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Resilient nations.*



Advancing Economic Empowerment of Women: An analysis from the field

-Experiences from three African countries-

The Sirleaf Market: A model to empower Market Women in Africa

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Acronyms

ECOWAS	Economic Community of West African States
GoL	Government of Liberia
JBFI	Joyce Banda Foundation International
MWAI	Market Women Activities in Development
MoPEA	Ministry of Planning and Economic Affairs
Netright	Network of Women's Rights in Ghana
SADC	Southern African Development Community
SMWF	Sirleaf Market Women Fund
UNDP	United Nations Development Programme

As in many sub-Saharan African countries, the informal economy in Liberia provides work, income and livelihood for a vast majority of population, in particular poor women and their families. One of the largest groups that operate in Liberia's informal economy is market women and street vendors, who constitute over 85% of the sector¹. The growth of this sector, however, has not received much attention neither its potential to combat poverty been fully appreciated. As a result the causes and plights of market women, who are the **'bed rock' of the sector**², often go unheard and women continue to face challenges and are forced to work in deplorable conditions.

In an attempt to address some of the major challenges they face, in 2007, an international group of women established the **Sirleaf Market Women's Fund (SMWF)**³ for the empowerment of Liberian market women. With the aim of improving their working environment and strengthening their entrepreneurial skills and capacity, since its inception SMWF has been providing range of services to market women. At the **core of SMWF's work has been the economic empowerment** of the Liberian Market Women.

Women's economic empowerment as an objective is enshrined in the Liberia National Gender Policy which is also a fundamental goal of the UN Resolution 1325. The SMWF assisted programme is making a direct contribution towards the achievement of those goals. Currently SMWF provides direct services to over 13,000 market women who are mainly small traders and operate in an insecure environment.

To date, the results of the SMWF programme have touched lives of thousands of Liberian women and their families⁴. The experience of SMWF to-date is indicative of its potential to deliver transformative results, offering further support—means and mechanisms, to curb poverty in communities providing clear logic and rationale for further investment in informal economy, strengthening businesses and initiatives of women, who are mostly small holders and provide for their families. The results of such initiatives are visible at

micro level—families and community, which has far-reaching impact to reduce overall poverty at macro/national level. With the aim of capturing the experience of SMWF, UNDP supported SMWF to conduct a case study and its companion, a 20 minutes video, titled **'God First, Second the Market'** provide further details of the results and achievements of SMWF to-date⁵.

In a further attempt aimed at promoting South-South exchange among countries, UNDP facilitated a multi-country cross learning and exchange programme of Market Women for further exploring SMWF's potential to deliver an African model for economic empowerment of market women across the continent. The exchange programme, which took place during November-December 2012⁶, was an opportunity for market women from Liberia, Ghana and Malawi⁷ to share their experiences—success stories, challenges and opportunities, with and learn from each other; and more importantly it enabled to conduct an assessment of the viability of SMWF delivering a model to benefit market women across Africa. The exchange programme also allowed to conduct a review of the strength and limitations of SMWF vis-à-vis other entities/programmes supporting market women in other African countries.

This report presents an analysis of SMWF and the findings of the enquiry. In specific terms the report outlines the following: (i) the uniqueness of SMWF as a model to empower market women; (ii) key concerns of market women and the responsiveness of SMWF; (iii) challenges, lessons learned, and recommendations for further actions.

¹Sirleaf Market Women's Fund data referred.

²The Liberian market women were referred to being the bed-rock of the informal economy in Liberia by the Deputy Minister (DM) designate of the Ministry of Planning and Economic Affairs. In his presentation at the meeting on 3 December and in the key note speech presented at the conference on 4 December the DM unequivocally recognized the contribution the market women make in the Liberian economy.

³At strategic level the SMWF is managed by an International Steering Committee, comprised of high profile women's leaders and rights advocates including some of the former head of states, the Secretariat of which is located in New York. At operational level, the oversight and guidance is provided by a national steering committee composed of different stakeholders, the Secretariat of which is based in Monrovia, Liberia.

⁴Refer to the presentation of Ms. Daiba Tozay made at the meeting on 3rd December 2012 and the SMWF annual report 2012.

⁵In 2012 a case study of Sirleaf Market Women's Fund was conducted to capture the accomplishments of SMWF of the past years and identify areas where further attention was required to sustain the results and ensuring that the interventions of the fund were responsive to the situation of market women in Liberia. The case-study is available in a booklet form. A 20-minute video with the same Title is a companion to the case-study, which provides further evidence of the accomplishments and potential of SMWF to strengthen market women and lift them out of poverty. The case-study and video are available at SMWF office in Monrovia and its website at www.smwf.org.

⁶The exchange programme involved three countries, namely Liberia, Ghana and Malawi and provided market women with an opportunity to share knowledge and experience and dialogue about possible future co-operation; it was aimed at examining the possibilities of SMWF as a model to serve market women across Africa.

⁷A group of 11 market women from three countries partook in the exchange and learning programme.

The market women, both the participants of the cross learning and exchange programme and those who were met during the field visits in the three countries, were a vital source of information. In each of the three countries, local markets were visited⁸ to gather further data and evidence. Conversations, consultations, meetings were held with the market women and the host organizations—Joyce Banda Foundation (JBFI), NETRIGHT and SMWF⁹, representatives of market associations. Though limited, interactions and consultations with authorities and representatives of relevant formal institutions, including financial institutions, city corporation/councils, government ministries were held to contextualize the challenges, limitations and assess the potential and possibilities. In addition, secondary resources—reports, programme/projects documents, websites of the host organizations, were reviewed/consulted in order to gather further inputs, insights and validate information.

