



Market Women Help Revive Economy

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To the untutored eye of a visitor from elsewhere, the markets in Liberia and many other African countries seem chaotic, noisy, smelly, dirty and often dangerous. Traders and shoppers alike are wary of ever-present pickpockets or, more threatening, criminals.

Still, the basic business of market operations appears straightforward, with traders – predominantly women – peddling just about everything short of big-ticket items like cars. Depending on the market, dozens, hundreds or even thousands of people buy what they need – including food for the evening meal, household wares big and small, CDs and electronic devices, toiletries, shoes and clothing - from intricately designed African dresses to American blue jeans, new or used.

But what goes on at these markets is, in fact, quite complex – and represents a major foundation of life in Liberia, dating from long before the two decades of unrest, 14 years of war and the succession of regimes and militias which have left the nation in ruins.

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Everything in the marketplaces of this west African country's awakening economy is negotiable, often in loud voices. "I spoil the price" means a trader reduces the price of an item to speed its sale. The idea is that "fast penny" is better than "slow dollar" – a trader makes more by selling quickly at a lower price than if she holds out for a higher price.

Even though most market women in Liberia are illiterate, they are essential to food distribution throughout the country, and they remain a formidable economic force. With Liberia's post-war unemployment rate estimated at 85 percent, market women – who comprise the great majority of the traders – are breadwinners, often the only people supporting families of up to 20, often including war orphans.

Many of the women are also farmers, growing food on smallholdings of two or three acres and then transporting their goods to market, usually walking with a big load on their heads, often with babies tied to their backs. Before the war, some say, they had dreams of getting an education but were forced to turn to trading to make a living.

During the years of conflict, agricultural production was disrupted and most of Liberia's people were displaced from their homes. Minimal international food aid was often the only means of survival. But fighting frequently blocked distribution of relief supplies.

With men constantly subject to being killed or coerced into fighting forces, unless people foraged in the wild, market women were the only sources of food in many areas. What little was left of Liberia's war-time economy was often sustained by the endurance of women, who ducked bullets and braved torrential rains or the hot, relentless sun to grow and fetch fruit and vegetables.

Many women commuted between rebel- and government-controlled areas to supply key commercial centers like Monrovia, the capital, and the towns of Gbarnga and Buchanan. Sometimes they too were conscripted into armies to provide labor and were forced to live as sex slaves. Now the market women, along with the rest of the country, are trying to put the past behind them as they struggle to restart the economy.

The Liberia Marketing Association (LMA) is the umbrella organization that oversees markets in the country. Established as a voice for small traders, through advocating better marketing facilities and lending practices, the LMA is a nationwide organization with branches in each of the country's 15 counties.

When a woman wants to sell in the market, she registers with the LMA and pays a one-time fee to get a table. Each trader pays daily fees to a collector who works for the LMA. A flat tax, rather than a fee based on income, penalizes subsistence traders. Those who don't pay can have their goods confiscated and be barred from selling in the market. The fees collected are supposed to be used for the cleaning and maintenance of market facilities, but there is no mechanism to enforce performance.

Traders say the organization has a long history of poor leadership and lack of financial accountability. Critics say these problems cannot be addressed until the organization is professionalized and establishes checks and balances, and the membership is trained to hold the leadership accountable.

Lusu Sloan, interim LMA chairperson, estimates its predominantly female membership at 35,000 nationally, making it one of the largest organizations in the country. She says the group is struggling to regain ground lost during the war.

"Before the war we had microcredit for fertilizer and farming tools. Farmers could get loans and pay back what they borrowed with small interest during the production season. Now that's not in place. Before, we had an agricultural bank, and some traders had regular savings. Now you can't get any funds."

One of the biggest problems, Sloan notes, is the widespread destruction of basic infrastructure. Even before the war, upcountry roads were impassable during the worst of the rainy season. Now they are much worse. Where roads are passable, a lack of vehicles constrains movement of people and goods.

"We cannot go to reach goods in the forest, and some women are walking more than eight hours with goods on their heads, Sloan says. "We have a big problem with the lack of cold storage. Electricity has not yet been restored throughout the country, and it is too expensive to run cold storage on generators."

On the outskirts of Monrovia, the bustling Red Light market is a sprawling, activity-packed center of trade where buyers and sellers meet from sunrise to sunset. Named after the last traffic light on the main highway leading from the capital to the north of the country – in the pre-war period when traffic signals actually functioned, it is Liberia's largest open-air market.

A commercial hub, Red Light is dominated by women. Most are small traders who spread their wares on the ground in the sun, on tables in small stalls, or – for the more successful – in small shops along a row of improvised shacks under plastic or tin roofs. Itinerant hawkers, including street children, roam the market with goods on their heads, calling out wares and prices to entice buyers.

There is fresh local produce: fruits and vegetables, fresh and dried meat, fish and rice, Liberia's daily staple. Since most Liberians lack electricity – even that supplied by generator – they buy small quantities and cook daily what they eat.

Every day a pickup truck laden with giant bags of cassava, containers of palm oil and stacks of vegetables slowly turns into the markets. Perhaps a dozen of the more than 100 women nearby run toward the truck, untying a garment called a lappa from their waist and throwing it onto one of the bags.

Juanita Neal, a founding member of the fledgling Liberian Business Women's Network, explains the ritual. "When the women take their lappa and throw it over a bag of cassava or pepper or potato leaf or whatever, where that lappa hits, that bag belongs to her and nobody better touch it. It's organized confusion every day."

Neal eats the food she grows. "I have 100 acres, but I'm not doing much with it," she says. Instead, her attention is focused on helping a group of successful market women to spearhead a new movement to get small traders and producers better organized.

