Study believed that there were high levels of default among some of their peers.

#	County	Name of Market	# of Beneficiaries	Status
1	Bong	Totota	20	Micro-finance ongoing
2	Gbarpolu	Bopolu	40	Micro-finance ongoing
3	Grand Gedeh	Zwedru	0	Not yet
4	Lofa	Zogolemai	0	Not yet
5	Lofa	Zorzor	134	Micro-finance ongoing
6	Montserrado	Barnersville	72	Micro-finance ongoing
7	Montserrado	Duala	0	Not yet
8	Montserrado	ELWA	40	Micro-finance ongoing
9	Montserrado	Jorkpen Town (Nancy B. Doe)	167	Micro-finance ongoing
10	Montserrado	Paynesville	50	Micro-finance ongoing
11	Montserrado	Rally Time	40	Micro-finance ongoing
12	Montserrado	Redemption	20	Micro-finance ongoing
13	Nimba	Saclepea	80	Micro-finance ongoing
	<b>Total # of Beneficiaries</b>		<b>663</b>	

Unfortunately, there is insufficient data to determine with any certainty whether these loans have led to real and measurable business growth. Experience from more traditional lending practices in which market women participate (discussed in the next section) suggests that small loans mainly keep them afloat rather than enable them to expand their business. A number of other outstanding issues need to be taken into account in any further iteration of a microcredit program.

<sup>6</sup> The 2011 micro-credit review notes that, “in many cases, market women were reluctant to repay loans because they believed that SMWF was associated with the President ... and that the loans were simply a way for the government to help them out of poverty”(King, 2011). It may be that this occurred in one or two of the markets surveyed for the 2011 review and are therefore isolated cases as no one reported defaults during visits for this Case Study. It may also be that market leaders interviewed misreported the extent of default. Without further investigation, it is hard to know for sure.

### **Equitable and reasonable loans**

Open and transparent loan procedures seemed to be lacking. In some places, the administration said that it had made sure to distribute loans fairly so that everyone had an opportunity to benefit from the scheme. However, in other markets, notably Jorkpen Town, it appeared that one woman had received four loans, while others did not get any at all. Market leaders said that the loans were only given to trusted recipients, while the women who did not receive them said that the loans were going to family members and friends of those on the vetting committee, including market leaders. Women in markets complained that a US\$50 loan was too small because a single purchase for their market stall costs more than that. Most women wanted loans of at least US\$100 or US\$150 and some with larger market operations wanted them to be even bigger.

### **Security of the loan fund**

Moving cash is risky. The Paynesville market women claimed they had recently been robbed of one of the monthly loan repayments, though how this occurred was not clear. They said that they were organizing among themselves in order to repay. Loans may be more attractive and better managed through the introduction of new technology, such as mobile banking, which is supporting the informal sector in many countries.

### **Sustainability of the loan fund**

No interest was paid on the current SMWF loan, as this is paid back to the women in the form of a rebate after they have paid off a loan. This is good for the market women because it makes the loans more affordable. On the other hand, it means that the amount in the revolving fund will not grow over time and, with inflation, its value may be reduced. The SMWF loan mechanism is therefore not yet a sustainable solution to women’s demand for affordable loans, so the model may need some modification to ensure its long-term utility.

### **Management of the SMWF loan initiative**

SMWF reviewed the loan program in December 2011 (King, 2011) and highlighted a number of challenges. These include: delays in repayment, effective monitoring, and accounting. In light of the challenges identified, it has been suggested that SMWF explore partnering with other micro-finance organizations working in Liberia that may be better equipped to manage a microcredit program.

#### ***NGO microcredit programs in Liberia***

*Many other NGOs implement microcredit and micro-loan programs in Liberia, such as BRAC, Liberty and Leap in Lofa and Nimba counties.<sup>7</sup> Interviews showed that most women in Lofa and Nimba (less so in Monrovia) had either experimented with such NGO loan products or knew of women who had. Women take out the NGO loans in groups of five, and make repayments weekly over a four- or five-month period, along with interest of from 18 to 25 percent. If one woman defaults, the rest of the group must cover her payments. Women say that the weekly payments are too demanding, and that they were misinformed about the repayment terms. It is also possible that these terms had not been adequately explained to them. Either way, the women were not clear about what the implications would be if one of them failed to meet a payment. They were horrified to discover that when someone defaulted, the police were called and the defaulter was jailed and had to be bailed out by the market administration. The women reported that this had happened many times, particularly in Ganta and Voinjama, where the markets are not assisted by SMWF.<sup>8</sup> Interviewees said that some*

<sup>7</sup> BRAC, LEAP and Liberty are all micro-finance organizations operating in Liberia.

<sup>8</sup> It was not possible to verify whether this has anything to do with the fact that the two markets where this was most extensively reported were unassisted.



women had “run away” when they were unable to pay, meaning that they simply disappeared and could not be found. This is a desperate measure and not one that anybody would undertake unless they felt under serious threat. These experiences seem to have left women wary of taking loans through these modern schemes. The majority to whom we spoke had paid off their NGO loans and said they would not take out any more, or in one or two cases, would do so only on an individual basis. Some of the women in Voinjama said that they are caught in a “vicious cycle of borrowing” from which they cannot escape. SMWF is requesting support to invite specialists from Kenya and Malawi to visit Liberia and discuss the applicability of their innovative and highly praised savings and credit systems in the Liberian setting.

### Banking

Transaction difficulties can pose barriers to adopting new practices. This is illustrated by a pilot modern banking operation in one Jorkpen Town Market where SMWF partnered with Ecobank to establish a small banking window to give marketers easy access to bank transactions. Women expressed little or no interest in banks and utilization of the service appeared to be very limited. Market women agreed that as much as they favored the idea of a bank, in practice using one obstructs their business because they do not regard banks as fully functional. They complained of having to wait in long lines to be served while leaving their tables unattended and said that the computer system frequently breaks down. They also said that securing loans from the bank requires too many bureaucratic procedures.

### Market Women's Priorities

Given the diverse range of requirements for a functioning and decent physical and social environment, the strategic issue for market women is one of priorities. Interviews with individual and groups of women attempted to draw out a list of these, which can be used as a basis for making decisions. Table 5 summarizes what market features top women's priority list. As can be seen, there is considerable variation among women from market to market.

	<b>Priority 1</b>	<b>Priority 2</b>	<b>Priority 3</b>	<b>Priority 4</b>
<b>Jorkpen Town</b>	No affordable school	No nursery or daycare	No clinic	
<b>Paynesville</b>	No daycare facilities	No cold storage	No garbage disposal	
<b>Saclepea Weekly Market<sup>9</sup></b>	Need for secure storage in new market	Need for affordable daycare in or near new market	Need for affordable school in or near new market	
<b>Zorzor</b>	No daycare facilities	No clinic/hospital	No cold storage	
<b>Ganta</b>	Need for market hall	No daycare facilities	Need for affordable loans	Lack of water supply and toilets
<b>Voinjama</b>	Need for cold storage (for some women) and daycare (for all women – more important than new market hall)	Need for affordable loans	Lack of water supply and toilets	
<b>Barnersville</b>	Need for water drainage	Water coming in on both sides of market hall (and corrugated protection rotting and coming away from building)	Toilets already full and overflow in wet season	

<sup>9</sup> NB. The discussions around priorities for the market women in Saclepea were focused on what services would need to be supplied at the weekly market site in order for the women to relocate there from the daily market in town.

## **4. Market women’s capacities to maintain and grow their businesses**

### **A typology of market women**

In trying to strengthen the economic capacity of market women, it is important to recognize that the groups, although mainly concentrated toward the bottom of the economic pyramid, are hardly monolithic. In fact, market women in Liberia constitute a fairly heterogeneous community defined by the welfare of their households and the successes of their small business enterprises. Interviews and group discussions with market women from the nine markets covered in this Case Study allow the development of a social and economic typology comprised of four distinct groups that range from those who have very small market operations (the majority) to those whose businesses are growing, and from those who have stable market operations to those who are struggling. Stability and struggle in the market are often intertwined with stability and struggle in the household. The four main types of market women are characterized by having:

1. a strong, growing market operation where household demands are fully met.
2. a small market operation supporting a young household where demands are met.
3. a small, stable market operation supporting a mature household where demands are not met.
4. a small or declining market operation that can barely support the household.

The main variables for assigning market women to these categories are presented in Table 6. Profiles of typical market women in each category follow.

#### ***The susu, based on trust***

*The susu is a traditional revolving savings/loan scheme that works as follows: a group of people agree to pay a pre-determined amount of money into a savings pot (managed by one of its members) on a regular basis, daily, weekly or monthly. Each day, week or month, the total amount collected is given to one of the group members, each of whom gets a turn to receive the money. Most susu groups have between 20 and 40 members though some have up to 100. Most women participate in between one and three different susus, involving a mix of daily, weekly and monthly funds of varying amounts to which they contribute.*

*The women think of the susu as a means of obtaining an interest-free loan, or as one woman characterized it, “intelligent credit.” The important thing about it is that there are no background checks; the susu is based on trust and the cash is available in time of need or emergency. In order for the scheme to work, considerable trust must exist among the participants and women will go to extreme lengths to ensure they pay into their susu on time. Failure to pay is a betrayal and can have extreme consequences such as the exclusion from all susu groups.*

#### **Type 1: A strong growing market operation where household demands are fully met**

Only two of the 18 women interviewed for this Case Study have businesses that are growing. Both are mature married women who sell high-value manufactured items such as plastic bowls and cosmetics. Both have an income that they themselves earn, in addition to their market income. One is also married to a man with a salaried income. These women have educated their children through high school and some of these children have now entered college. They are also taking care of grandchildren. They can and do take on loans and also participate in traditional loan schemes such as *susu*. They use some of their loans and *susu* credits to develop their businesses.

**Table 6. A typology of women and their market operations**

	Description of household and market operation	Types of goods sold	Household income and extended family structure	Childcare arrangements	Amount of loans and credit	Main market and household investment strategy	Education of children
<b>Type 4</b>	A strong growing market operation where household demands are fully met	Manufactured items (plastics, cosmetics)	Married, second income, supporting extended family dependents including grandchildren	Can afford private day care	Formal individual loans of varying amounts and <i>susu</i>	Develops new lines of business using loans and <i>susu</i> . Sends children to college	In high school and will go to college
<b>Type 3</b>	A small stable market operation supports a young household where demands are met	Dry goods, small household items, fish, meat	Young, single or with boyfriend who is supportive, and living with parents/family	Family provides daycare	<i>Susu</i> average US\$150 + per month, some loans	Focuses on developing the household, not the market	Daycare provided at home; children in elementary school
<b>Type 2</b>	A small stable market operation supports a mature household where demands are unmet	Dry goods and vegetables, <i>fufu</i> , small household items, fish, meat, second-hand clothes	Sole breadwinner. Single, or married with unemployed husbands, supporting extended family dependents	Brings children to the market	<i>Susu</i> between US\$50 and US\$100 per month, some capacity to take on loans	Tries to add small things to the market table. Sends children to school	Children make it as far as high school; youngest in the market with mothers
<b>Type 1</b>	A small or declining market operation that can barely support the household	Vegetables only and dry goods	Sole breadwinner. Single, vulnerable, only has dependents and no support from family	Young children are brought to the market	<i>Susu</i> US\$0 - US\$40; does not have capacity to take on loans but may still do so	Goods on credit ( <i>self-pay</i> ). May have outstanding unpaid loans	Children may not make it through high school

### **CHRISTINA (TYPE 1)**

*Christina is 47, married with four children, one in high school and three in college, and four grandchildren in her care. She sells plastic bowls in Paynesville market and has a small drinks stall that her daughter manages in the evenings. She used to be a secretary, but the market brings in more money and her colleagues treat her better there. She also runs a seasonal palm oil business and sometimes has an income from teaching literacy classes. Her husband has a salary of US\$300 a month. The total annual costs for her children’s high school and college fees are US\$2,000 and she has had to take one child out of school because she can’t afford these expenses. She hires a nurse to take care of her four grandchildren. She has one daily susu amounting to US\$100 a month and regularly takes loans from BRAC, an international NGO providing microcredit services (see box). The last loan she took was for US\$400. She finds the SMWF loans too small.*

### **Type 2: A small growing market operation supporting a young household where demands are met**

Thirteen market women fall into the Type 2 or Type 3 category of household, where businesses are stable or possibly growing in very small increments over long periods of time. Types 2 and 3 market operations are alike in many ways because their proprietors sell similar types of low-value market goods – fish, dry goods, vegetables and food staples such as rice and *fufu*. However, there are some important differences.

The main difference is that Type 2 households tend to have younger children and the market women live with parents or family members who provide daycare. They therefore have more opportunities to invest in their market operations. Some of the young women also have boyfriends who are living with them or supporting them in different ways. “Profits” (i.e. the amount of cash put aside for *susu* and savings clubs – around US\$150 a month in these households) are largely ploughed back into the household and used for tuition fees, house construction costs, support for relatives, and to purchase items for the market table. There were four women in the Type 2 group.