All information and data gathered were analyzed considering the factors critical to the economic empowerment and autonomy of market women, realizing their dreams and visions and the long-term sustainability initiatives such as SMWF. Beside economic progress of the market women and their families, SMWF, was assessed as a model vis-à-vis its **potential to strengthen market women’s ability to make decisions and deal with the day to day realities including negotiation with relevant institutions and (un)foreseen challenges.** The experience of the market women—both participants and those who were met during the exchange programme in the three countries—was analyzed in order to **determine the strength and viability of SMWF’s becoming a model for economic empowerment of market women and make recommendations for further actions.**

Selection of countries

The cross-learning and exchange programme¹⁰ of market women of Liberia, Malawi and Ghana was the first ever knowledge sharing and learning activity of its kind. The primary objective of the exercise was to examine the potential **of the Sirleaf Market Women’s Fund, which is a Liberia’s best practice,** to advance economic empowerment of market women Across Africa. The exchange programme was led by SMWF, hence their engagement and important role in the exchange programme, however, the selection of Ghana and Malawi was informed by a number of factors relevant to the

objectives of the study. In many ways, the contrast that exists between Ghana and Malawi contributed to the richness of the analysis, allowing practical assessment of the applicability and effectiveness of SMWF in the wider African context.

The market women of Ghana and Liberia are known as strong organized force in the sector. Ghana, a stable country, has a large informal economy; as in Liberia, a large number of Ghanaian women operate in informal economy and are engaged in small scale initiatives; they constitute over 90% of informal economy. Besides, many Liberian (market) women, who spent years in refugee camps in Ghana during the civil crisis in Liberia, were able to relate to the situation of Ghanaian market women. Furthermore, the achievements of the Ghanaian market women to foster an enabling environment was given due consideration, in particular from a knowledge sharing point of view.

Basic Facts and Figures

Indicators	Liberia	Ghana	Malawi
Population	4,100,000	25,000,000	15,400,000
Per capita income (GNI) in US\$	265	1,584	753
Life expectancy at birth (years)	56.8	64.2	54.2
Maternal Mortality (per 100,000 live birth)	990	350	510
Child mortality (under five per 1,000 live birth)	112	69	110
Literacy rate (% age 15 and above)	59.11	66.6	73.7
Population below national poverty line	63.8%	28.5%	52.4%
Population in severe poverty	57.5%	11.4%	40.4%
Population operating in informal economy*	85%	80%	85%

Source: UNDP Human Development Report 2011
 * = data received from host institutions

⁸In Malawi, participants visited Limbe and Blantyre Market and local farmers and producers; In Ghana, Kumasi, Kantamanto, and Makola Market were visited. In Liberia, participants visited Nancy B. Doe Market, Paynesville Market, and Omega Project Market currently under construction.

⁹JBFI, NETRIGHT and SMWF were the host and principle entities involved in the organization and implementation of the Cross-learning and Exchange Programme of Market Women in Malawi, Ghana and Liberia respectively

¹⁰In this report, the term cross-learning and exchange programme has been referred to as being 'the exchange programme', 'study', 'exercise', etc.

On the contrary, the situation of market women in Malawi presents a different scenario. Unlike Ghana and Liberia, in Malawi, cooperatives and other associations of small scale farmers exist, but there has not been any strong organization of market women. However, since its inception in 2010, the Joyce Banda Foundation International (JBFI) has been working closely with the Malawian market women. An activity of JBFI is exclusively focused on the empowerment of market women¹¹. The participation of Malawi in the exercise therefore presented an opportunity to examine the potential of SMWF model of markets in an environment with different dynamics and in a different context.

¹¹See the chart on lead organizations for further details

The three organizations, SMWF—the lead organizer and the model, whose potential was assessed and examined for wider application, Joyce Banda Foundation International (JBFI) and NETRIGHT—the lead and co-ordination body on the ground in Malawi and Ghana respectively, greatly vary in nature, objectives and programmatically (see the chart below for details). However, their support for the protection and promotion of the rights and interests of Market Women and their economic advancement **has been the common thread providing further opportunity to review and analyze market women’s economic empowerment** from diverse perspectives.

The chart below provides a quick overview of the three organizations and their engagement with the market women in Liberia, Malawi and Ghana.