"We want to get women involved. We're talking to women who have even small patches of land to see if we can get them together to do one big project, like growing jalapeño peppers or aloe vera plants. Anything that can make some money, because food is where the money is."

Illiteracy is a barrier to women improving their positions. Most market women can't read, write or speak English, Liberia's official language. Few have the experience to grow their own businesses without guidance. Nevertheless, supporters argue, they do have the determination and the skills to get started as micro-entrepreneurs.

Juanita Neal says the business women's network – brainchild of Josephine Francis, who owns a large farm just outside Monrovia – was founded to address the need for expertise and financing. "We need loans, and we need to be educated about loans," says Neal. "We have lots of ideas and plans but no money. We are trying to organize the women, come up with proposals. It should be easier to get soft loans or grants if we are registered as a group. We are putting a system in place to monitor what the traders are doing, so money comes back to repay the loan and sustain the business."

While many of the traders may be illiterate, says Neal, "they know what they are doing and what they want. We want to direct them to think bigger, to get better crop yields with pest controls, tilling the land, and good environmental practices. They come to us and we write the plan for them."

Most of Liberia's women practice subsistence farming. But against the odds, there have always been market women who are moguls in their context: important, powerful, influential women with hundreds of acres of land and their own pickup trucks. A few who started small are now big farmers growing cash crops, like cucumbers. Some keep livestock such as goats and pigs, and a few have entered the rubber trade. Some are beginning to expand into the more lucrative field of food processing. They are entrepreneurs, and they love their work.

Kebbeh Freeman is such a woman. Lacking formal education, Mrs. Freeman started as a small-time market woman and learned the skills she needed to become the successful businesswoman she is today. She is a founder of the Red Light market, a former board chair of the Liberia Marketing Association and a former member of the Liberian legislature.

Today, as she sits on the front porch of her comfortable house on a side street of the market, she looks at her commercial compound and laughs, as if it's hard to believe what she has accomplished from meager beginnings. She invested her earnings to purchase her own vehicle, a pick-up truck, and sells rice and cement wholesale. She exports palm oil to the U.S. and Europe. And she cares for an extended family of more than 30 people. She built her first small house before the wars started. Now she doesn't want to say how many houses she owns.

"I was born in the bush," she says. "I don't know my age or even my children's ages. I had my first child when I was very young. I began doing market during Tubman days [the presidency of William Tubman] to help support the children and sometimes my husband. Now a lot of people know who I am. I may not know book, but at least I have a lot of sense and can give good advice."

Freeman credits determination and sound business management for her success. Of course, it didn't hurt that even though she was born poor, her parents were also traders. "During Tubman time, so many people were not selling like they are now. There was the common view that only uneducated people were selling. People with education were looking for jobs."

Her practical advice for the hundreds of thousands of struggling market women today: "Even if you just sell small pepper, you just don't sell and eat all for today. You take a dime or a penny and put it down for tomorrow. You just can't sit and say, 'God will help me.' You have to help yourself first."

She laughs again when asked how an illiterate woman learned to save. "Whenever I would sell," she says, "I would eat some and keep some. If I buy two containers of oil today, when I keep some, the next time I could buy three containers and still keep some and then the next time I could buy four." She was among the market women who managed to stay in Liberia during the conflicts, when hundreds of thousands of were forced to flee to neighboring countries. She is proud that her work helped hungry, internally displaced people to survive.

Freeman, however, is an exception. Most market women face a daily struggle to earn enough to feed their families one meal a day, and few can spare their children to attend school, even if they could afford books and uniforms. What they do have, they demonstrated in 2005, is a voice.

Strong support from market women, including powerful entrepreneurs like Freeman, were an important factor in the victory of Ellen Johnson Sirleaf, a Harvard University-trained economist and former World Bank executive, who became Africa's first woman to be elected president of a country. The president, fondly called "Ma Ellen" by the women, regularly acknowledges that debt. She says her appreciation of the strength and resilience of the traders is personal as well as political. Both her grandmothers were illiterate market women.

Shortly after Johnson Sirleaf's election, an international group of women friends and colleagues asked how they could help. The president asked for assistance for market women. The result was the Ellen Johnson Sirleaf Market Women's Fund (SMWF) (<http://smwf.org/>), established under the umbrella of the African Women's Development Fund, to speed post-war recovery.

The New York-based organization, with a 12-member board of high-powered African and American women, has raised more than one million dollars and has completely renovated the Nancy B. Doe Market in Monrovia. A huge, three-story building, it is one of the largest market buildings in the city.

Dorothy Davis is a board member of the Sirleaf Market Women's Fund. "Before the renovation, the second floor of the Doe market was threatening to collapse and there were no stalls, so the women sold their goods from the floor," she says. "The sanitation system had been destroyed, and there was no trash collection.

"The building is now structurally sound. There is a beautiful outdoor garden playground for children. SMWF has also installed stalls within the market and made provision for water, toilets, storage and electricity. In addition, we are creating adult education, financial resources, and child support programs centered on empowering market women and their families."

SMWF is planning a fundraiser in New York in June, with tickets starting at \$50. "Organizations can play a role in renovating existing markets or building a new one," says Davis.

James Logan, Deputy Agriculture Minister for Planning, says the entire government is keenly aware of the importance of women. "Women historically have played a key role in distribution on the marketing side. They have a vital role in government's poverty reduction strategy."

Noluthando Crockett-Ntonga, reporting as Phyllis Crockett, covered the White House for National Public Radio and was based in sub-Saharan Africa for more than 10 years working on development issues. She was part of the allAfrica.com team in Liberia to report on agricultural development and poverty reduction.

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