### **LOOLU and YVONNE (Type 2)**

*Loolu is 36, single, and has been working in the Zorzor market for four years. She has no schooling. She has two children of her own, one in school and one in daycare. She also takes care of her deceased aunt’s child, also in daycare. Her daughter, in school, has a full scholarship and the daycare costs for the younger children are L\$1,920 per semester per child (roughly US\$25). She lives in her father’s house and takes care of him while the children live with her mother. She sends people to Monrovia to buy her fish, purchasing three or four cartons at a time and selling each for L\$550 profit. She uses the money for a susu. She also buys five boxes of chicken feet a week, which she sells to cover her food costs. She receives a susu payment of L\$2500 a week, which she uses to pay daycare fees. She also supports her brother with a loan.*

*Yvonne is 29 and has completed 7th grade. She is not married but lives with her boyfriend. They live in the house of her grandmother, who is 98, and whom Yvonne cares for. She has three children of her own, one, four and seven years old. The four- and seven- year-olds are both in school. She also supports two of her sister’s children. Yvonne’s sister takes care of the one-year old while Yvonne sells fish and chicken feet in Ganta market. Her boyfriend has a motorbike that he uses to taxi people around, earning around L\$400 or L\$500 a day, though this income is very unstable. Yvonne makes*

*between L\$500 and L\$700 profit a day. She puts L\$350 of her earnings into a daily susu, giving her a monthly susu of around US\$150, which she uses to pay school fees (US\$250 a year). She is planning to buy a plot of land for a house. She has been selling in the market for six years and says that even though her business has not developed very much during that time, her knowledge of how to run it has improved.*

**Type 3: A small stable market operation supporting a mature household where demands are unmet**

In contrast to Type 2 market women, Type 3 women tend to be more mature (i.e., tend to have older children and many more demands made on their income). There were nine such women in the study. Most were single, and of those who were married, all but one had an unemployed husband living at home. Some of these women do not own their home and are paying rent. "Profits" in these households vary from US\$50 to US\$110 a month and are largely invested back into the household – in the form of tuition fees and, for some households, construction costs – rather than into their businesses. Emergency health care and funeral expenses also prevented business growth. Many of these women had taken on interest-bearing loans and paid them back. But although they have the capacity to take out loans, they need specific loan products to meet particular circumstances.

**KEBEH (Type 3)**

*Kebeh is 31 and has been working in the Zorzor market for 16 years. She finished first grade, lives with her mother, but is building a house with four rooms. She has three children, two girls and one boy, aged 17, 13 and 6. All are in school. The 17-year-old helps her mother in the market in the afternoon while the 13-year-old goes to school in the afternoon and helps in the market in the morning. The school fees for all three children are US\$85 per semester. Kebeh's mother is helping her raise the children. Kebeh says that even though her daily income is low, it is enough to buy food and small items for the market stall. On market day, her earnings can be as high as L\$3,500. She spends L\$1,000 a month on rice and L\$100 a day on fish and other food items. She has one weekly susu of L\$1,000, which she can collect every six months. When she last collected, she received L\$25,000 (roughly US\$350) from the susu. She used it to pay school fees and put money into her house.*

**Type 4: A small or declining market operation that can barely support the household**

Three women interviewed had small or declining operations and were barely able to maintain their households. They sell low-value vegetables or dry goods and their incomes are barely able to support themselves and their children. They use various coping mechanisms to survive, including participating in *sus* of very small amounts. They are unable to manage interest-bearing loans and are struggling to keep their children in school. These women are especially vulnerable in that all are single and without any support from family members. One was elderly and disabled and one was a lone teenage girl with a tiny baby. Two of the women were taking care of disabled dependents. Two of them were young and apparently no longer in contact with their families. One had been raped during the war and her first child was the result of that rape.

#### **MARTHA (Type 4)**

Martha, around 90 years old, is almost blind. She had six children, but only one daughter is still living. This daughter became paralyzed after the birth of her last child. Martha is widowed and taking care of five grandchildren. The oldest granddaughter is 21 and looks after her paralyzed mother at home while Martha sells cassava leaves in Saclepea market, which she buys on a sell and pay system. The other marketers look out for her. She spends L\$100 each day on food for the family and pays L\$200 to a traditional loan club every second Saturday.

#### **Regional and other variations in income and profits**

There are some regional differences among the women in terms of wealth or poverty and levels of education. Market women in Lofa struggle far more than their counterparts in Nimba and Monrovia. Household and market conditions often reflect prevailing economic conditions across counties and regions. For instance, the monthly profit from a *susu* of women in Lofa averages between US\$30 and US\$60, while elsewhere the average is around US\$100 or above per month. Schooling levels in Monrovia and Nimba, especially among young women, are higher than in Lofa. Monrovia market women including those in Type 3 households owned a generator and a TV. These items were much less common among the Nimba and Lofa women. Most owned a mobile phone however, as this is now considered a basic necessity for market women.

#### **Managing households on market incomes**

Despite the differences within the larger community of market women, the majority of these women in Liberia operate on limited income with little or no investment capital, which leads to small-scale returns on whatever they do manage to invest. According to the SBA study in 2007, daily sales from roughly three-quarters of all marketers amount to less than L\$1,000, or about US\$13.50 (SBA, 2007: 27). Many of the poorest women use their market earnings to cope with household demands, often in the absence of another breadwinner. A minority of market women manage to grow their market operations. But wherever they are on the market/income continuum, market women enter the informal economy because they need to feed their families.

According to the SMWF’s 2007 market survey, almost 60 percent of all marketers (84 percent of market women) started their businesses as the primary source of income for their families (SBA, 2007: 26). Some women start out by selling low-value vegetables such as greens, fresh peppers or bitter balls. Some receive financial help from friends or family members to start their businesses, while a small number come from other jobs or professions from which they bring their own investment capital. How successful they are is linked to the structure and internal capacities of the household, including the number of dependents, adults capable of and bringing in a second income, labor availability (from the household and the extended family) and domestic labor requirements, including childcare. Cash incomes from markets are primarily used for the household but have to be carefully balanced with the expenses required to maintain the market operation. Investments to grow that operation are secondary to expenditures for basic needs.

#### **Households: Marital status, dependents and household labor**

Out of 18 women interviewed, 11 were single and four were married to men who were unemployed. All were the sole or main breadwinners in their households. In 15 cases, the income from the market was the only income entering the household. The remaining three women were married to men who were bringing in income, but in all three cases the women said they were earning more than their husbands. As one woman put it, “We are the husbands.”

All the women interviewed had between two and six children of their own. Around half of these women were also taking care of other children (often grandchildren), so were responsible for between five and eight children. Some of the women with younger children were living with parents and their mothers or sisters were supporting them with childcare. Most women said they were also supporting relatives in other ways. In return, older children and adolescents living at home were expected to support the market operation by carrying goods, setting up stalls, selling items on market days, or providing childcare. The SBA study found that over one-third of market women are helped by children (SBA, 2007: 19). Interviews suggested that both boys and girls help out, with girls taking on domestic tasks such as childcare. On the other hand, the unemployed adult men were "sitting down" at home, assisting neither in the household nor in the market.

### **Households: Keeping a roof over one's head**

The extended family both benefits from and supports the market enterprise. Profits from the market invariably go towards meeting household expenses for food, shelter and education or the purchase of a plot of land to build a house. Out of the 18 women interviewed, around half of the older market women have built (or inherited) their own homes, while younger women tend to still be living with parents. A few women – only four in the sample – are renting. Of those women without their own homes, most have purchased a plot and have already started to build a house, or are saving for and planning on buying a plot in the near future.

### **Households: Education**

Almost all market women have the same basic life objectives: to manage the household and get their children through high school. Another equally important objective – much harder to achieve – is to get their children a college education. The way that market women manage money and invest in their businesses is largely geared towards achieving all three objectives, though most women rarely achieve the third. Some of the market women are educated, though most have only a few years of schooling. Of the 18 women interviewed for this Case Study, six had finished high school and none had gone to college. Eleven women (67%) either had no schooling whatsoever or had completed only the first or second grade. Similarly, the 2007 survey found that 70 percent of marketers had barely any or no schooling (2007: 25).

All women, whether educated or not, send their children to school. Generally, the women prefer the private education of the largely mission schools over the significantly cheaper state-provided education for their children because they believe it is better.<sup>10</sup> All the women interviewed also pay school fees for the children of friends and relatives because market women are considered "rich" compared to those whose households rely mainly on crop production for their incomes. Only two women out of 18 could afford to send their children to college. Most women leave it to the children themselves to find a way to pay their own college fees. One woman had gone into serious debt trying to cover fees for her son in medical school. With the exception of the highest earners, most interviewees said that the high cost of school fees is one of the main obstacles to being able to invest in and grow their businesses.

### **Doing business in the informal economy**

Market women face a host of constraints that prevent them from earning enough to expand their micro-businesses.<sup>11</sup> However, the main obstacles mentioned during the interviews almost always had to do with their household rather than market-related factors such as transportation, prices and competition. However, the latter do form major barriers that improved literacy, business skills and easier access to credit can help to overcome.

<sup>10</sup> See comments on the Liberian education system in Werker and Beganovic, 2011.

<sup>11</sup> A complete analysis providing details on the dynamics of the supply and demand of specific commodities and products that women sell in different parts of the country is beyond the scope of this Case Study.

### **Purchasing and transporting goods**

According to a 2007 FAO-sponsored Market Review, the single largest constraint on market operations is the high purchase price of goods (ROL: 2007: 42). The LMA attributes the high prices to the fact that many wholesalers also operate as retailers, and therefore undercut the small retailers (Interview, LMA, December 2011). Women shop around at the wholesale markets to get the lowest prices but report that they usually get the highest prices – and lowest profits – because they often have to take goods on credit and cheating is common in these kinds of arrangements. The women also report being cheated when they cross the border into Guinea to obtain goods to sell, due largely to lack of knowledge about exchange rates and limited French language skills. But the overarching constraint for market women as small business entrepreneurs in the informal economy is that they, themselves, must do everything it takes to run the business. Lack of literacy and business skills makes it all the harder.

All market women outside of Monrovia who come to the capital to buy goods considered transportation costs to be a major constraint – to varying degrees according to the distance from Monrovia. Women find ways to overcome some of the cost constraints by designating one person to buy for a group. Each market has its unique constraints.

### **Monrovia markets**

The women in Monrovia experienced the fewest problems in procuring goods, as Monrovia is a seaport and the main entry point for imported commodities and manufactured items. In Greater Monrovia two locations serve as terminal markets. According to the 2007 Liberian Market Review, the *Gbobachov* market at the Red Light area in Paynesville and the two “Kuwait” markets in Duala are the main distribution points for agricultural produce brought from rural areas (ROL, 2007: 20). At these markets, the bulk-breaking intermediaries (*gbobachovs*) buy the produce from the wholesalers and distribute it to other markets in Monrovia. Both retail and wholesale activities occur at these markets. Market women we interviewed said that they travel to and buy goods directly from the Red Light market, paying cash upfront or negotiating terms of credit or *Sell-Pay* (see below).

### **Ganta and Saclepea markets**

Many market women are international or cross-border traders. Market women from Saclepea get their goods in Ganta, and some also travel to Guinea to purchase directly from traders. The women make short trips, usually hiring a motorbike to go to the first town just inside the Guinean border to make their purchases. While they can come and go fairly easily with payment of a small bribe, they say that transportation costs eat heavily into their profits.

Ganta is the second largest city and has one of the biggest daily markets in Liberia. It is a major trading post between Monrovia and the eastern counties and a venue for the export of high-value natural resources, including rubber, timber and iron ore. It is also the main gateway from Liberia into Guinea, where a variety of goods are bought and resold in Ganta to retailers. Palm oil is the main commodity going over the border into Guinea in large quantities.<sup>12</sup> At the same time, according to the Liberia Market Review, several food commodities found in almost all markets in Liberia originate in Guinea such as dried hot peppers, sesame seeds and groundnuts. Other goods from Guinea include dry beans and pulses, dried okra, and tomato and onion “dust” (powder made from ground, dried tomatoes and onions). Of all the urban marketers outside of Monrovia, those in Ganta probably face the least constraints related to poor transportation and roads as Ganta is well integrated into the road and transportation networks that link it to Monrovia and the eastern counties of Liberia. The market appears to

<sup>12</sup> Ganta is the main export staging post for palm oil. It is estimated that the market handles some 90,000 liters of palm oil every week during the marketing season, of which 60 percent is exported to Guinea. This volume makes Ganta one of the largest regional palm oil markets in the basin (WFP, Cross Border Trade and Food Security, Liberia and Sierra Leone, May 2010, P.9).



be developing its own wholesale trading sector, which will mean that market women from Ganta and Saclepea will not need to make the long journey to Monrovia to purchase goods.

### **Zorzor and Voinjama markets**

Lofa is one of the counties in Liberia that was most affected by the latter part of the civil war. Many people left the area as refugees in 1999 and the early 2000s when it became a main area of armed conflict. As in all the markets reviewed, some women stayed during the fighting, continuing to find and sell goods along the roadsides, while others left for Guinea. In January 2004 people began to return from refugee camps in Guinea and Sierra Leone and to rebuild their lives. Although Lofa has considerable natural resource endowments, it does not have iron ore or rubber like Nimba, and it has barely begun to exploit its timber or mineral riches. It is therefore not a particularly wealthy county, as reflected in the generally lower levels of market activity and profits for women in Lofa compared to those in Monrovia and Nimba.

As District capitals, both Voinjama and Zorzor are the focus for producers and itinerant traders from the surrounding area and also attract traders from over the border in Guinea. However, in both markets there are greater supply issues and other constraints than in other markets, which make it harder for women to develop stable market operations. Women travel to Monrovia for most of their non-perishable goods such as oil, salt and chicken broth cubes. They purchase different dry pulses and vegetables in Guinea. Vegetables are bought from local producers in the surrounding areas. One of the main constraints for women in Zorzor is the high cost of travel to Monrovia. This is reflected in prices for all goods, which in Voinjama, as well, are higher than in most other Liberian markets, according to the *Liberian Monthly Price Monitor* (LISGIS, 2011).

Distance, road conditions and vehicles are especially burdensome for women from Lofa trading in raw fish. The Voinjama – Zorzor – Gbarnga road, a key trading route, is not paved, which increases travel time. To make matters worse, trucks and buses often break down. Fish must be kept in an icebox on the return journey – a minimum seven-hour drive from Monrovia to Voinjama made even longer when trucks break down en route. As the ice melts, the fish starts to spoil and may already be starting to rot by the time it reaches the market. As a result, cold storage in these markets is in particularly high demand.