SMWF	JBFI	NETRIGHT
A Fund which was established in 2007 with the aim of economic empowerment of Liberian market women.	A charity organization, established in 2010, working towards girls’ education, women’s economic empowerment , leadership development of business women and poverty alleviation.	A Network of Women’s Rights in Ghana , established in 1999, advocating for women’s advancement and empowerment.
<p>SMWF is fully dedicated to Liberian Market Women’s empowerment.</p> <p>Improvement of the physical environment, providing assistance to market women to improve their business skills and capacity; help them gain confidence—a precondition for gaining independence and attain empowerment, providing services related to social protection, etc. are the main elements of the programme of SMWF.</p>	One of the key programmes of JBFI is Market Women Activities in Development (MWAI) which is aimed at improving livelihood opportunities of market women in Malawi.	<p>Economic justice is a major programme of NETRIGHT.</p> <p>Informal economy and providing support to market women in realizing their rights is an area under NETRIGHT’s economic justice programme.</p> <p>The key ingredients of their support include policy advocacy and lobbying to secure rights of Market Women and realize their demands.</p>
Currently 13,000 market women receive direct services from SMWF. This benefits over 39,000 families and serves hundreds of thousands of people in both rural and urban Liberia.	Through MWAI, JBFI is currently working with over 100,000 market women across Malawi.	NETRIGHT provides support to all associations of market women in Ghana. Their support relates mainly to broader issues of the rights of market women and policy advocacy.
<p>The senior leadership of SMWF—both national and international boards, is fully engaged. Their engagement makes a huge difference, particularly in terms of visibility of the programme and the degree of confidence of Market women.</p> <p>Through SMWF board, the Liberian market women receive full support of H.E. Ellen Johnson Sirleaf, the President of Liberia, who graciously lent her name to the Fund.</p>	Market women enjoy full support of the senior leadership of JBFI as well as the president of the republic, who is the founder of JBFI and a strong proponent of women’s rise in all spheres of life including business and economy.	<p>Securing economic justice of market women is an agenda for NETRIGHT. Market women receive full support of the network and its members in their plights to establish their rights, achieve economic self-sufficiency.</p> <p>NETRIGHT applies different strategies to give market women voice and greater visibility to their issues. Among others, lobbying authorities, engagement of media and peaceful meetings, demonstration are some of the strategies they use to realize their goals.</p>
In its approach, SMWF is inclusive and empowering. SMWF believes in the potential and ability of market women to change their own lives. Delivering transformative results is its overall goal.	JBFI uses a blend of social welfare and empowerment approach. To address immediate needs market women are provided with in kind support and initial grants and strategic support for longer term results.	NETRIGHT, as an advocacy and lobby group, provides Market Women with strategic support, particularly in terms of policy shift.

Key concerns and issues of market women

During the cross-learning and exchange programme, extensive consultations were held with the market women from all three countries. They were consulted over issues impacting their lives and business and possible remedies to address and overcome the factors obstructing their economic progress.

Among the major issues and concerns that were raised by the market women in all meetings and seminars, including those held with authorities, press and financial institutions included the following.

Access to capital and sustainability of their business

- Access to credit—number of institutions providing credit loan services, size of loans and the rate of interest;
- Literacy and business skills training;
- Access to market, particularly for those who operate in rural areas and are involved in agriculture, their access from farm to market, a key determinant of the sustainability and viability of their business.

Conditions of markets

- Space and storage facilities;
- Clean drinking water, hygiene and sanitation;
- Protection from harassments of all sorts;

Social protection and child care

All the above mentioned issues and concerns were considered while analyzing the adequacy of SMWF and its potential to advance economic empowerment of market women.

Key features and responsiveness of SMWF

The Sirleaf Market Women Fund was established with the aim to support economic empowerment of Liberian Market Women. The main goal of SMWF was to create an environment which is conducive for market women to run their business and enable them to gain independence and prosper economically. The programme of SMWF was carefully designed to address key issues and factors that affect the ability of Market Women and hinder their economic progress. It confronts a range of issues related to economic and structural challenges in informal economy and challenges of social norms and gender biases and barriers.

The unique feature of SMWF is enshrined in its mandate. The very purpose of SMWF and its inclusion of social services as an integral part of its programme, many of which are directly associated with the practical gender needs of market women, directly relate to their daily realities and provide them with opportunities to learn new skills, gain confidence and become independent—economically and emotionally.

SMWF, as a concept and programme, challenged the conventional ways of building and maintaining market facilities and demonstrated its novelty in tackling the needs of women marketers, in particular those emanating from gender stereotype and societal norms. It brought about changes in the way market facilities were perceived, conceptualized and constructed in Liberia. It regards market as more than just a physical facility. The box below provides an overview of the SMWF and its distinct features which have benefited Market Women in the 13 markets that have so far been constructed and/or rehabilitated with the assistance of SMWF in Liberia.

Beyond the official statements and reports of the results and impact of SMWF, an account of its usefulness and effectiveness was given by the market women who took part in the exchange programme¹³. The participants of Liberia, who were the direct beneficiaries of the SMWF assisted markets, shared their experiences with the rest of the team who in turn provided concrete analysis of the strength of SMWF vis-à-vis their own markets.

In brief, the strength of SMWF over the markets where participants from Malawi and Ghana operate and those that were visited during the exchange programme is summarized as follows;

1. The focus of SMWF programmes is solely placed on the well-being and empowerment of Market Women;
2. SMWF is inclusive and empowering in its approach;
3. It responds to the realities on the ground, including the issues and challenges of gender barriers;
4. Its interventions help market women attain self-confidence and self esteem and appreciate their own worth;
5. Adaptation of an action research approach for the improvement of SMWF. Continued assessment and analysis of experience and lessons learned and improving the model making it as responsive and beneficial for market women;
6. It considers market facilities more than a mere space for buying and selling goods and commodities;
7. It helps build a new community of market women and strengthen a sense of belongingness among themselves.

¹²It may be mentioned that at the inception, SMWF set itself a target of building/rehabilitating 50 market facilities. As of now 13 have been completed. Not all the features stated in the box above may visibly be present in all the markets that were either built or rehabilitated with the assistance of SMWF. The case study, God first the market second provides detailed analysis of that. However, they are the critical ingredients that make SMWF unique.