### **Dealing with competition**

The kinds of goods sold by market women can be ordered roughly, according to their value, to include vegetables, staples, oil and condiments at the lower end, followed by fish. The proportion of food and non-food sellers among market women interviewed roughly corresponds to the proportion found in the SMWF 2007 survey: 50 percent of all marketers are engaged in selling foodstuffs, the majority of whom are women (SBA, 2007: 26). Although there are relatively low start-up costs in setting up a market stall to sell food, there is a trade-off: women face heavy competition for customers. In the FAO Liberia Market Review's assessment of constraints on market retailers, competition was ranked second in a list of the main constraints, after the high cost of purchasing goods (ROL, 2007). Women who sell vegetables and small dry food items experience the highest level of competition from new entrants into the sector. Their profit margins are low. Worse, interviews for this Case Study suggest that women can get trapped for a long time selling low-value foodstuffs. Most of the women interviewed who were in their late thirties or older and selling dried goods and vegetables had been doing so for 20 years or more. However, a commonly expressed goal is to graduate from selling vegetables and dried goods to selling products with higher market value such as fish. Market women also said that there were frequent arguments among the women selling fish, and that the disagreements were almost always over customers. The intensity of competition over fish sales is partly due to the fact that the shelf life of raw fish is very short and spoilage is common, especially in Voinjama and Zorzor because of transportation constraints, as mentioned above. As most markets lack cold storage facilities, losses on daily

catches can't be made up the next day. Although fish can be dried when it starts to turn, women prefer to sell fish raw because dried fish has lower market value. Fish is therefore one of the riskier products to sell in markets but it is also a food staple across Liberia and very much in demand.

Most women aspire to get into selling high-value manufactured items such as plastic goods and kitchenware, which have a long shelf life and therefore involve much less risk of lost income over the long run. One of the fishmongers interviewed had added a few baskets of dry goods to her table as a way of trying to develop her business. It is not clear how successful this kind of strategy may be. The only woman we interviewed who had a successful market stall selling plastic bowls had start-up capital and went straight into selling these goods. However, start-up costs for higher value items are generally beyond the reach of most market women.

### **Managing the household and market enterprise**

Market traders deal in large amounts of cash relative to their actual profit. Much of the cash they handle is simply to cover operating costs. In order to manage their operations successfully, market women need to maintain cash flow at a level that allows them to cover daily household/business expenses (food, rent, transportation, fuel) and costs for ongoing purchases for their market stalls. To keep their businesses solvent and meet household needs, women need the business acumen to calculate income, expenses and credit. Basic literacy, numeracy and business skills vary from market to market, but for the self-employed, some of the more traditional approaches seem to work most effectively. The mix of goods on stalls and the way income is used often reflect women's strategies to meet household needs.

#### **Generating income**

Income from sales for most marketers is generally low. The 2007 SMWF survey found that close to three-quarters of all marketers were earning less than L\$1000 a day in sales in 2007 (2007: 27). Women interviewed for this Case Study reported incomes from sales (not profits) varying from L\$2,500 (US\$34) to L\$500 (less than US\$7) a day, but all women said that on some days they would sell almost nothing. Profits also varied widely, with women unable to be specific about the actual amounts.

#### **Calculating expenses**

Food is the largest expense for most households (except for those where homes are rented) and is generally a daily or at least regular ongoing cost. Most women said that they spend between L\$150 and a maximum of L\$250 a day on food for the family, often using goods from their own stalls to supplement what they purchase. One of the ways in which women manage their household budgets is by singling out one or two specific products from which the proceeds from sale are used to purchase family food. For example, women selling fish usually also sell chicken feet and use proceeds from the sale of the latter to buy family food supplies. Women selling dry goods often also had a table of vegetables and used proceeds from the sale of these for food.

#### **Savings, credit and *susu***

Market women need to save income that they do not use for daily expenses to pay for school fees, building costs, bulk market purchases, and expenditures for healthcare, funerals and other emergencies. Cash on hand needs to be protected from the constant demands for support made on market women from needy relatives and dependents. Systems for storing cash and accessing it when needed, with a degree of flexibility built in to allow for emergencies, are a critical component of their business-household strategies for meeting expenses. The most common form of storing cash for market women is the traditional *susu* (see Box, page 24.) All the women we spoke to, with only one exception, were involved in some form of *susu* or savings and loan scheme. Another local savings institution is the *club*.

The *club* involves a group of people putting in money on a regular basis over a period of time – often up to six months or a year – and then sharing all the money contributed at the end of the period. The total amounts women put away in these schemes varies from US\$50 to US\$150 a month.

### **Calculating profit**

Profit from such small market businesses is not easy to calculate, partly because the women do not keep track of, or separate, household and market expenses. The technical meaning of profit is widely used by market women when they are referring to single transactions, for example, when taking goods on credit from a producer or wholesaler. When asked about aggregate profits, however, most women say their *susu* is their profit. While money contributed to or received from a *susu* is not profit in a technical sense, for market women it is an important measure, akin to profit, that allows them to keep track of how well they are managing their enterprises. For example, a drop in the capacity to pay into a *susu* over time indicates a crisis in the market and the household.

In terms of actual cash measures of profit, the average total amount from *susu* savings is between US\$50 and US\$150 a month. Out of this credit amount, women pay fees for schools and school uniforms, spend on construction costs, make bulk purchases for their markets, and may also provide support to relatives. Most of the women interviewed were managing to maintain their households from their market income, but were not expanding their businesses. Profits were ploughed back as investments into the household rather than the market. Thus, even though the women aspired to grow their market operations, most were unable to do so because of the value placed on their children's education.

### **Coping with cash flow crises**

Because of the widely fluctuating incomes of many market women, they organize and manage their markets in reaction to changing conditions. While a regular flow of cash is essential to their operations, there are also additional mechanisms in place that allow women to deal with shortages of cash.

The structure of the *susu* – its flexibility in particular – is what makes this an important coping mechanism for market women. The social relationships and trust implied within these savings groups provide valuable support in times of crisis. Market women can and do ask their families for support when relatives have means or regular cash income but the help they can depend on from this source is limited.

Market women often rely on other marketers as a social support network. One way they do this is to negotiate their proceeds from a *susu* in advance to pay for emergencies by jumping the queue. When women experience a cash flow crisis, they can also resort to *sell-pay*, whereby they take goods on credit from producers or wholesalers and return the principal after the sale. Most women said that they do *sell-pay* as a last resort, when they do not have access to sufficient cash to purchase goods directly. They make very little profit from *sell-pay* arrangements and don't like to use them because they can more easily be cheated when they do.

Other mechanisms to cope with cash flow crises include cutting back on certain expenses such as food or fuel costs. The one area where women refuse to cut back is education. In only one case did a woman consider pulling her children out of school when she could no longer afford the fees because she had experienced a consistent drop in her market income. She claimed that this drop had occurred as a result of being moved inside a market hall to trade.

Overall, the *susu* appears to be the single most important dimension of a sustainable household and market operation in that it is an informal and flexible system that allows women to negotiate with each other to gain access to funds in emergencies. This is one reason why women will continue to maintain their involvement in these institutions even if they have access to more formal loans. The women interviewed for this Case Study had not taken bank loans, for which collateral is required, and it is unclear

whether most would even be able to do so. There are a number of programs operating in Africa that help women to use *susu* as a form of collateral, but these were not found to be operating in Liberia. Credit Unions and co-operatives currently do not exist in the country.<sup>13</sup>

## **5. Creating an enabling institutional, policy and management environment for market women**

As with many other socio-economic development initiatives, the long-term prospects for improving market women’s work environment and their entrepreneurial functions need a combination of strong institutional capacity, national and local leadership, and a favorable policy environment. Current challenges include strengthening the technical and managerial capacity of the Liberia Marketing Association, developing and expanding local leadership among market women, and ensuring that effective policies get translated into action on all fronts.

### **Strengthening the institutional context for markets and market women**

One of the most important developments in regard to markets was the establishment of the Liberian Marketing Association (LMA) as an autonomous government institution to serve as a mechanism to organize and manage the markets. In 2006, the government mandated that all traders operating in the market milieus join this Association, though as noted above there are markets such as the Ganta Market that have formed their own association. As of 2007, only around 70% of markets were affiliated with the LMA. The Association has been a major partner of SMWF and the director of the national office sits on the SMWF Board of Directors.

### **Institutional challenges faced by the Liberia Marketing Association<sup>14</sup>**

The LMA acts as the umbrella organization for markets and bears responsibility for maintaining market infrastructure around Liberia. It was officially formed by an act of national legislation in 1976 which gave market traders the right to organize themselves under the name of the Association and conferred on LMA the sole authority over the establishment, building and operation of local markets in Liberia (SBA, 2007: 14; Interview, LMA, December 2011). As such, any market that wanted to operate had to affiliate with the LMA.

### **Organizational and governing structure**

At the national level, the LMA has a Board of Directors, headed by the National Chairman, who is appointed by the government. This is the policy-making body. Its executive arm, also government-appointed, is headed by the National President. At the county level, there is a County Board and a County Executive, appointed either by the Ministry of Internal Affairs, the Offices of the County Superintendent, or the LMA (SBA, 2007: 14). The local market administration and its board are also appointed. Market Superintendents run the day-to-day affairs of individual markets. The Superintendent has a Deputy and a Secretary who are responsible for registration of market traders and record management, including receipt and documentation of revenue (SBA, 2007: 15). Table Leaders supervise the market traders within a particular commodity group. A Market Board, made up of traders, tribal leaders and other prominent citizens (SBA, 2008: 14) is supposed to ensure representation of people from all the different tribes, regions and border countries operating in the markets (interview LMA, 2011). The

<sup>13</sup> The country's original credit unions ceased to exist at the outbreak of the first war in 1989, but there are plans to resuscitate them under the leadership of the Liberia Credit Union National Association. [http://www.woccu.org/newsroom/releases/Credit\\_Unions\\_Re-emerging\\_in\\_Liberia](http://www.woccu.org/newsroom/releases/Credit_Unions_Re-emerging_in_Liberia)

<sup>14</sup> The data in this section come from a combination of the Liberian Market Review (ROL, 2007), the SBA Liberia Market and Marketers Survey (SBA, 2007) and an interview with the National President and the National Chairman of the LMA (December 2011).

Market Board oversees the Table Leaders and also mediates disputes between markets or tribal disputes within markets.

**The effectiveness of the LMA in providing services to daily markets**<sup>15</sup>

Major management problems include garbage removal, land lease and ownership disputes, and coordination with other organizations, including SWMF/Liberia. UNDP is currently supporting a program to strengthen the capacity of the LMA. The challenges are formidable, yet crucial for the success of SMWF's efforts as well as the effective implementation of government policies to strengthen the economic empowerment of women, who make up the markets' major labor force. How LMA's ability to fulfill its mandates affects market working environments is described below.

**Capacity to manage garbage collection and removal**

It was very clear from the market visits that the LMA cannot deal with the mountains of waste that accumulate around markets all over the country, especially at the terminal markets of Red Light and Duala. The garbage removal costs at Red Light recently overwhelmed the LMA almost to the point of bankruptcy.<sup>16</sup> In addition, there are the general challenges of solid waste management in the market city as a whole. For example, the Monrovia City Corporation (MCC) works with private contractors to manage waste in the central municipality of Monrovia and provides trucks to the LMA to remove garbage. However, the MCC itself has struggled to manage waste in the city, though the LMA says the situation has recently improved with funding and support from the World Bank. Given the seriousness of garbage disposal for the working environment, SMWF has proposed to intervene and is currently discussing a remedial concept with a US-based foundation.

**Capacity to settle lease management and land disputes**

The LMA is also challenged by the number and complexity of disputes that have arisen over ownership of market land. These have arisen more frequently since the end of the war, due to people returning and reclaiming land. Title deeds or documentation supporting land claims are often missing, leading to a complexity of claims and counter-claims over rights and ownership without any obvious or easy resolution. This means that land disputes can go on for years. In Duala Market, for example, four or five different individuals are claiming they own the market land. However, none of the claimants can produce a deed – even those to which LMA is currently paying rent. Now the LMA has stopped paying them but the dispute continues. Other legal disputes over market land have emerged in Ganta and Saclepea. The LMA is now trying to reform and professionalize its Board in order to manage these legal entanglements. In the meantime, the legal battles continue with the LMA responsible for covering the legal costs. It has received a grant from UNDP to build capacity in management and administration.

**Capacity to respond to requests for support from local markets**

With all the constraints the LMA faces, it is unable to deal with ongoing requests for support and intervention from local market administrators in a timely manner. For example:

- In Paynesville market, the local administration says it has lodged various requests with the LMA, including one to replace or fix a broken solar panel, one to move people operating illegally in front of

<sup>15</sup> At the time of this writing, members of the LMA National Executive and Board were allegedly under investigation for corruption by the Liberia Anti-Corruption Commission. According to one newspaper report, charges had also been brought. [http://www.frontpageafricaonline.com/index.php?option=com\\_content&view=article&id=2230:lma-officials-in-corruption-web-as-lacc-discovers-l68m-a-us125-250&catid=67:news&Itemid=144](http://www.frontpageafricaonline.com/index.php?option=com_content&view=article&id=2230:lma-officials-in-corruption-web-as-lacc-discovers-l68m-a-us125-250&catid=67:news&Itemid=144)

<sup>16</sup> According to the LMA, it was paying L\$400,000 to L\$500,000 a week just to have the garbage managed in that one market. LMA had a Memorandum of Understanding with the waste management company Libra, but the company already had a contract with the World Bank and did not have the capacity to actually do what was agreed upon. The situation became so bad that the marketers refused to pay LMA fees. The LMA was so embarrassed by the situation that it asked MCC to step in with support from the World Bank, which it did and now the situation is under control (Interview, LMA, Dec. 2011).

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the market building, and one to sort out a specific garbage problem (recently solved). It also is in the midst of a dispute with squatters on land that it says belongs to the market and is waiting to hear from the LMA about this.

- In Jorkpen Town market, the administration has for some time been in dispute with the owner of the private school housed in the market building, who is leasing the space from the LMA. The administration wants the LMA to close down the school so that it can open a school for the marketers, but the LMA has so far not dealt with this issue.
- In Saclepea, there is a dispute over land use around the weekly market. A number of bus companies are using part of this land for parking on market day. The market administration wants to charge the buses for use of this area but the bus companies say that the land belongs to the government, not the LMA, and is refusing to pay while it waits for a response from the LMA Superintendent.
- In Barnersville Market, there are ongoing and very serious drainage problems.

### **Capacity to co-ordinate with NGOs**

There is clearly a gap between what the LMA is expected and what it has the capacity to deliver. NGOs such as SMWF attempt to bridge the gap by providing much needed services to marketers. For example, the large majority of new market construction in Liberia is being undertaken by NGOs, but the LMA does not have strong partnerships with any of those that are working on this. In theory, the LMA should co-ordinate all activities related to markets, but NGOs often receive licenses to operate directly from the government and do not always consider coordination with the LMA to be necessary.

Although there is a partnership with SMWF – The National President of the LMA sits on the SMWF Board – the LMA feels that it has not been sufficiently consulted and has not been directly involved in any planning or decision-making regarding the markets it oversees.<sup>17</sup> In conducting its own review process in 2011, SMWF concluded that it also needs to integrate stakeholders more effectively into planning (SMWF, 2011a).

As the “end user” of SMWF interventions and a primary stakeholder, the LMA says that it would like SMWF and other NGOs to be more proactive in their dealings with it. Engagement of NGOs with the LMA will also strengthen its role and its legitimacy as the institutional coordinator or overseer of markets in Liberia.

### **Development of local market leadership**

The main roles of local market leaders so far are: collecting tickets and table fees; organizing markets overall and ensuring their cleanliness; resolving disputes in markets; and maintaining market security. Although these are mainly managerial tasks, the ability to carry them out efficiently lays the foundation for taking on more complex leadership tasks, especially those related to market development. These include the management of finances, organization and human relations in local markets – tasks that can be complicated by a lack of clear procedures, resources, facilities, and equipment, as described below.

#### **Finances: Collection of tickets and table fees**

There isn't any fixed charge for a market stall in Liberia. However, there is a standard LMA “daily ticket” charge of L\$10 a week on top of which a range of additional daily charges are imposed, as well as reg-

<sup>17</sup> Ganta is the main export staging post for palm oil. It is estimated that the market handles some 90,000 liters of palm oil every week during the marketing season, of which 60 percent is exported to Guinea. This volume makes Ganta one of the largest regional palm oil markets in the basin (WFP, Cross Border Trade and Food Security, Liberia and Sierra Leone, May 2010, P.9).

istration fees. For example, an additional weekly charge of L\$10 for garbage removal and L\$10 for market security seemed fairly standard across all markets. However, some markets are charging additional fees on top of these for storage. Market traders operating on the street, near the roadside and outside the reach of the local market administration, do not pay the table and other fees and therefore do not benefit from the services provided by the market administration.

**Organization: Market sanitation and security**

The Jorkpen Town local market administration ensures that the market is swept and cleaned every day, and that municipal waste management services are available and regularly supplied by MCC. All other markets visited were littered with garbage and market waste as solid waste management was irregular and inadequate. In the two markets yet to be assisted by SMWF – Ganta and Voinjama – market leaders also struggle with solid waste management. In Ganta, the market administration (which is not part of the LMA) hired a truck but it only collects and dumps garbage once a week due to the expense. In Voinjama, garbage has been collected and dumped in a nearby swamp. The Ministry of Health has recently asked the administration to take the garbage further out of town. However, there are no trucks available in the town and without one options are limited.

The market administration is responsible for providing security in the markets at nights but does not do so during the day. However, attacks and assaults are rare in organized markets. Women say that some customers are abusive and insult them, but they prefer to try to calm them down as their goals are to provide good customer service and generate sales and regular customers. On the other hand, women say that in all markets theft is common, especially of bags and any item that looks as if it might contain money. Market women are a particular target for theft because they carry large sums of money on their person. In Ganta, the women said that they were scared of violent attacks and robberies on the way home from the market. Such attacks were not reported in any other market.

**Interpersonal relations: resolving disputes in markets**

The Superintendent, or the Deputy in his or her absence, mediates small conflicts and arguments in the market among the traders, issues fines for disputes (usually both parties are fined) and sometimes confiscates goods and closes down tables. Fines issued were reported to range from L\$500 (for verbal abuse) to L\$1,500 (for physical abuse). In cases involving physical violence, the administration tries to settle the conflict before calling the police. In all markets, traders said that the administration is good at settling disputes and there are rarely disturbances in the markets.

**Local market women, leadership and decision-making**

As noted above, women make up roughly 85 percent of daily traders operating in markets around Liberia. Women are also fairly well represented in the national governance of the LMA; in 2007, eight out of 17 National Board members (almost 50 percent) were women (SBA, 2007: 15). However, women are even better represented at the level of leadership in markets. In their sample of 83 markets, SBA found that 73 percent of the Superintendents were women (SBA, 2007: 15). In all markets visited for this Case Study, the Superintendents were women.

However, individual marketers have no direct role in the appointment of LMA leadership. In fact “an individual marketer is not a member of the LMA; affiliation and membership of the LMA are at the level of the markets and not the marketers” (SBA, 2007: 15). However, market women interviewed for this Case Study indicated that if a superintendent is not respected or ineffectual, they are able to recommend a replacement to the LMA. The market women in Paynesville, for example, said that they had successfully recommended their current Superintendent to the LMA. This mainly occurs *ex-officio* because in all markets of this study – both those that have been assisted by SMWF and those that have

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not – a governance structure is lacking for communication between the administration and the marketers, both locally and nationally.

The women reported that they are not involved in decision making on market issues, and that there is no structure through which they can participate in the decision-making processes. They are called for *ad hoc* meetings and given information, but rarely, if ever, consulted. In their survey, SBA similarly found that “there are no general assemblies to review market operations, elect officers or approve programs” (SBA, 2007: 14). For example, in Ganta when asked whether they brought their problems to the Superintendent, the women said that they shy away from doing so because the Superintendent gets angry. But they also say that “she is still listening.” More commonly, the women did not like bringing their concerns about the market to the attention of the leadership because they were afraid of the consequences. The women in Zorzor said that they did not want “to go against the market law” because they feared what would happen. As one woman said, “They can take the table away and the children will suffer.” Leaders tend to rely on the general respect market women accord them, especially in their capacity to resolve disputes and their familiarity with many of the problems that women face, since female market leaders are market women themselves.

Criticisms from the women are mainly directed at the administration’s lack of capacity to deliver services such as safe storage and garbage removal. As for the superintendents, they often neglect to mobilize women around projects that support market development and the development of women’s market operations. The exception to this was in Barnersville, where the Superintendent had organized the women to deal with market flooding and to build a warehouse. Opportunities for greater participative leadership seemed to be missed because, in all markets, women said that they would be willing to contribute funds to projects that would supply the services they needed. The long-term success of the SMWF initiatives will clearly depend on good governance and management structures that enhance market women’s participation. Such structures will need to be introduced both nationally and locally. SMWF is beginning to expand the role of market women in the market construction and renovation projects by forming supervisory teams to oversee the work of contractors. Other opportunities exist for greater participation in literacy training and social services, and the projected initiative in garbage disposal. Providing training in business skills also offers many opportunities for developing leadership and decision-making skills that apply not only to women’s business activities but also to the larger market operations.

### **Working within a favorable and enabling policy environment**

SMWF has been fortunate to start up activities in a sympathetic and favorable policy environment. The main factors contributing to its achievements may serve as a guide to others wishing to undertake similar projects. SMWF’s success has been due to:

#### **A favorable policy environment**

SMWF began its operations supported by a foundation of good policies such as Liberia’s Ministry of Gender and Development’s National Gender Policy (2009-2015) and the Central Bank of Liberia’s Strategy for Financial Inclusion (2008-2012). Elements of the National Gender Policy directly applicable to market women include such objectives as facilitating women’s access to safe and affordable public infrastructure, including appropriate rural transport services, water and electricity to reduce the drudgery of their workload; and strengthening funds to support micro-, small- and medium-scale women entrepreneurs and support traditional savings and lending schemes for women to enhance capacities of women entrepreneurs and producers.



### **Continuing communication and collaboration with the public sector**

In line with the favorable policy environment, a further factor contributing to SMWF's success is its ability to maintain continuing communication and collaboration with various ministries as part of its approach. In June 2011, the visit of SMWF's US Board members to Monrovia included meetings with the Ministries of Gender and Development, Public Works, and Commerce and Industries that cemented relations and enabled them to learn about new developments that will reinforce the favorable environment for meeting the needs of market women. The Ministry of Gender and Development is now working with rural women on strengthening traditional saving schemes such as *susu* and saving clubs, as well as on adult literacy, small business development, processing and preservation to facilitate product marketing, and the development of community-based women's empowerment centers. The Ministry of Commerce and Industry is working with petty traders, providing matching funds to enable women to start small businesses, and subsidizing local banks to initiate micro-financing programs for market women. Of special note is the on-going technical collaboration with the Ministry of Public Works, which has been facilitating the implementation of the SMWF market construction and rehabilitation activities.

### **Leveraging supportive development initiatives to fill programmatic gaps**

Although there are major hurdles to implementing such ambitious policies during the ongoing process of national reconstruction, the international community is providing significant support. The World Bank, UNDP, UN Women and other groups have been focusing on improving conditions for Liberians in the informal economy, and empowering women (e.g. the recently completed, three-year Joint Program on Empowering Women in Liberia [2009-2011] funded by UNDP), as well as significant support for other areas of national reconstruction that will directly support SMWF-assisted markets and related activities. In addition, UNDP has provided US\$150,000 to develop the capacity of the Liberian Marketing Association. Although there is still a long way to go, the possibilities through direct fundraising by SMWF and leveraging inputs from other development initiatives suggest that support of market women is becoming a national priority both on paper and in the street. As noted above, the World Bank is providing support to municipal corporations to improve services that are crucial for managing market environments.

### **Building on the international consensus on the economic empowerment of women**

To identify further actions for enhancing the policy environment for women, the International Labor Organization and the World Bank have conducted a number of detailed assessments of the informal economy in Liberia with particular emphasis on women's roles. These studies (The World Bank's *Gender-Aware Programs and Women's Roles in Agricultural Value Chains* (May 2010), ILO's *Labor - A Rapid Impact Assessment on Global Economic crisis on Liberia*, (2010), and USAID's *Gender Assessment*, (2009) all provide policy guidance that echoes the general consensus of most studies and assessments on ways to promote women in development. (See Annexes for a list of relevant studies.)

This consensus, whether specifically addressing women in agriculture or in the informal economy, where they predominate, recognizes that the informal economy has extraordinary potential for growth, and that governments need to address the informal and formal economies together. The consensus advocates an "integrated approach to equip women entrepreneurs with the means to enable them to shift from marginal income generation to profitable business" (ILO, *The informal economy in Africa: Promoting transition to formality: Challenges and strategies* [2009]). Key elements of this strategy include skills training in basic business development, as well as in a range of financial, legal and social support services. In discussing women in the agricultural value chain (WB, 2010), recommendations resonate across the full spectrum of the informal economy as many women marketers are also producers. Policies thus need to embrace rehabilitation of marketing infrastructure (roads, storage facilities and market structures), access to, dissemination of and training in new technologies, access to market information via all media, especially cell phones (which the majority of Liberian market women seem

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to possess), and establishment of closer linkages between petty traders and small and medium enterprises. Policies also need to focus on institutional strengthening and coordination of women’s organizations, with special emphasis on the development of leadership. A World Bank policy paper on promoting women’s empowerment (2011) argues that the practice of good governance needs to underlie policies aimed at the informal economy, which need to be inclusive, participatory and gender aware, primarily because of the lack of voice of informal economy participants. Many organizations also advocate doing away with the dual categorization of formal and informal sectors, pointing out that the two should be viewed as a continuum from small to large traders.

This new paradigm sees the informal sector as a vital engine in economic growth, and as a major source of productivity rather than traditional economic activities with only marginal economic productivity. It suggests a variety of factors that can lead to success in expanding and improving interventions to improve the economic environment of market women. Many of these relate to the continued efforts of SMWF, in collaboration with the Government of Liberia, to mobilize resources from the donor community.

Policy implementation will require increased resources. Unfortunately, while many international donors support economic development, allocations to gender issues under which women in the informal sector often fall tend to represent a relatively small share. With regard to fragile and conflict-affected states, where national reconstruction is of paramount concern, a recent OECD DAC study on aid in support of women’s economic empowerment (*OECD, AID in Support of women’s economic empowerment [2011]* & *OECD, Women’s Economic Empowerment, Issues Paper, April 2011*) indicates that only a small share of the aid going to this area has gender equality or women’s economic empowerment as its main objective. Most aid goes to agriculture and rural development under the rubric of women’s empowerment.

The OECD report indicates that there is scope for increasing investments in transport, energy, trade and employment. In the absence of investments in these areas by the donor community as a whole, SMWF fills an important role in mobilizing resources, advocating for this important sector, and showing what can be done and what still needs doing. The OECD issues paper has a number of key messages targeting policy in the Development AID Community as the basis for a more forceful and comprehensive strategy and these apply equally to all donors, national policy makers, government agencies, civil society organizations and the private sector. According to this OECD paper and other analyses of current donor support, there is considerable scope for increasing investment in this area. A key pillar for such investment is that it must be long-term and holistic rather than viewed as a “quick fix.” It must involve both assets and services, and include a mix of programs to enhance infrastructure, transport, communications, water, land, energy, technology, innovation, and credit, banking and other financial services. Donor support policies also need to reflect the dual role of market women as both business people and heads of households, valuing care-based work and seeing it as a means of promoting thriving economies. Finally, the OECD recommends that donors look to partnerships and innovative approaches as they scale up their commitments.