¹³Annex 1 has details of the participants—11 market women and the co-ordinators of the three teams of the Cross-learning and Exchange Programme of Market Women

Sirleaf Market Women Fund

Goal	The Sirleaf Market Women Fund was established to support Liberian Market Women who are otherwise considered being the “bed-rock” of the informal economy in Liberia. The programme of SMWF was designed to support economic independence and empowerment of market women.
Ap-proach	An inclusive and empowering approach was adopted for the implementation of the SMWF programmes. SMWF considers market women as agents of change
Key features	<p>At the core of the SMWF programmes are the Liberia Market women.</p> <p>The Fund is fully dedicated to support economic empowerment of Liberian market women;</p> <p>Commitment and support of the authorities and Liberia Market Associations.</p> <p>The SMWF builds, rehabilitates new and existing market facilities in a manner that addresses the business as well as many practical gender needs of market women;</p> <p>Provision of certain social protection services such as <i>child care support and pre-school education, health services</i> and entrepreneurial development support such as <i>literacy and numeracy skills, business skills, access to credit and banking facility</i> are integral part of the SMWF programme, making it unique in its approach and effective in its delivery. It addresses some of the gender barriers for the market women helping them to succeed in their mission and realize their goals and dreams;</p> <p>Ensuring hygiene and proper sanitation at the market facilities is regarded as a critical need; therefore services such as water and sanitation, solid waste management are made integral of the facilities;</p> <p>SMWF considers it-self a learning organization and ensures continued review and assessment of its delivery, performance and results vis-à-vis the mandate and undertake initiatives to further improve quality of results.</p>
Strength of SMWF over others	<p>Support of the leadership at the highest level of the government, which makes huge difference, opens many doors to market women. Women’s personal accounts were reflective of this aspect of SMWF; the participants from Malawi and Ghana identified this being a major strength;</p> <p>Provision of literacy and skills trainings, important means for Market Women to succeed in their business;</p> <p>Services related to social protection; this is of particular benefit to market women to tackle some of the challenges and meeting practical gender needs emanating from the existing gender roles.</p> <p>Linking Market Women to relevant institutions such as Banks, Micro Credit organizations, etc.</p>



“We Market Women Are Important”, Christine Miller (2nd from left)

SMWF: an account of Market Women

The Liberian market women described SMWF as an empowering and enlightening journey. As put forth by Ms. Christine Millar, a Liberian participant, SMWF helped us (Market Women) not only in making profits, material benefits but also to realize our own worth. According to them, it was their engagement in SMWF that made them appreciate the importance of their own work; through their association with SMWF, they came to realize the contribution they are making to their families and to local and national economy and that they are as important members of communities as anyone else.

A large number of the market women are the sole bread winners of their families and their work is vital to run the families; during the civil conflict, it was the market women who ensured that the provisions and supplies and that the families were fed. However, before joining the SMWF, they never looked at themselves and their contributions in the way they do now. SMWF has helped change their lives, as they described.

Over the past years, besides managing her own business, Christine has emerged as a leader and a trainer; she is now an expert in imparting business skills trainings; she is a Trainer of Trainers and she takes pride in what she does. The self-esteem, the pride, the confidence, the sense of worth of their work—critical ingredients of empowerment—which they have and realize today and according to them is an outcome of their association with the SMWF. They admittedly received enormous benefit from the SMWF.

All Liberian participants had positive stories to share about their experience with SMWF. They provided sharp analysis of the difference that SMWF has brought in to their work and lives. The well planned, spacious concrete market with roof on top was a big departure from the market they were used

to operate in in the past. The market facilities now provide **them with protection from the 'rain and shine,'** natural climatic conditions in Liberia, storage facilities, which lifted a huge burden of their shoulders. Beside improved physical facilities, SMWF provides trainings opportunities for business skills and support to meet social protection needs.

In comparison to their own markets, according to the participants from Ghana and Malawi, SMWF offers greater potential for their empowerment. According to them, the engagement of the senior leadership, the interests of the board members in the concerns and interests of market women, the mechanisms to assist market women realizing their own dreams are the key features making it SMWF unique and empowering for women.

During the exchange programme, the participants visited eight markets in the three countries. Based on their personal experiences operating in their own environment and the knowledge gathered from the exchange programme, the Liberian participants identified a few crucial elements which according to them are the key to the success of the SMWF assisted markets. The participants from Ghana and Malawi also drew distinction between SMWF assisted markets they visited in Liberia and their own markets in Ghana and Malawi. As the participants from Ghana noted, the engagement and support of the top leadership, including their president makes huge difference in Liberia raising the profile of the Market Women and their issues. They further noted that Liberian market women receive full attention and their contribution is duly appreciated.

In an exercise in the final week of the exchange programme, the participants collectively reviewed their learning experiences and identified factors critical to their success. They also discussed their achievements and failures and made an analysis of the adequacy of SMWF assisted markets vis-à-vis these elements. The exercise delivered a set of basic prerequisites which is critical to provide an environment which is enabling and advance economic empowerment of market women regardless of their location. The chart below provides further details in this respect.

Gains and achievements at personal level

Self-esteem, confidence, family well being, dreams for future. The participants described self-esteem being a net gain and a critical element for gaining ground and respect in the community. They described the difference they made in their family economy, well-being. All of them have their unique dreams, which gives them enormous energy and inspiration to further improve their business. Barbara Momba, a participant from



“Liberian market women have full support of their top leadership, including their president, H.E. E.J. Sirleaf, which makes a big difference...”
Participants from Ghana

Malawi, disclosed her dreams that she intends set up a cleaning company; the same was echoed by all the participants and in their statements Christine Miller from Liberia, Adriana Asare from Ghana shared Barbara’s spirit.

Business trainings and literacy skills

Among the skills and abilities that were identified by the participants as essential elements to succeed in their business included the following:

- Planning. As they shared their experiences, the participants reiterated the importance of the business planning skills. They mentioned of the centrality of the business planning skills, their ability to conduct an assessment of the viability of the business prior to the selection of the business/product and making an investment plan; they also mentioned of the access of market women in skills training that



Barbara Momba at the concluding conference with H.E. E.J. Sirleaf

organizations and the authorities must ensure that market women easily have access to such trainings that helps them gain important planning skills.

- Business skills: participants emphasized on the importance of general business skills and trade/product specific skills; and in that respect literacy and skill trainings were considered critically important which eventually gives them confidence and help enhance their self-esteem;
- Diversification of business/product: for profitability and minimizing risks. From their experience they learnt that investment in more than one product increases the chances of success and reduces risks of loss; and if the selected product does not sell well, instead of holding on to it, changing business is desirable.
- Discipline: participants identified business discipline being a key element. In that respect, remaining focused and managing time, business capital and finance well were considered vital. Avoiding selling on credit by all means and ensuring quality of products were among the issues they all appeared being very particular about.
- Protection of business capital: against all odds, business capital must be saved that was a key message they wanted to communicate to their fellow marketers.

Physical facilities and market environment

Looking back and looking forward, the participants drew a picture of their ideal market. They discussed the physical facilities and services considering their needs and experiences and set criterion for the market they considered a model. The elements that are non-negotiable for a good and market-women friendly market included infrastructure, amenities, environment and the elements of safety and protection. Further details of the elements are narrated below.

- Infrastructure: at the minimum, market facilities must have sheds—protecting marketers and their goods and produces and in the case of closed infrastructure, enough ventilation, lights and space;
- Storage facilities: this is particularly important to save perishable goods from getting spoiled, and to save labour power, time and transportation costs;
- Environment: it must address the practical as well as emotional needs of market women; clean environment and adequate sanitation facilities including supply of clean water are important to maintain certain standard of hygiene which has a bearing on the health of the market women and their customers; above all the market place must be free of harassment of all kinds including sexual harassment to provide market women an environment that is emotionally reassuring. With re-

gard to cross-border trading, the enforcement of laws and availability of information are vital.

- Services: provision for child care and pre-school education services, primary health care services, banking facilities are some of the basic services and support mechanisms.

It was evident in their analysis that the SMWF assisted markets are more likely to meet the criteria of an ideal market as determined by the market women. During the course of the exchange programme, the participants were able to pin-point the strength of SMWF assisted markets over the other markets they visited.

Based on their collective experience, the market women made a few recommendations for the considerations of the authorities, which have been addressed in a subsequent section.



The entire team of the exchange programme during a field visit at Omega market, Liberia

Major challenges

During the exchange programme, the participants made concerted efforts to identify the major challenges that affect their ability and hamper their businesses. In the final week of the programme, the entire team went through an exhaustive exercise to review their situation in each of the three countries.

They shared their experiences—the success stories, challenges, and discussed at length the way forward to overcome the challenges. The major challenges that were identified by the market women were also echoed by the representatives of the market associations and authorities¹⁴. The chart below outlines the major challenges market women identified and presented to H.E. President E.J. Sirleaf at the concluding event of the exchange programme, which took place in Liberia¹⁵.

Major challenges:

- Cross border trading: a large number of market women are engaged in cross-border trading; The participants from Ghana are currently crossing over to Togo, Nigeria; the Liberians are crossing over to Ivory Coast, Guinean, Sierra Leone; and the Malawians are crossing over to South Africa, Tanzanian, and other neighboring countries to purchase; however, they mentioned of numerous challenges they are confronted with in conducting cross-border trading. Among the major obstructions market women encounter on a regular basis include the lack of clarity on duties to be paid at the border and the role and conduct of the authorities, including corruption which has an impact on the final costs they bear which may greatly exceed the actual costs. They are often subject to abuse and irregularities. In some situations they are harassed, detained and/or their goods are held by border authorities;
- Lack of information, skills and technology: lack or limited access to information pertaining to the informal economy, e.g. information related to resources, skill trainings, new technology was identified as a major challenge. Absence of proper mechanisms to reach out to ordinary marketers was mentioned, in particular.
- Lack of/limited access to credit, financial capital and unfavorable conditions of loans. This was identified as a major challenge by all participants; in particular they mentioned of the size of the loan given by the micro-finance institutions, which is often inadequate and the unfavorable conditions, including the rate of interest which work as discouraging factors. Their access to formal banking institutions is equally challenging for precarious conditions, including astronomical collateral requirements.
- Inadequate infrastructure, lack of farm to market road is a major challenge particularly for the rural producers/marketers. This constitutes a discouragement and causes loss for producers. This was particularly critical for the Liberian rural marketers.
- Lack of protection against loss or damage due to disaster—natural or manmade, fire, etc. There is no provision for insurance of any sort, therefore in the event of any loss due to accident, disaster, marketers do not receive any compensation, which constitutes a major challenge for women marketers who are mostly small traders.