SMWF has taken these messages to heart. It is currently working on translating several of these prescriptions into action, particularly with regard to supporting infrastructure programs designed to maximize market women’s access to decent working environments; care-oriented services; and the promotion of a wide range of partnerships to scale up its work with market women. As this Case Study shows, there is great scope for the improvement and development of SMWF as it carries out its mission to improve the lives of market women. SMWF realizes that there are no short-term solutions to overcoming the multiple barriers that impede market women from developing their businesses and increasing their wealth and the wealth of Liberia, especially in a situation where so many other priorities are competing for resources to reconstruct the national economy. Therefore, it is committed to a long-term process and urges all other development partners in Liberia to also commit to the long haul.

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## **ANNEXES**

### **Annex A Terms of Reference**

#### **Women’s Economic Empowerment and Development: Market Women Take the Lead Terms of Reference: Preparation of a Case Study – Lead Consultant**

##### **1. Background**

The African Union Protocol on the Rights of Women (2003) recognizes the economic value of women and covers a broad range of economic rights for women. The Millennium Development Goals (MDGs) promote gender equality and the empowerment of women. While National Poverty Reduction Strategies promote the integration of gender issues into national policies and strategies, the challenge is to build on these commitments and ensure more effective links between strategies and implementation. Market women and street vendors, who comprise 85% of Liberia’s traders, represent the largest group in the informal sector, yet the growth of the informal sector has not received sufficient attention or support, as it is sometimes seen as a symptom of poverty, rather than an opportunity for wealth creation.

The Sirleaf Market Women’s Fund (SMWF) has developed an innovative approach to support women in the informal sector, based upon an integrated approach to empowerment and leadership. The work of SMWF comprises market infrastructure construction, ensuring safe working environments, and the provision of support services that include water and sanitation, storage facilities, access to credit and training for literacy and small business development, access to health services and pre-school and playground facilities for the young children who accompany the market women each day. Since its launch in 2007, SMWF has built and refurbished 13 urban and rural markets across Liberia.

The impetus for this Case Study is an increased interest in market development and women’s economic empowerment, with questions arising about the evolution of SMWF’s work and the potential for replication. SMWF received a grant from the United Nations Development Programme (UNDP), Regional Bureau for Africa (RBA) to complete this project, focusing on the 13 markets assisted by SMWF.

While these terms provide a framework for the project, the Case Study will be further defined and its expected outcomes clarified by the consultants in cooperation with the SMWF/Liberia and SMWF/US.

##### **2. Objectives**

The objective of this consultancy is to identify the facilitating factors and constraints that the Sirleaf Market Women’s Fund (SMWF), the market women of Liberia and those supporting them have encountered in their efforts to refurbish markets and improve women’s economic and social position. As such, the study should include an assessment of the existing situation for market women, an understanding of the lessons learned and recommendations for the future. The resulting Case Study will:

- Provide an assessment of the existing situation for market women, both rural and urban, in the 13 market areas SMWF has worked on in Liberia, when possible, both before and after SMWF interventions.
- Highlight the lessons learned from the work undertaken in these existing markets throughout the country.

- Document outstanding issues and needs.
- Include recommendations for future work in the areas of market development and women's economic empowerment, including means to access relevant guidance, information and support to enhance their economic status.

#### **Background Materials**

- Survey of Markets and Market Women prepared by Subbah-Bellah, Liberia, 2007;
- Liberia Market Review (2006-2007), Ministry of Agriculture, World Food Programme, Food and Agricultural Organization, etc. in conjunction with a nutrition survey;
- Urban and Peri-Urban Survey covering Monrovia, Gbarnga, Tubmanburg, February 2011;
- Review of Micro Finance providers in Liberia, Willye-mai King, 2011;
- Other documentation to be decided.

#### **Key Stakeholders**

The Case Study must reflect a broad range of perspectives from those involved in developing the market women's program in Liberia, those supporting market women and the market women themselves and their communities. These stakeholders include, but are not limited to:

- SMWF/Liberia staff;
- Representatives of the Boards of SMWF/Liberia and SMWF/US;
- Market women, Liberian Marketing Association Headquarters and representatives in markets, including market managers;
- Representatives of government (e.g. Ministries of Public Works, Gender and Development, and Commerce and Industries);
- Implementing partners, the Rural Women's Association, literacy and micro-credit organizations; Donors (e.g. UNDP Regional Bureau for Africa, UN Women (formerly UNIFEM), UNICEF, the African Women's Development Fund (AWDF);
- Private institutions (EcoBank, etc.).

### **3. Elements of the Case Study Outline**

The Case Study should describe what has been achieved and how this is benefiting market women and their families as well as how such work is contributing to the overall development efforts ongoing in Liberia. It should also describe obstacles and any current challenges faced. It is anticipated that the study will be of interest to those engaged both in post-conflict reconstruction and also in furthering the economic empowerment of women in the informal trading sector in Africa.

#### **Proposed format:**

Executive Summary (3-5 pages):

- Highlights the objectives, key findings and recommendations. The Executive Summary should be able to serve as a stand-alone report.

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### Introduction:

- National and local context.
- Brief overview of the issues facing market women emphasizing why they are an important focus.
- Brief summary of the 2007 Survey by Subah-Belleh (highlights) and the UNDP grant.

### Objectives of the Case Study and Overview of the Methodology:

- The Case Study is meant to provide an understanding of the 13 markets and their traders, focusing on their physical as well as human side and situating them locally as well as within the national context.

### Findings:

- Facilitating factors - that enable women to carry out their activities to their satisfaction, including the identification of networks of support, nature and effectiveness of support; access to specific services; access to information about market operations as well as oversight mechanisms;
- Constraining factors - that hinder women’s activities including lack of information about market operations; lack of access to proper mechanisms of redress of grievances; isolation; construction and repair weaknesses, including difficulty in accessing supplies; insufficient services such as water and sanitation, storage, garbage removal, day care and access to credit and training;
- Coping strategies - We need to know how women overcome personal, social and economic obstacles;
- Economic status - What are their financial responsibilities - family size, school fees, etc? How do women define their economic status? What does poverty mean to them: what do they value most (safety and security; regular income, dignity; a different future for their children...), What do women fear the most in their lives as economic agents? What are they most positive about?
- Political awareness and empowerment - Are market women aware of the political significance of their work i.e. do they participate in decision-making? Do they discuss these issues with other women? Do they feel that their work enhances their social citizenship? Does their work enhance their standing in the family and community? Are others aware of market women and their roles?
- Good practices - Identify and document good practices thoroughly. Note if practices are replicable: are they useful at both the level of the market women/local communities as well as at a policy level?
- Include stories.
- Include existing state of support services and policies.

### Recommendations:

- These can be broken down by: Government, Donors, NGOs, etc.

Annexes - Include contact details, materials referenced

## **4. Methodology**

Both qualitative and quantitative methods should be used. Focus groups for each of the thirteen markets are suggested, along with complementary interviews with some market traders in the markets, as well as additional stakeholders - notably those supporting the market women (literacy and micro-credit) as well as those with a stake in the outcomes of the program, such as market communities, representatives of the Liberian Marketing Association, selected market leaders such as market chair persons and market managers, government, business and donors. It is proposed to hold focus groups separately and then perhaps, with some of the groups mixed. Additional methods of data collection, such as questionnaires, should be considered to ensure that a cross-section of all relevant stakeholders is included. Relevant key policies and

strategies should be reviewed and a stakeholder analysis will be undertaken on services such as access to credit, training, etc. To make the study as engaging as possible, it is hoped that extensive use will be made of stories and quotes (with due regard to confidentiality) from a range of interviewees, in particular from the market women and program partners.

## 5. Profile of Consultants

The **Lead Consultant** will have support from an Associate Consultant and the Program Manager, Communications of SMWF/Liberia. Reports from specific reviews recently undertaken on micro-finance and literacy training will also be available. The consultant should possess the following attributes:

- At least 10 years of practical international experience in program management, consulting, and the conduct of case studies with at least 5 years of experience in Liberia and/or sub-Saharan Africa preferred;
- Extensive research experience, including experience in facilitating focus group sessions with diverse audiences;
- Working knowledge of Liberia and its policies and programming with regard to women's economic development and empowerment;
- Excellent report writing and communication skills in English;
- Comprehensive knowledge of women's empowerment initiatives, economic development and informal sector initiatives;
- Ability to work in a team and in multicultural situations;
- Ability to travel and work to strict deadlines and time schedules.

### Responsibilities

- Assistance in hiring the Associate Consultant;
- Documentation review;
- Leading the Case Study planning, in cooperation with the Associate Consultant, SMWF/Liberia's Program Manager, Communications, and the SMWF/Liberia Board;
- Use of best practice gender sensitive and field research methodologies;
- Leading presentation of findings and recommendations at the debriefing session;
- Leading the drafting and finalization of the Case Study.

The **Associate Consultant** will support the lead consultant and should possess the following attributes:

- Working knowledge of Liberia's policies and programs with regard to women's economic development, empowerment, and the informal sector, including market women;
- A minimum of 7 years of program management and operational research;
- Research experience, including experience in facilitating focus group sessions with diverse audiences;
- Excellent report writing and communication skills in English;
- Ability to work in a team and under direction;
- Ability to travel and work to strict deadlines and time schedules.

### Responsibilities

- Support planning and implementation of the case study, in cooperation with SMWF/Liberia's Program Manager, Communications and the SMWF/Liberia Board;

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- Use of best practice gender sensitive and field research methodologies;
- Support presentation of findings and recommendations at the debriefing session;
- Support the drafting and finalization of the Case Study.

The Program Manager, Communications and staff of SMWF/Liberia will provide logistical support and supervision of the mission.

### **6. Duration and Timetable**

The mission will start within two weeks of signing the contract and will require a presence of 30 days in Liberia, including weekends. The mission will begin with a briefing with SMWF/Liberia Board and staff and a review of the work plan with the Program Manager, Communications.

#### **Meeting with SMWF/Liberia Board and Staff to Review Work Plan and Methodology**

<b>Desk Analysis</b>	4 days
<b>Field research, meetings and interviews</b>	19 days
<b>Debriefing</b>	1 day
<b>Report drafting</b>	5 days
<b>Incorporation of feedback</b>	1 day
<b>Total</b>	30 days

### **7. Submission of Report**

The draft Case Study is due no later than one week after receiving feedback on the final draft. It is understood that the production of the Case Study will follow three stages:

1. Approval by SMWF/Liberia and SMWF/US of the work outline and methodology proposed by the consultants in consultation with the Program Manager, Communications of SMWF/Liberia.
2. Submission of the draft Case Study for comment to SMWF/Liberia and SMWF/US; any reasonable editorial changes will be made by the Lead Consultant prior to final approval.
3. Final approval of the Case Study by SMWF/Liberia and SMWF/US.



## **Annex B List of Those Involved in the Case Study**

### **Key Informant Interviews**

Pia Brown, Executive Director, SMWF  
Isaac Yeah, Communications Manager, SMWF  
Willie-Mae King, Former Acting Executive Director, SMWF  
Varney Holmes, Assistant Program Officer  
Emily Stanger, Programme Officer, UN Women, Liberia  
Rev. Emmanuel J. Giddings, Executive Director, Alfalit-Liberia  
Jerome Williams, Trainer of Trainers, Alfalit  
Andrew Davies, Programme Manager, LEAD micro-finance  
Hon. Annette Kiawu, Deputy Minister of Gender and Development, GOL  
Edsel Smith, Assistant Minister for Technical Services, Ministry of Public Works, GOL  
Thomas Awajie, Chief Technical Director, Ministry of Public Works, GOL  
Lusu Klubo Sloan, National President, Liberia Marketing Association (LMA)  
Mr. Abraham Bashu, National Chairman, LMA  
Emmanuel Tumble, Vice President, LMA

### **Nancy B. Doe/Jorkpen Town Market**

Musu Boakai, Superintendent  
Mary Flomo, Assistant Superintendent  
Frank Mulbah, Chairman  
William Kpayele, Secretary  
Moses Massalay, Security

### **Paynesville City Market**

Elizabeth Sambola, Paynesville Market Superintendent  
Christina Miller, Literacy Facilitator

### **Ganta Market**

Mr. James A. Kademie, Chairman of the Board  
Amos Ayre, Financial Chairman  
Yei Kwakwa, Superintendent

### **Saclepea Market**

Beatrice G. Dahn, Superintendent  
Mary Voyee, Deputy Superintendent  
Sam Qweyon, Secretary  
Serena Dahn, Treasurer  
Betty, G. D. Ticket Collector

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Sam Beah, Caretaker  
Jeremiah Gangan, Dry Goods Leader  
John Gbeh, Table Director

**Zorzor Market**

Yassah Varbah, Superintendent,  
Augustus B. Forkpason, Secretary  
Esther Koryon, Gender Ministry Coordinator  
Sam Y. K. Duyen, Gender Ministry  
Kebeh Forkpah, Dry goods leader  
Irene Tanue, Dry goods leader  
Hawa Kamara, Clothes goods leader  
Saybah M. Zubah, Fish market leader

**Voinjama Market**

Weedor M. Jallah, County Superintendent, Lofa County  
Fendah Boakai, Assistant county Superintendent, Lofa County  
Boakai Sonoh, County Chairman  
J. Kekula Fredrick, County Secretary  
Muhammed Kanneh, District Secretary, Voinjama  
Moses Konneh, Deputy Superintendent, Voinjama District  
Esther Woiwor, Superintendent, Voinjama District  
Yassah Vabah, Board Member, SMWF/Liberia

**Barnersville Market**

Deddeh P. Beyan, Market Superintendent  
Fatu Blama, Assistant Market Superintendent  
Kpadeh Massaquoi, Acting Secretary

**Women Interviewed for Market and Household Relationships**

Tenneh Fahnbulleh, Jorkpen Town  
Loverster David, Jorkpen Town  
Kumea Lahu, Paynesville  
Deborah Cranshaw, Paynesville  
Fennie Payne, Ganta  
Evelyn Kokor, Ganta  
Rose J. Biah, Saclepea  
Louise Karmule, Saclepea  
Martha Saye, Saclepea  
Kolu Goovi, Zorzor