¹⁴During the exchange programme, in each of the three countries market women met with representatives of government officials, city councils and City Council/Cooperation, Ministries of Planning, Commerce and (in Liberia) and Women...(in Ghana)

¹⁵The 17-day cross learning and exchange programme of market women ended in a conference with H.E. President Sirleaf. In the conference, representatives of market women from all three countries shared their success stories, achievements, predicaments and presented to President Sirleaf their challenges and recommendations.

Lessons learnt

During the exchange programme it became abundantly clear that the favorable environment, adequate physical facilities, provision for basic services including services of social protection and support from the top leadership are some of the prerequisites to advance economic empowerment of market women. Mechanisms such as SMWF that are solely dedicated to the cause of the market women are required to address their issues and concerns and offer them an environment that is safe and enabling. SMWF was created with the sole objective of economically strengthening the Liberian market women which was among the major distinctions the participants identified between SMWF and the other markets. The inclusive nature of SMWF and its ability to address gender barriers provide additional impetus, which are a key ingredient **for women's empowerment.**

The cross-learning and exchange programme of market women was the first of its kind; it enabled the participants to share their experience with one another. It was evidently a learning experience allowing them to examine the potential of SMWF vis-à-vis the other market environment to support their causes. The programme also led to a common understanding that despite distinct nature of the economy in each of the three countries, the barriers and challenges market women face are similar. In the course of the exchange programme it also became clear that there is no such mechanism in any of **the three countries that register market women's contribution** in informal economy and thus recognize their struggles and efforts to alleviate poverty at local as well as national level making significant contribution towards the attainment of the MDGs.

In the course of the exchange programme, the participants from Malawi and Ghana noted the strength of SMWF over their own markets. The inclusive and empowering nature of SMWF, which serves the interests of resource-poor, small-holders, market women, is the major distinction they drew between the SMWF assisted markets and the rest. The effectiveness of SMWF and its responsiveness to local conditions makes it a potential model for the economic advancement of market women beyond the national boundary of Liberia and across the sub-Saharan Africa.

The characteristics of SMWF assisted markets, which provide market women with critical means to deal with the challenges of gender stereotypical roles and address practical gender needs are uniquely designed and are vital ingredients **for women's empowerment.**

The positive impact of the social protection services, skill train-

ings, support to enhancing access to institutions, which are integral to SMWF, was among the key drivers for change. The engagement and support of top leadership, which is a unique feature of SMWF, is critical to raise profile, receive attention and increase visibility of the issues, causes and successes of market women.

Recommendations

During the exchange programme, the potential of SMWF to deliver an African model for the empowerment of market women became apparent. The participants from all three countries maintained that regardless of their location and contexts, markets with the key features of SMWF will provide an environment conducive for the market women. The strength of SMWF vis-à-vis their issues and concerns was evident in their analysis. However, they also identified challenges that affect their business and economic progress. Besides, issues related to the role and contributions of market women vis-à-vis national economy were also raised in the seminars and conference that were held during the exchange programme. To remedy some of the issues and challenges and to further the causes of market women across Africa, a set of recommendations has been worked out and presented below for further considerations of UNDP and other relevant actors.

1. Advocacy for the adoption of the SMWF fundamental principles in mainstream markets. In view of the **experience and potential of SMWF and UNDP's comparative advantage**, it was recommended that a dialogue may be initiated to consider the key features and characteristics of SMWF as the minimum standard for markets across the Sub Saharan Africa. With its regional and country presence and engagement in policy work, UNDP is uniquely located to pursue this further. In the course of the advocacy, UNDP may seek partnership of SMWF, UN Women and ILO.
2. During the exchange programme, it came out strongly that the economic contribution of women in general and market women in particular remains largely unrecognized. Though it is not a phenomenon specific to the three participating countries or Africa alone; however, it is recommended that UNDP through its engagement in the macroeconomic development work may initiate a research/study to determine ways and means to compute their contribution in the local/national/regional economic development. The recognition of the contribution of women operating in informal economy will uncover the vital role they play in their local economy and to keep the community intact, and the significance of their strides vis-à-vis poverty alleviation at large.

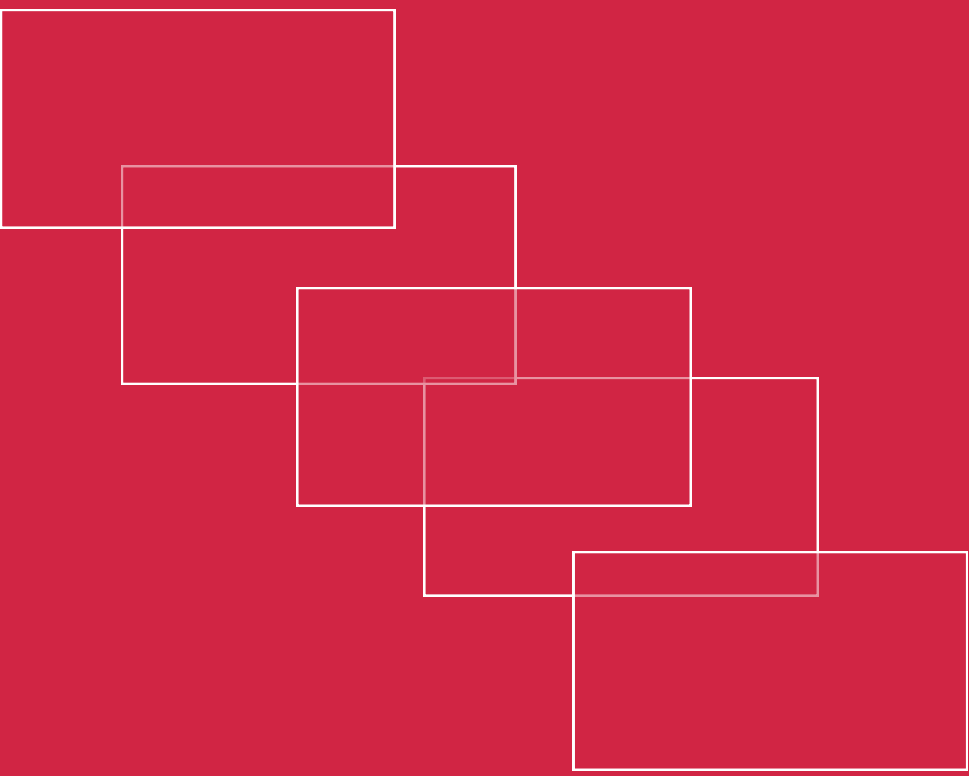
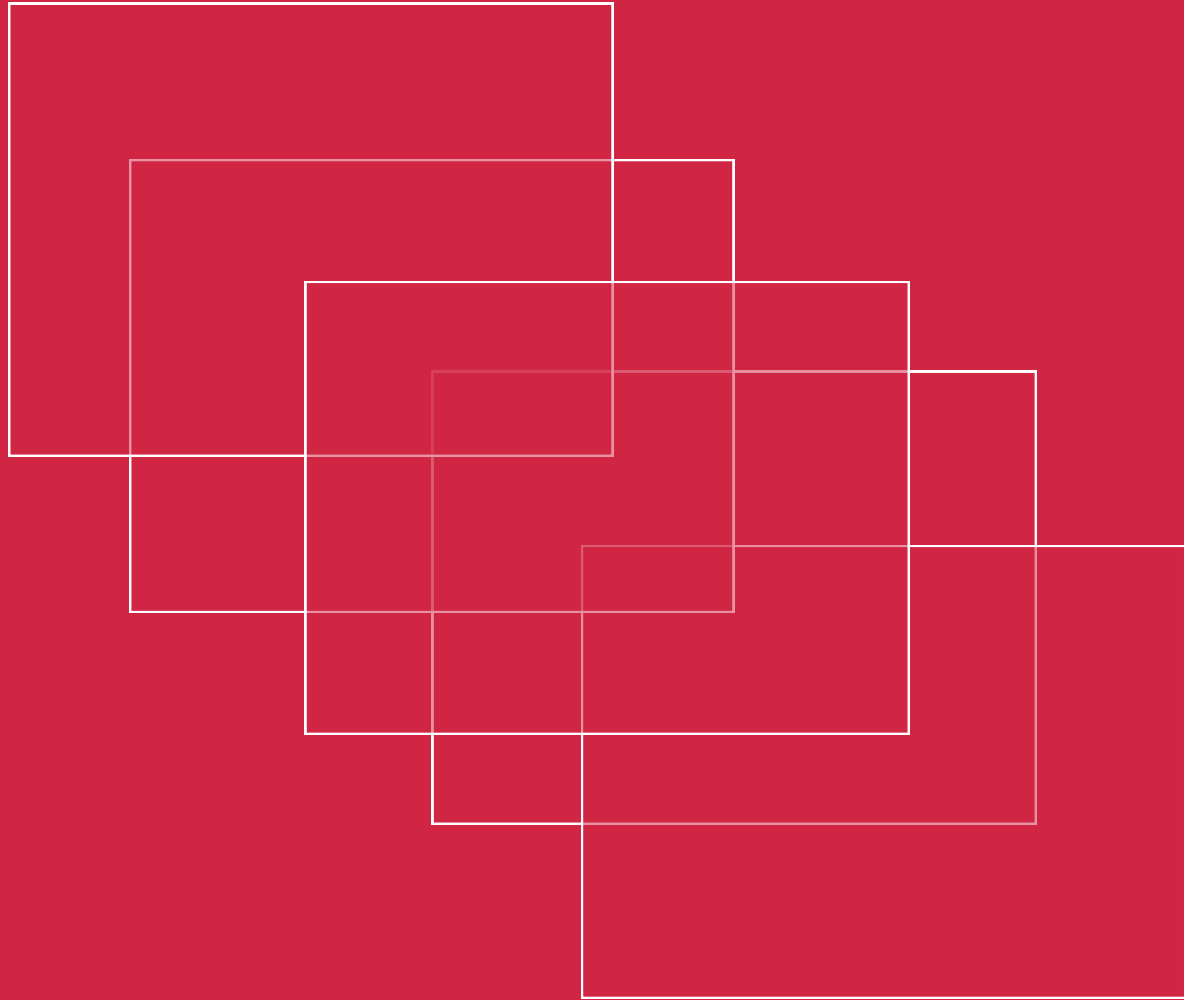
- In this endeavor, UNDP may partner with the Economic Commission for Africa and other regional economic entities and commissions.
3. Removing the obstacles at border posts would facilitate expansion of the trade and business of market women engaged in cross-border trading. Besides increasing their business profitability, the efforts will ensure their protection and personal safety from harassments and abuse of different sorts, including sexual exploitation at the various borders across Africa. Mechanisms will be required to put in place to engage national authorities and introduce/enforce laws and strengthen co-ordination of services to improve working relationship between the border guards and the marketers. Introduction of measures to increase awareness of market women of the rules and procedures of safe border crossing as well as the rights and responsibilities of the boarder guards and the marketers themselves. The engagement of SMWF and the Government of Liberia will be vital to initiate/lead the process. At the initial stage, the efforts may be launched in western and southern regions of Africa leveraging the resources available at the three host organizations: SMWF, NetRight and JBFI; a co-ordinated approach to ensure full engagement of the relevant authorities from the three countries may be adopted. Partnership with regional entities such as ECOWAS, SADEC may be considered to positively influence the process.
 4. Introduction of mechanisms for providing market women with minimum protection against loss and damage of goods and assets caused by disasters—natural or man-made. Working with regulatory authorities, market authorities and the engagement of private sector entities—insurance companies, banks, etc.—will be vital. SMWF and NetRight are strategically located to initiate a campaign in this respect.
 5. Facilitating easy access for market women to credit, financial capital and relevant institutions. Difficulties to access credit and sizable amount of loans have been mentioned by each and every marketer met during the exchange programme. The same was discussed as an issue by the representatives of authorities and Market Associations across the three countries. The issue was presented by the market women to H.E. President Sirleaf of Liberia as well. Access to lending organizations, the size of the loan and the rate of interests all are pointed out being problematic, negatively affecting their ability to sustain and expand businesses. In this context developing financial products and services that offer low-interest personal and business loans with easy terms and conditions may offer an acceptable solution. Lobbying the MFIs and formal banking institutions and awareness of market women of the available services may be considered as an action. SMWF and JBFI may launch a joint advocacy campaign involving other key stakeholders, including central banks. UNDP may provide technical guidance.
 6. Road transport network is an essential ingredient to advance business and trade. It is more so in the case of small holders and those who are operating out of rural locations. Advocacy for the expansion and strengthening of the road networks and creating access, in particular in rural areas will enable a large number of small traders, marketers, producers of agricultural produces, most of who are women, to expand and sustain their business. Construction of adequate roads—farm to market roads, combined with the provision of adequate storage facilities will make positive impact on the businesses of market women and hence the local economy. Engagement of the market associations and the authorities at one level and the ministries of planning and finance at another level will be critical. UNDP is best located to play such a role.
 7. Strengthening collaboration between authorities and market associations, in particular to enhance the access of market women to information on loans, skills trainings, rules and regulations on cross border trading, complaint mechanisms, authorities responsible for their protections, etc. and other services relevant to their business. This is critical to improve their confidence and negotiation ability, factors critical to self actualization and autonomy.