Kebee Pewee, Zorzor  
Kadus Dukuly, Voinjama  
Ellen, Voinjama  
Tawa, Voinjama  
Hawa Sein, Barnerville  
Benda Sumo, Barnerville

### **Participants in Focus Group Discussions**

#### **Nancy B. Doe/Jorkpen Town Market Focus Group Discussion**

##### Old Women

Debrah Musa  
Tenneh Kaiyeh  
Mampu William  
Sarah Dennis  
Krubo Flomo  
Sargai Kamara  
Kaibeh Sawo

##### Young Women

Fametta Davis  
Sando Guso  
Miatta Kiagbassa  
Fatta Kromah  
Jenneh Sheriff  
Lusu Kamara  
Oretha John  
Kpana Boakai

#### **Paynesville Market**

No interviewees cited

#### **Ganta Market**

No one cited

#### **Saclepea Market Focus Group Discussion**

**(some also interviewed for Market Household Relationships)**

Kebeh Pewee  
Kebeh Tokpa  
Lorpu Flomo  
Kolu Goovi  
Yamah Gayflor  
Kebeh Zaza  
Watta Harris

#### **Voinjama Market Focus Group Discussions**

##### Marketers in the market building:

Ellen B. Fassama	sells dry meat
Sonnie Jallah	sells dry meat
Tawa kekulla	sells dry goods
Mayuma kullie	sells vegetables

##### Marketers outside the building:

Sonnie Kollie	dry goods
Guboo Jallah	rice
Adam Kollie	rice
Matennie Talaway	peppers/eddoes

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Madusu Dukuly	sells fish	Kebeh Jallah	dry goods
Mary Sorsor	sells dry goods	Konah Pewee	vegetables
Mayanla Sherrif	sells fish	Victoria Kollie	vegetables
Tawa Jallah	sells oil	Nancy Patrick	rice

**Barnerville Market Focus Group Discussion**

Jenneh Brown	sells chicken
Alice Pope	sells fish
Mariah Parker	lappas
Evonne Dennis	fish
Mamie Harris	herring
Kumba Kandey	vegetables
Hawa Seih	fufu and starch
Bendu Sumo	used clothes

**Contributors to the Case Study**

Thelma Awori, Co President, SMWF/US  
Mina Mauerstein-Bail Co President, SMWF/US  
Margaret Snyder, Vice President, SMWF/US  
Libby Bassett, Board Member, SMWF/US  
Marnia Lazreg, Board Member SMWF/US  
Saul Helfenbein, Volunteer, SMWF/US  
Barbara Miller, Volunteer, SMWF/US

Olivia Shannon, Chair, SMWF/Liberia  
P. Teplah Reeves, Co-Chair, SMWF/Liberia  
Beatrice Dahn, SMWF/Liberia  
Ibrahim B. Dukuly, SMWF/Liberia  
Robert Gray, SMWF/Liberia  
Lusu K. Sloan, SMWF/Liberia  
Helyn Togba, SMWF/Liberia  
Yassa Vabah, SMWF/Liberia  
David Vinton, SMWF/Liberia

## Annex C Work Plan Including List of Meetings and Interviews

Date	
<b>Saturday 26<sup>th</sup> November</b>	<b>Review of available documentation</b>
Monday 28 <sup>th</sup> November	Meetings at SMWF offices
10am	Meetings with SMWF (Pia Brown, Executive Director; Isaac Yeah, Communications Manager; Willie-Mae King, Former Acting Executive Director) about itinerary for consultancy; discussion about hiring of research consultant
3pm	Revise TORS for research consultant and send out to networks
<b>Tuesday 29<sup>th</sup> November</b>	<b>Public holiday</b>
<b>Wednesday 30<sup>th</sup> November</b>	<b>Stakeholder meetings</b>
10am	Meeting with SMWF Communications Manager and Programme Assistant to provide overview of work on existing markets
12pm	Meeting with Subah-Belleh Consultants to research possibility of available social and economic baseline data
2pm	Visit to Ministry of Gender and Development
<b>Thursday 1<sup>st</sup> December</b>	<b>Stakeholder meetings</b>
<b>10am</b>	<b>Meetings with Emily Stanger, Programme Officer, UN Women</b>
12pm	Meetings with Deputy Minister of Gender and Development, Hon. Annette Kiawu
2pm	Review CVs and prepare for interviews
<b>Friday 2<sup>nd</sup> December</b>	<b>Stakeholder meetings and Interviews for research consultant position</b>
10am	Meeting with Vice President LMA, Emmanuel Tumbé
11am	Interview for Consultant position
1pm	Meeting with Alfa-Den (Literacy programme)
2pm	Interview for Consultant position
3.30pm	Meeting with LEAD micro-finance
<b>Saturday 3<sup>rd</sup> December</b>	Write up interview notes, prepare questionnaires and schedules for Monday Interviews
<b>Monday 5<sup>th</sup> December</b>	<b>Data collection Jorkpen Town and other meetings</b>
9.30 am	Meeting with videographers to discuss TORs
11am	Meeting with Market administration in Jorkpen Town
12.30pm	Semi-structured interviews with two market women
3pm	Meeting with Ministry of Public Works
<b>Tuesday 6<sup>th</sup> December</b>	<b>Data collection at Paynesville Market</b>
10am	<b>Focus group with women (majority who participated in literacy training) and filming of the group</b>
12pm	<b>Semi-structured interviews with three market women and filming at their tables</b>
3.30pm	Preparation for fieldwork visit
<b>Wednesday 7<sup>th</sup> December</b>	<b>Travel to Ganta, with brief stop and meeting in Totota</b>
7am	Depart Monrovia for Ganta
10.30-11.30am	Brief Stop in Totota and meeting with Totota Market administration
3.30pm	Arrive Ganta
Thursday 8 <sup>th</sup> December	Meetings and Data collection
10am	Meetings with market leaders

*“God First, Second the Market”*

12pm	Focus group with older market women
1.30pm	Focus group with younger market women
2.00-3.00pm	Lunch
3.00-5.00pm	<b><i>Semi-structured interviews with three market women and filming at their tables</i></b>
<b>Friday 9<sup>th</sup> December</b>	<b>Meetings and Data collection in Saclepea</b>
7am	Drive to Saclepea
8.30am	Meeting with market administration
10am	Focus group with older market women
11.30am	Focus group with younger market women
1.00-2pm	Lunch
2-4pm	Semi-structured interviews with three market women
4pm	Return to Ghanta
<b>Saturday 10<sup>th</sup> December</b>	Travel to Gbarnga, go through notes for interviews and meetings for Ghanta and Saclepea
<b>Sunday 11<sup>th</sup> December</b>	Writing up of interviews and meetings; first draft outline of initial findings; preparation for Zorzor and Voinjama visits
<b>Monday 12<sup>th</sup> December</b>	<b>Travel to Zorzor, meetings and data collection</b>
7am	Depart Gbarnga
9am	Arrive Zorzor Market
10am	Meeting with market administration
11am	Focus group with market women
12 pm	Interviews with market women
3pm	Lunch and Depart Zorzor
5pm	Arrive Voinjama
<b>Tuesday 13<sup>th</sup> December</b>	<b>Meetings and data Collection Voinjama</b>
10am	Meetings with market administration
11.30am	Focus group with market women
1-2 pm	lunch
2-4pm	Interviews with market women
<b>Wednesday 14<sup>th</sup> December</b>	Travel back to Monrovia
<b>Thursday 15<sup>th</sup> December</b>	Debrief at SMWF offices, preparation for further data collection, review of existing data
<b>Friday 16<sup>th</sup> December</b>	Data analysis
<b>Saturday 17<sup>th</sup> December</b>	Data analysis
<b>Sunday 18<sup>th</sup> December</b>	Data analysis
<b>Monday 19<sup>th</sup> December</b>	Data analysis and write up
<b>Tuesday 20<sup>th</sup> December</b>	Data analysis and write up
<b>Wednesday 21<sup>st</sup> December</b>	Debrief with Board
<b>Thursday 22<sup>nd</sup> December</b>	Data collection in Barnersville Market; Meeting with LMA National President, Lusu Klubo Sloan, and National Chairman, Mr. Abraham Bashu
<b>Friday 23<sup>rd</sup> December</b>	Departure from Monrovia

## **Annex D      Focus Group Discussions**

### **NANCY DOE MARKET 12/05/2011**

Superintendent:	Musu Boakai
Assistant Superintendent:	Mary Flomo
Chairman:	Frank Mulbah
Secretary:	William Kpayele
Security:	Moses Massalay

The Nancy Doe Market is located in Sinkor. It is well structured and clean, with all their various market assigned in designated areas according to their products. The coal is located outside the main market area in a designated place, dry goods on the first floor of the market building and an area for perishable goods. The market has a playground for children, and a bank making it easily assessable for bank transactions.

The market has 419 tables and 330 marketers. They purchase their goods from other counties and here in the City of Monrovia, mostly at the Red Light where it is easier to bargain and sales are much cheaper.

An entire section of the market is empty. The administrators said that some of the marketers are selling in the streets. They feel they can attract more customers selling in the streets. Marketers can register for more than one table since there are so many empty tables. Registration and other fees collected from the marketers are turned over to LMA. According to the focus group their leaders are appointed. They are not involved in any decision-making process.

As organized and well planned as the Nancy Doe Market appears, it has its constraints or problems. The administrators indicated to us the following:

- a) Lack of affordable school and daycare. There is a private school in operation within the market building, but they complained that tuition is way too high. The school is leased out. The administrators would like for LMA to take control of the school or they market administration, be authorized assume control. While the legalities and the terms of the lease is being negotiated the school is still fully operating.
- b) Lack of toilets and water supply. Not enough toilets for the number of individuals in the market. They applied and had city water. According to them after two months of usage when the bill was very high and the administration could not afford to pay. When asked where do they go to the bathroom, they responded, "to the neighbors or other nearby areas".
- c) Electricity: According to them because there is no electricity, the market is dark and the darkness attracts thieves. They have experienced occasional robbery. They need adequate professional security.
- d) Cold storage: Lacks storage area for perishable goods.
- e) Clinic: Clinic within the market for them and their children for minor incidents.

### **LMA benefits**

- a) LMA provides legal representation, and health insurance
- b) Loans SMWF: They received loan at \$100 USD per persons
- c) Literacy: 25 women were provided with literacy training; they completed level one and they are looking forward to level two. Generally they found the program incredibly beneficial. When asked how they benefited from the program, they said before the training they could not recognize letters/alphabet, now they can. They can read basic English, they know their numbers, and they can write their names. 25 market women benefited from the micro-financing training. In micro-financing they learn to set a budget.

### **Focus Groups both young and old**

#### **Old Women**

Debrah Musa  
Tenneh Kaiyeh  
Mampu William  
Sarah Dennis  
Krubo Flomo  
Sargai Kamara  
Kaibeh Sawo

#### **Young Women**

Fametta Davis  
Sando Guso  
Miatta Kiagbassa  
Fatta Kromah  
Jenneh Sheriff  
Lusu Kamara  
Oretha John  
kpana Boakai

Both focus groups have similar answers. They were aware of the SMWF and the services they offer. They overwhelmingly love the literacy program. They want to know when the next section will begin. When I asked what was their main purpose for selling in the market, they answered, to support their children, and to be self-supporting.

### **Three most important issues**

- a) Affordable school in the market place for their children. The school currently in the market place is leased out. It is now a private school and market women cannot afford to pay the tuition. According to the focus group, sending their children to school outside the market grounds is very stressful and accidents frequently occur as a result of a child trying to cross the busy street to school and/or after school to get to his/her mother in the market. The women want that LMA take over the school, and start a school just for the market women children. They would like for the school to start from kindergarten to sixth grade.
- b) Daycare for infants and toddlers. The women feel it is easier to keep the infant or the toddler beside them. She can carry her baby on her back while she does her sales. Four years old and older are more difficult to handle in the market. Children four years and older most often wonder off.
- c) Clinic for immediate medical care if there is an accident, and other medical needs. The women would like for their basic medical problems addressed near their businesses.



## **Poverty**

I asked the focus group whether they consider themselves rich or poor; they all said they were rich. Their reasons were, they supported themselves, their children, and even others like relatives and friends. They are hard-working women who believe in God and themselves.

### **When asked what people think of them as market women:**

They believe people think of them as being poor, uneducated, dirty, just nobody.

I asked them why they think people think of them that way: They said, the manner in which some people just look at them, communicate with them and generally people's attitude towards them.

When asked what they fear most, one lady answered, "I fear God and the safety of my children." The rest of the women said the safety of their children. What they want most in life is the success of their children. All their hard work is to see their children live better lives.

## **Conflict resolution**

The leaders in the market resolve conflicts. When a conflict results in physical violence, those involved pay a fine of \$1500LD. A verbal confrontation is \$500LD. In addition, their markets may be closed down for any period of time.

## **PAYNESVILLE MARKET**

**12/06/2011**

The Paynesville market owns 34 acres of land. According to the leadership, squatters occupy most of the market land. Market leadership made several attempts to survey and secure their property. They made a request to LMA for their intervention, and they are awaiting their response.

The market has 650 tables and 450 marketers. A marketer can have more than one table. Their goods are purchased in Monrovia, mostly at the Red where bargaining is much easier. Furthermore, the Red light is closer to their market, therefore, transportation is cheaper.

Our meeting with Paynesville marketers commenced with 31 women including the Superintendent and the literacy facilitator. The Superintendent was very concerned about the following.

- a) Roof leakage: This is an old roof. The women complained that when it rains the water runs through the market within the building they get wet, their goods also.
- b) The solar panel is broken, and it will cost \$1,000 USD to repair. No funds available for repair.
- c) The septic tank is too small. No longer in use because it overflows. Marketers use the bathrooms of private homes within the proximity of the market. They usually pay for usage.
- d) Limited water supply: There were two pumps constructed for the market. One is broken, the other is not producing enough water. The marketers started to use the public water from Water and Sewer, a local water supply company. According to the leadership, after two months, their bill was over a thousand dollars. They felt that the bill is too high, therefore they refused to pay and their water supply was turned off.

## *“God First, Second the Market”*

The literacy facilitator was interested in the second level of the literacy program. 26 women benefited from this service and there is a popular request for level 2. The beneficiaries obtain very high self-esteem, and their teacher was very proud of their achievement.

### **Concerns of Focus Group**

a) Day care/School: There was general consensus among young mothers about the immediate need for childcare and elementary school. The market is near a busy Paynesville Highway where accidents have been very frequent. Children crossing the road trying to get to their parents in the market have been involved in car and motto cycles accidents. At least twice a month a market woman’s child is involved in an accident on this road. For the infants and toddlers, their mothers and or grandmothers keep them. There is always a distraction with managing the child and the business in most cases. With the leaking roof, during the rainy season, mothers sit under the leaking roof with their children nowhere to shelter them from the rain.

b) Scholarship: The market women are requesting that provisions be made for scholarship for their children who have graduated from high school. They emphasized that college tuition exceeds their profit.

c) Increase the SMWF loans: We were told that they were ineligible for loans because the initial loans received from SMWF were still outstanding. When we asked why, they said that they are not in default, they they paid off their loans. Whoever collected the payment for the loan told them that the money was stolen. Whether or not an investigation was done is not clear. While the apparent robbery is questionable the women and the Superintendent are requesting for additional loan and wants to negotiate for an increase in the amount to over \$100 USD. We asked, how can that be done when there is no clarity on how the first loan was apparently stolen? The superintendent responded that they are working towards the repayment of the first loan.

Not too many women are involved with Selpay. They believe that selpay does not bring much profit. These women believe that selpay is the last result. They believe in cash purchases from the wholesaler. Selpay is like selling for the wholesaler and they try as much as possible to avoid it.

d) Safety Issues: Frequent accidents resulting from children crossing the road in an attempt to get to their mothers, Too much rubbish around market grounds and heaps of garbage at the rear of the market is a health safety issue not just for them but for children and people who come to buy.

e) Garbage: Zone Lion is responsible for taking the garbage away. The market is swept once a week, on Sunday. However, there were lots of plastic bags and garbage scattered all over the market ground and some marketers were selling on the garbage. According to marketers LMA pays garbage for collection. Garbage is collected twice a month. There have been times when garbage stay for weeks before it is collected. Nearby communities sometimes dump their trash at the market.

f) Cold storage: for their fish, meat and other perishable goods. Also storage facilities are insufficient.

h) Toilet: One toilet that is badly operational.

### **Three most important issues**

- a) Daycare/school: the most pressing issue with both the leadership and the focus group. The women openly talk about the risky situation their children face each day crossing the street.
- b) Cold storage: lack of cold storage resulted to the discard of perishable goods such as fruits and vegetables and, milk product, meats and fish.
- c) Garbage: lots of rubbish, plastic bags, papers, and trash around market grounds. The women took me out and showed me how flies gathered on the wall of the market house. They want something done about the garbage.

### **Fees and Structure**

- \$10LD Garbage
- \$10LD Security
- \$10LD Ticket
- \$10LD LMA
- \$250LD Table:
- \$350LD LMA identification card

Outside marketers do not pay for selling.

### **Market Leadership Structure**

- Superintendent
- Assistant Superintendent
- Chairman of the Board
- Secretary
- Treasurer
- Director of tables
- Security

Paynesville Market women feel safe in their market. All grievances are handled by the market superintendent. Physical, violence, verbal abuse and any assault situations are handled by the administration.

When it comes to decision-making in the policy of the market, the women in the focus group said they are interested in selling their market. They believe their leaders are appointed.

### **GANTA, Nimba County**

**12/08/2011**

The administration comprises of the Chairman of the board Mr. James A. Kademie, Financial Chairman Amos Ayre, a Table Director, and the Superintendent. The leadership is composed of both Muslim and Christians. The workforce is under the superintendent and the administrative board. They are the decision-making body. GMA disassociated itself from the LMA. Their reason is LMA has made no impact from the time LMA was in charge.

### Concerns of the leadership

- a) Market Hall: They desperately need a market hall. Their current market is divided into four large spaces built with tents. Even though the marketers are all over the massive market grounds, they are well organized. There are designated areas for each group of items or products.
- b) Garbage system: Garbage is a huge problem. We observed a hill of garbage at the edge of the market place. We were told that garbage is collected one day a week. The marketers were concerned about their health. People from the neighborhood find it convenient to dump trash near the market site. The marketers told us that on one occasion a dead body was left at the dump site. Ganta Marketing Association pays for garbage collection.
- c) No water and no toilets: The market has one small hand pump. There is always a shortage of water because there are 8000 persons to one small hand pump. There are no toilets.

### Registration

The marketer gets a ticket by making a payment of \$350LD three days a week. When you register you are told where to go to sell your market goods. To avoid over-crowdedness a marketer is allowed three days within a week to sell. The market is divided into four parts: The shops with clothes, the plastics, the meat and fish, and the dry goods. There are approximately 8000 persons with 5700 tables in the market. People in and around Ganta and from neighboring Guinea come to this market to sell. Marketers purchase from Guinea, our neighboring country. Students, widows, and the older marketers are not charged to sell. This is the way of encouraging the widows, young and old to get in business.

### Focus Group

The older and the younger women have the same concept and desires. When asked what were their benefits from the literacy program, they give the following answers.

- a) They learn to read and write
- b) They are able to calculate their numbers
- c) Nobody will cheat them
- d) Nobody will look down on them
- e) They learn basic mathematics. They were all very appreciative of the literacy program

They all participate in *susu*, a savings mechanism most market women are involved with.

### The following is how the focus group defines *susu*:

- a) Intelligent credit
- b) Money available in time of need or emergency
- c) No interest loan
- d) No background checks
- e) Based on trust

Some marketers have more than one *susu*. More than one *susu* is referred to as heads. A marketer may have two heads; this means she/he has two *susu*.

Selpay is another form of credit. It is based on trust and credit between the sales person and the

wholesaler. The goods are given to retailer on credit. He/she sells the goods, returns the principle to the wholesaler and keeps the profit.

### **The Demand for Loans**

The group was very skeptical about getting loans. Some of them have received loans from BRAC and LEAP; payments were made weekly. Those who defaulted were arrested and taken to the police station. The women said they were not informed of any interest on their loans. When the terms of their loans ended they were charged 25% interest. What is not clear is whether the women who took the loan understood the terms of the loan or whether the agent who disbursed the loan explained clearly enough for the marketers to understand.

### **What they would like to have when the market is constructed:**

The following is the general view of the women and the leaders:

- a) Water: well with hand pump; the women would like adequate water supply. Currently, they have a water pump. Ganta market is huge for one well pump. The leaders said they need more than one pump.
- b) School for the children: school for market women children is a popular demand. The marketers want a school on the grounds of the market.
- c) Day care for the babies: They said they need a safe and secured environment in their market. That way they can be worry free about their children distracting them when they are selling.
- d) Recreation facilities for the children: A place in the market where their children can play.
- e) Clinic, easy access to healthcare
- f) Bank, easy access to their bank and money
- g) Adult literacy program: the women's desire is to learn to read and write and communicate in basic English.
- h) Electricity: for safety and security the market is vulnerable to thieves when it is dark.

### **SACLEPEA MARKET, Nimba County**

**12/09/2011**

#### **The Administration:**

Superintendent	Beatrice G. Dahn
Deputy Superintendent	Mary Voyee
Secretary	Sam Qweyon
Treasurer	Serena Dahn
Chairlady	Martha D.
Ticket collector	Betty G. D
Care Taker	Sam Beah
Dry Goods Leader	Jeremiah Gangan
Table Director	John Gbeh

## *“God First, Second the Market”*

Saclepea has a massive market structure built to be used on a daily basis. It is one of the most recent markets constructed. There are offices and some storage areas. On Tuesdays, their regular market day, the market ground is crowded with people from neighboring villages, counties and from across the borders, from Ivory Coast and Guinea. Over 2000 people are accommodated at the Saclepea Market on Tuesdays. A total of 1398 tables are erected for sales.

### **The Administrators’ reasons for not using the SMWF market site on a daily basis:**

- a) Lack of adequate storage facilities
- b) Lack of childcare: They need childcare for their young children so that they are not easily distracted by the children when they are busy with a customer. Marketers said sometimes the children are crying, want to move around and they get into other marketers’ way.
- c) No school for marketers’ children. The market is far from town where the children go to school. Parents are afraid and worried that their children may be involved in motorcycle or vehicle accidents. Some children are left unsupervised when they return home from school and their parents are in the market place selling.
- d) Transportation: Marketers transport their goods on their heads, wheelbarrow, or on motorcycles. The market is a distance from the city where their children go to school.
- e) No concrete tables to sell goods. Marketers sell their food on the floor. This is not healthy.
- f) Limited water supply. There were two water pumps. One is broken, a new water pump was constructed by UNMCR. One pump is not enough. Water pump is over used
- g) Toilets, built by SMWF are over used.

We asked the focus group and the administrators what will encourage them to relocate to the new market site. They chose the construction of adequate storage facility. In addition we asked them if they will be willing to pay an affordable fee if a daycare is built and they were required to contribute in the form of a fee to maintain the daycare. It was a popular agreement that they rather make a payment for a school or daycare right on the premises where they have their business.

### **Market Fees**

\$350LD per year and \$10LD every Tuesday for ticket. Both young and old go to the Tuesday Market. There is a general consensus that more buyers go to the Tuesday Market, more sales are made, hence profit is increased.

### **Loans:**

50 marketers received loans from SMWF. The loans were paid back in full. The leaders in each group select loan beneficiaries. Focus group and their leaders request that the loan amount be increased from \$50USD to \$100USD. They indicated to us that \$50USD is not enough especially for people who sell *lappas* and plastics and dry goods. BRAC and LEAP have also given loans. The women complained that the interest on BRAC and LEAP loans is too high for them.

### **Three most important issues**

- a) Storage facility: for safe keeping of their goods. Even though they some space for their goods they need a bigger space. On Tuesdays, the market is packed. Sellers coming from

neighboring villages and counties as well as across the borders find it difficult to store their goods.

b) Cold storage: Fish sellers complained that they are not experiencing any profit. By the end of day their fish starts to decay. There is nowhere to store their fish. In most cases they have to throw the rotten fish away.

c) Childcare: the women said, they need a place right in the market where they can walk to see that their babies are doing fine.

### **Literacy program**

The older women in Saclepea were more interested in the literacy program than the younger women. In their individual focus group we found out the younger women had some formal education. Those who took advantage of the literacy program completed level one and are waiting for level two.

The Gender Ministry also provided a business training services in Saclepea. 50 women benefited.

45% of the fees collected from marketers go to the LMA and 55% go to the District.

## **ZORZOR MARKET, Nimba County**

**12/12/2011**

### **Administration**

Kebeh Forkpah	Dry goods leader
Irene Tanue	Dry goods leader
Hawa Kamara	Clothes goods leader
Saybah M, Zubah	Fish market leader
Yassah Varbah	Superintendent
Augustus B. Forkpason	Secretary
Esther Koryon	Gender Ministry Coordinator
Sam Y. K. Duyen	Gender Ministry

The Zorzor market is composed of 400 tables during the regular weekly market and accommodates 4000 to 5000 tables on Thursdays their special Market day. People and marketers come from far across the borders, from nearby counties and villages within proximity to sell and buy.

Registration fee for a table is \$300LD. No fee for marketers who sell on the ground. Tickets are purchased 3 times a week at \$10LD a day per table. 27% of the fees and registration collected go to the Central LMA, 20% to county LMA, 50% to the District, and 3% to the City Mayor. The workforce, which includes the garbage collectors, are paid by the local LMA. There are five markets within this district but only Zorzor pays its quota to LMA.

### **SMWF services**

SMWF provides Loan, Literacy program, two toilets. The administration agreed that the literacy program is a popular demand. It increased the self-esteem of the women. The beneficiaries of the literacy training are now able to write their names, calculate and identify numbers, and are able to read

## *“God First, Second the Market”*

basic English. The loan also was an incentive for the purchasing their goods for business and helping them to meet other needs such as their children school fees.

### **Concerns**

- a) The warehouse is leaking needs repairs. Not enough money to repair the leakage
- b) Broken warehouse door. The present door on the warehouse is made of wood. It is easily removed and very insecure. They need an iron door; it is much stronger and thieves find it difficult to break through.

### **Three most important issues**

- a) Cold storage to store fish, meat, and other perishable goods
- b) Day care, a safe and secure area built on the market ground for their children
- c) Clinic, for immediate medical care if an incident occurs
- d) Scholarships for the mothers and their children who graduate from high school.
- e) Water supply, they need a hand pump or a bow hole well.

### **Focus Group**

Kebeh Pewee  
Kebeh tokpa  
Lorpu Flomo  
Kolu Goovi  
Yamah Gayflor  
Kebeh Zaza  
Watta Harris

### **Advantages of selling in the market**

They are not out in the rain, their goods are safe, they socialize with their peers, and they make money from their sales.

### **Concerns**

- a) Need more space for safe keeping of their goods
- b) Cold storage for perishable goods
- c) Childcare: With no daycare, mothers prefer to have their children with them in the market place. However, most child accidents take place because the mother’s attention is divided. While she is providing services to her buyer the child wanders off. According to one of the members of the focus group, a child swallowed caustic while the mother was busy with a buyer. Request was also made for an elementary school to be built in the market place for the older children.

Even though we requested for three most important issues, the women listed several other issues they considered very important to them.



- a) Transportation: Mothers complained that their children walk 30 to 40 minutes to school and the same from school. Moto cycle accidents involving their children occur at least once a week.
- b) Like the school, the nearest clinic is 30 to 40 minutes walk away.
- c) Scholarship: Scholarships for them and their children. Some marketers are high school graduates and so are their children.
- d) First aid training to administer first aid when needed and to prevent health problems
- e) Cement tables for their business to avoid selling on the ground or floor

### **Literacy Program**

The group was very enthusiastic about the about the literacy training. They have completed the first level and are eagerly waiting for level two. They benefited from the training by learning to read, write their names, identify numbers, and do basic calculations.