Participants in a seminar in Liberia, December 3, 2012

**Annex: Advancing Economic Empowerment of Women
Cross-learning and exchange programme of Market Women from
Liberia, Ghana and Malawi (Participants)**

Countries	Participants
Liberia	Christiana Miller Location: Paynesville Market- Montserrado County, Monrovia, Liberia Position in the market: Small Business class facilitator & Chairperson of Paynesville Market County of Origin: Cape Mount County Goods: Plastic Dishes ->Length years in business: 20years
	Famata Davis Location: Nancy B. Doe Market- Montserrado County, Monrovia, Liberia Position in the market: Marketer County of Origin: Lofa County Goods: Frozen Meat ->Length years in business: 5years
	RosettaAddision Location: Totota Market- Bong County, Liberia Position in the market: Marketer County of Origin: Maryland County Goods: Fresh Produces ->Length years in business: 3years
	Rose Biah Location: Sacepea Market- Nimba County, Liberia Position in the market: Adult Illiteracy class facilitator County of Origin: Nimba County Goods: Fresh and Dry Produces ->Length years in business: 10years
In Liberia, participants visited three markets namely Nancy B. Doe Market in Monrovia, Paynesville Market and Omega Project Market which is currently under construction.	
Ghana	Victoria Mensah-Tema Station Market Position in the market: Market Queen to Tema Station Food Stuff Sellers Association County of Origin: Ghana Goods: Fresh and Dry Produces ->Length years in business: 16years
	EmeliaObeng- Makola Market Position in the market: Welfare Committee Chair, Makola Women Association County of Origin: Ghana Goods: Fresh and Wax Print ->Length years in business: 12years
	Adriana Asare - Makola Market Position in the market: Secretary, Makola Women Association County of Origin: Ghana Goods: Fresh and Wax Print and Women Clothing->Length years in business: 30years
In Ghana, participant visited Kumasi, Kantamanto and Makola markets.	
Malawi	Anne Bwanali-Sakata, Zomba Position in the market: Zone Coordinator County of Origin: Eastern Region Goods: Fresh and Wax Print and Women Clothing->Length years in business: 30years
	Margaret Nkhalamba-Kasiyafumbi, Lilongwe Position in the market: Zone Coordinator County of Origin: Central Region Goods: ->Length years in business: 30years
	PitleyTembo-Kanyandula-Mzuzu, Mzuzu Position in the market: Zone Coordinator County of Origin: Northern Region Goods: ->Length years in business: 30years
	Barbara Olive Momba-Limbe, Blantyre Position in the market: Zone Coordinator County of Origin: Southern Region Goods: ->Length years in business: 30years
The participants in Malawi visited Limbe and Blantyre markets and local farmers and producers.	



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