### **Biggest obstacles**

- a) Lack of cold storage for their perishable goods.
- b) Fish sellers complained that they experience no profit. They throw rotten fish away almost on a daily basis because of lack of cold storage.
- c) Marketers who refuse to sell in the market building block entrance to the market, people find it unnecessary to walk in the building because they can buy at the door, on the street or anywhere outside the market. The women would like for the market leaders to make it mandatory so that all marketers sell in the building.

### **Loans**

Both administrators and focus group agreed that SMWF loans be increased from \$50LD to \$100LD and the terms of the loan be extended to six months. Some women took loans from BRAC and LEAP, and the interest was at 25%. Marketers said the interest is too high and late payment or default in payments may result in an arrest or a jail sentence. Selpay is another form of loan the women are involved with. The wholesaler would provide goods to the market women on credit. The women sell the goods retail, they keep the profit and return principle to the wholesaler.

*Susu* is one of the financial means by which almost all of the marketers sustain themselves. Most of the women see *susu* as a financial means to realize their profits. Some use *susu* to buy land, pay their children school fees, roof their homes or buy land.

### **What do marketers think of themselves?**

They think of themselves as rich women. According to them, they are head of their households, self-supporting, and they support their children and sometimes others. They are not depending on anyone but themselves.

At the end of the session the women all agreed that their children's success is their greatest concern.

**VOINJAMA, Lofa County  
12/13/2011**

**Administration**

Weedor M. Jallah	County Superintendent for Lofa markets
Fendah Boakai	Assistant county Superintendent for Lofa County
Yassah varbah	Board member SMWF
J. Kekula Fredrick	County Secretary
Muhammed Kanneh	District Secretary, Voinjama
Boakai Sonoh	County Chairman
Moses Konneh	Deputy Sup. Voinjama District
Esther Woiwor	Sup. Voinjama District

The Voinjama market is the biggest market in the district. There are 5 markets in the district. They are all under LMA. Voinjama needs a new market because of the limited space. Like Saclepea, Ganta, and Zorzor, hundreds of marketers and buyers from nearby villages and counties as well as people from across the border, from Guinea and Sierra Leone, travel to Voinjama on their market day. The market comprises of 4 buildings. There are 205 tables in these 4 buildings and a further. **SMWF is planning to construct a market for Voinjama**

**Registration**

- a) \$250LD for registration, weekly tickets \$30LD.
- b) Distribution of fees: 27% go to LMA, 20% to the city, 50% to the district and 3% to the city mayor.

The district is responsible for the labor. This includes cleaning the market grounds, and security.

**SMWF Services**

The market leaders request that SMWF provides the following services: warehouse, school , daycare, playground, offices, market kitchen, clinics, toilets, and cold storage.

**Three most important issues**

- a) Cold storage, to preserve their perishable goods
- b) Warehouse, to store their dry goods
- c) Their children need a safe and secure environment when mothers are busy selling.

**Their biggest problems**

- a) lack of water
- b) lack of toilets
- c) garbage all over the market ground, no truck to remove garbage and nowhere to dump it.

### Self Initiative

The local market association is taking initiative to dry the swamp and to level the ground on which the market will be built.

### Loans

The women get their loans from BRAC and LEAP. However, they are not satisfied with the high interest they have to pay and the sanctions they have to face when they default.

Other financial services are selpay and *susu* and the club. These are small financial services that the women and men in have created to help themselves.

### Safety and security

With the exception of robbery that is very prevalent and takes place in open daylight the market is safe. There is also constant robbery in the warehouse.

The marketers purchase their goods from across the border in Masata, Guinea. Other dry goods such as rice and sugar are bought from Monrovia, and ground nuts, eddoes, bitterballs, and most vegetables are purchased in Lofa. Some marketers have their own farms and sell produce from their farms. They hire laborers to harvest their crops for sale.

### Focus groups

#### The marketers in the market building

Ellen B. Fassama	sells dry meat
Sonnie Jallah	sells dry meat
Tawa kekulla	sells dry goods
Mayuma kullie	sells vegetables
Madusu Dukuly	sells fish
Mary Sorsor	sells dry goods
Mayanla Sherrif	sells fish
Tawa Jallah	sells oil

#### Marketers outside the building

Sonnie Kollie	dry goods
Guboo Jallah	rice
Adam Kollie	rice
Matennie Talaway	peppers and eddoes
Kebeh Jallah	dry goods
Konah Pewee	vegetables
Victoria Kollie	vegetables
Nancy Patrick	rice

#### The advantage of selling in the market place

- a) They sell more in the market place,
- b) Socialize with customers and peers
- c) Have similar problems and they help each other.
- d) They are sheltered from the rain if they are in the market building.

#### Three most important issues for women operating inside the building

- 1) Cold storage to preserve their perishable goods (though not so for all women, and the women operating outside the market)
- 2) Day care and school for their children

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3) Affordable loan, BRAC and LEAP interest rate too high, interest is 25%. Some of the women said they will continue to take BRAC and LEAP loans even though their interest is high. Their reason is they said they no choice. These two lending institutions continue to loan them money as long as they make their regular payment on time. Other women said they will never take loans from BRAC and LEAP. They did not like the interest and the penalty when they were in default.

### **Other Important Issues**

- 1) Lack of control of marketers outside the market building
- 2) Bank within the market place
- 3) Garbage, no specific place to dump garbage and no toilets. Marketers use the bath rooms of private homes near the market place and they have to pay.
- 4) No storage, goods stored in warehouse cost between \$150LD to \$250LD.

### **Policy**

The women in the focus group said they just don't get involve with the politics. They just want to sell their markets. They are not involved in the decision making process. Their leaders are selected by the umbrella body. When there is a conflict, it is resolved by the leadership. Sometimes conflicts are resolved by fining those involved \$1500LD.

It was a consensus among the women, they want an increase in the loan, they would like to continue with the literacy training and consider themselves rich and not poor.

## **BARNERSVILLE MARKET**

**12/22/11**

### **Market leaders**

Deddeh P. Beyan	Market Superintendent
Fatu Blama	Assistant Market Superintendent
Kpadeh Massaquoi	Acting Secretary

Barnersville Market has two market halls built by SMWF. The market has between 230 to 250 tables with 200 to 250 individuals. According to the leaders, there are some empty tables in the market because there is lack of funds for marketers. Some marketers stay home when they can no longer afford to buy goods for sale or pay their daily tickets.

### **Registration**

Registration	\$1,000LD; a life-time fee
Identification Card	\$300 annually
LMA Tickets	\$10 daily

100% of the fees collected go to LMA. LMA is responsible for the payment of garbage removal. LMA pays \$8000 a month at \$2000 per week.

### **SMWF services**

- a) Built two market halls
- b) Provided literacy training, 22 marketers benefited and graduated.
- c) Provided loans; 30 women benefited from this loan. They have had this loan 4 times. When we asked how was this loan allocated to the marketers, the leaders said, they gave the loan to the marketers they could trust.
- d) Provided toilets: 1 toilet and 3 holes
- e) One hand pump, currently not in use as it is broken.

### **Constraints**

- a) The market hall is flooded with rain during the rainy season. The wind blows the rain into the market hall spoils their goods resulting in the loss of profit.
- b) No drainage: Because the market has no drainage the water settles in the market causing floods.
- c) Lack toilets: The toilet is too small. It is currently full and no longer can be used during the rainy season as the toilet sometimes over flows presenting a serious health hazard.
- d) Insufficient water supply: SMWF provided the market with a hand pump. The hand pump is broken and no longer functional. They took the broken hand pump out and they are now using the well without the pump. They sometimes use the water belonging to people within the proximity of the market.
- e) No cold storage: The marketers have one room they use as cold storage. Each marketer brings her own cooler with ice to preserve her fresh fish or perishable goods. This method of preservation lasts for approximately 8 to 12 hours. After this period of time the fish starts to decay. Most fish sellers start the preservation process by drying their fish when any left over.
- f) Childcare: Surprisingly, childcare came last. The women said that as important as child is, they prefer to have their drainage constructed. For now they can manage with their children.

### **Self Help**

- a) Warehouse: The marketers rally among themselves and built their very own warehouse where they now store their goods.
- b) They also extended their market hall by building an extension to the market.

### **How disputes are settled**

Disputes are settled by the market superintendent. Usually both parties involved in the conflict are fined \$1000LD. A marketer may also be fined for keeping her market table or area dirty.

## “God First, Second the Market”

### Focus group

Jenneh Brown	sells chicken
Alice Pope	sells fish
Mariah Parker	lappas
Evonne Dennis	fish
Mamie Harris	herring
Kumba Kandey	vegetables
Hawa Seih	fufu and starch
Bendu Sumo	used clothes

The focus group basically complained about the same issues the leaders complained about. They complained about the lack of drainage that caused flooding in their market, and when it rains the water is up to their knees. Floods caused rubbish to float around in their market. According to the women, it is a dirty sight to see. The women also complained about the lack of cement tables. The floor of the market hall not properly done.

### Biggest concerns

- 1) Drainage
- 2) Wind blowing the rain in the market hall
- 3) The self-help project market is falling apart,
- 4) Toilets: too small, already full and over flowing
- 5) Warehouse: too small/no storage
- 6) Cold storage: they store their fish on ice in coolers. Fish cannot last for more than a day.
- 7) Childcare: according to the women childcare is very important but the drainage is more of their concern. They can manage with their children for now.

### Loans

The women talked about the benefit of the loan from SMWF. One of the beneficiaries said she likes the loan because it is an interest-free loan and the one-month grace period attached to it.

They are also involved in other types of loans such as *susu* and *selpay*. They believe that through *susu* they are able to experience their profits. *Selpay* on the other hand is used as last result. With *selpay* they get the good from the wholesaler, sell the goods, keep whatever little profits gained and return the principle to the wholesaler. This concept is based on mutual understanding between the marketer and the wholesaler.

We asked the women where they bought their goods. One of the ladies said she goes to Bomi Territory purchase bags of cassava to make her fufu and another said she purchases her vegetables from the Red Light. Most of the marketers buy their goods from The Red Light.

We asked them what they think of people's perception about them, and the entire group said people think they have money. Our next question was about self perception. How do they consider themselves? They said they were strong business women, productive and proud market women who were self-supporting and support others financially. Their spouses depended on them.

**Worries**

Their biggest worries were their children's education, shelter and their business.

They believe that their greatest achievement will come from their children. When their children are well educated and self-sufficient, then they will know that their effort and hard work was worth it.

Paying rent every month is stressful, but they manage. They also worry about the growth in their business. They need funding for their business. They need loans.

## **Annex E      Interview Protocol**

### **General information**

Name and age?

Who do you live with? (household composition)

Are you married/single/divorced widowed?

Are you the sole income-earner in the household? (who else is bringing in an income?)

Did you go to school? What grade did you reach?

### **Childcare**

How many children are you taking care of (ages and whose children are they)? How many of them are in school? How many of them come to the market with you each day? Who is taking care of the children? What kind of risks are there to leaving your children unsupervised (at home or in the market)?

Any health issues in the last six months (herself or in household?) How were/are these being dealt with?

### **Key assets (urban)**

Do they live in your own house? is it rented? (how many rooms?)

Car or motorbike or generator?

TV?

None of the above?

### **Rural**

Motorbike or bicycle

Livestock (how many ?)

Cement house / mud bricks?

Radio?

### **Income and expense schedule**

Household income (from what sources, including help from others)

How much roughly are her takings each day?

Is anyone else contributing? How much?

Main expenses: (say whether daily, weekly or what period)



What are three top expenses, and how much does she spend on them?

Rent

Food

Transportation

Market wares

School Fees

Market fees (weekly Lib \$30)

Fuel

Clothes

Healthcare (roughly)

Water

Are you supporting relatives?

Other (payments to relatives)

Other household expenses (soap, fuel etc)

### **Market operation**

When did you set up your marketing business? Did you do it alone or did you get help? Have you always operated from this market?

Has your business grown over the years? To What do they attribute the growth?

Is there anything they feel is currently hindering the success of their operation (other than lack of credit)?

Have they ever had a grievance with anyone in the market (a trader or management)? How was this resolved?

### **Sirleaf Market Women's Fund**

Are you aware of the Sirleaf Women's Market Fund? What does it do? What has it done in this market?

Are you participating in any of the Sirleaf Programmes? Literacy? Credit? Childcare/education facilities?

1) If the programmes are not offered in the market, then we want to ask the women if they would use them if the were offered.

2) If the programme are available and they are not participating, we need to find out why not (for each programme). For literacy programme, would they be interested in participating in a higher level if it were offered.

3) If the programmes are offered and they are participating, follow this interview schedule:

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**Literacy**

How did you hear about the literacy programme?

What made you want to enroll?

What did you like most about the programme? Was there anything you didn't like about it?

How has it helped you? (issues: could be better management of money; probing to find out the different ways in which it might have helped; questions to be developed in response to answers).

Would you enroll in the next level if it became available?

**Micro-finance**

How did you hear about the micro-credit?

What have you benefited from the programme? What did you use the additional finance for? How has it helped you/your business or money management? (keeping savings away from being taken by relatives;)

What were your takings before you got the loan; what are your current level of takings now you have the loan?

Do you know what your profit is?

Did you do some training for the loan? How did it help you? are you interested in more training?

**Personal safety and current anxieties**

What kinds of safety issues do you face as a woman in the market? Are you ever harassed sexually (by customers, management); have you ever been attacked/raped in market or around the market? If you have a spouse, how does he feel about you being at the market place all day? Have you been in a situation in the market where you have feared for your personal safety? What about the safety of your children?

Are there any major anxieties /problems she is facing – for example, family conflicts; not being able to afford basic necessities; mistreatment of any kind; sickness or ill health in the household; and how are these being overcome?

How do you balance your business and home?

Anything else they want to tell us about the market or the programme.