

LIBERIAN MARKETS & MARKETERS SURVEY

Partners:

ELLEN JOHNSON-SIRLEAF MARKET WOMEN FUND (SMWF)
MINISTRY OF GENDER & DEVELOPMENT (MGD)
MINISTRY OF COMMERCE & INDUSTRY (MCI)
UNITED NATIONS DEVELOPMENT PROGRAM (UNDP)
UNITED NATIONS DEVELOPMENT FUND FOR WOMEN (UNIFEM)



AUGUST 2007

Consultants



SUBAH-BELLEH ASSOCIATES
(Management Consultants)
website: www.subahbelleh.com

TABLE OF CONTENTS

ABBREVIATIONS/ACRONYMS	III
FOREWORD	IV
ACKNOWLEDGEMENT	V
<i>CHAPTER 1</i>	
EXECUTIVE SUMMARY	1
1.1 Introduction	1
1.2 Methodology	1
1.3 Key Findings	1
1.3.1 Profile of Markets	1
1.3.2 Profile of Marketers	5
1.4 Main Conclusions: Key Challenges	6
1.5 Recommendations: An Agenda for Action	8
<i>CHAPTER 2</i>	
INTRODUCTION	10
2.1 Background	10
2.2 Purpose of the Survey	10
2.3 Scope of Study	10
2.4 Expected Outcome	10
2.5 Methodology	10
2.5.1 Data Collection	10
2.5.2 Data Processing	11
2.6 Limitation of Survey	11
2.7 Structure of the Report	11
<i>CHAPTER 3</i>	
FINDINGS	12
3.1 Profile of the Markets	12
3.1.1 Description of Liberian Marketplaces	12
3.1.2 Types of Markets	12
3.1.3 Establishment, Identify and Legal Issues	13
3.1.4 Organization, Governance, and Management	14
3.1.5 Geo-Physical Conditions	15
3.1.6 Economic Profile of Markets	17
3.1.7 Social Profile	18
3.2 Development Needs of Markets	20
3.2.1 Governance and Management Improvement Needs	20
3.2.2 Physical Infrastructural Needs	21
3.2.3 Business development and support Infrastructure	22
3.2.4 Social Support for Marketers	23
3.3 Profile of Marketers	23
3.3.1 Demographic profile of Marketers	23
3.3.2 Membership	24

3.3.3	Social Profile	25
3.3.4	Economic and Business Profile	26
3.4	Development Needs of Marketers	28
3.4.1	Business Management Development Needs	28
3.4.2	Literacy and Numeracy Skills Development Needs	28
3.4.3	Health Improvement Needs	28
3.4.4	Gender Development Needs	29
3.5	Cross-Border Trade	29
3.5.1	Nature of Cross-Border Trade	29
3.5.2	Risks Associated with Cross-Border Trade	30
3.5.3	Challenges in Cross-Border Trade	30
<i>CHAPTER 4</i>		
	CONCLUSIONS AND RECOMMENDATIONS	31
4.1	Conclusions	31
4.2	Recommendations	32
APPENDICES		
	• Details of survey design methodology	35

ABBREVIATIONS/ACRONYMS

ABC	-	Abstain, Be faithful, Condom use
AIDS	-	Acquired Immuno-Deficiency Syndrome
AWDF	-	African Women's Development Fund
CSpro	-	Census and Survey Processing System
FGD	-	Focus Group Discussion
GOL	-	Government of Liberia
HIV	-	Human Immuno-Deficiency Virus
ILO	-	International Labor Organization
KII	-	Key Informant Interview
LMA	-	Liberia Marketing Association
MCI	-	Ministry of Commerce and Industry
MDG	-	Ministry of Gender Development
MRU	-	Mano River Union
RIA	-	Roberts International Airport
SBA	-	Subah-Belleh Associates
SMWF	-	Sirleaf Market Women's Fund
UNDP	-	United Nations Development Program
UNIFEM	-	United Nations Development Fund for Women
WATSAN	-	Water & Sanitation

FOREWORD

When Liberia's President Ellen Johnson-Sirleaf was inaugurated, she promised to help market women, most of whom had supported her election. Liberian market women, after many years of war, mobilized to elect President Sirleaf as the first woman president of Liberia and all of Africa. In return for their support, and recognizing their long-standing contribution to the Liberian economy and recent history, President Sirleaf promised support to the improvement of their markets, the general conditions that affect their trade, and their personal development. To turn this promise into reality, the Sirleaf Market Women's Fund (SMWF) was established.

The SMWF was established by an international group of women, including expatriate Liberians and others, as a sub-fund of the African Women's Development Fund (AWDF), an Africa-wide fundraising and grant-making organization created in the belief that African women's rights are inalienable, indivisible, and an integral part of universal human rights. Specifically, it was established to provide financial and other support to Liberian market women within the context of President Sirleaf's overall initiative for the development of women. The goals of the Fund include improving crèches (market stalls), storage, and sanitary facilities, as well as enhancing credit facilities and literacy, numeracy and small business training for women.

"The market women have been the vibrant element of the economy, even during the war. They were the ones who went out to fetch food for the family. They were sometimes conscripted into these armies as sex slaves, to provide food. But throughout the war or not, they have been the ones that have been there. I mean they feed the nation."

- PRES. SIRLEAF



To give general direction to the programs of the Fund in support of market women, the United Nations Development Program (UNDP) has assisted with this preliminary survey of markets to determine priority needs of both markets and market women with the view of informing the design and planning of programs to meet these needs. Predominant needs are: the improvement of health and sanitation and marketing infrastructure, offering periodic prenatal and well-baby clinical services, and setting up a revolving loan scheme to assist marketers purchase of

goods and commodities and improve their businesses.

Under the management of the Ministry of Gender and Development, the results of this survey, which are presented in this report, will greatly affect the priorities and program choices and strategies of the SMWF as it moves through its many initiatives in support of Liberian market women. This report provides adequate profiles of the women and their markets and the conditions that affect their trade. These would serve as the basis for making informed choices that would better serve the immediate and long-term development needs of Liberian market women through the Fund.

Hon. Varbah Gayflor
Minister
Ministry of Gender and Development

August, 2007

ACKNOWLEDGEMENT

This survey was made possible through a collaborative arrangement involving the Government of Liberia, represented through the Ministries of Gender and Development and Commerce and Industry, and some key development partners, including the United Nations Development Program (UNDP), the Ellen Johnson-Sirleaf Market Women Fund (SMWF), and the United Nations Development Fund for Women (UNIFEM).

The drive, focus, and commitment of these key partners secured funding and provided the guidance and impetus needed to implement this project.

While the cooperation of the leadership of the Liberia Market Association (LMA) was also crucial to the success of this survey, the most important contributions came from the many marketers, who spoke to field data collectors openly and honestly about their situation and aspirations during the research process. Special mention is made of the Key Informants and Focus Group Discussants, who contributed immensely to the findings of this report through their vast knowledge and insight.

Finally, the sponsors of this survey acknowledge, with appreciation, the work of Subah-Belleh Associates, whose professional consulting services led to this successful survey. The findings generally and significantly reflect our collective experiences and thoughts about the contributions of market women, the conditions that affect them and their trade, and their personal and business development needs. Special recognition is made of the core team; the data collectors; and the data editors, entry clerks, and programmers.

The Core Team included:

Willie Belleh - Principal Investigator
James A. Thompson - Associate Investigator
Sumo Zeze - Research Coordinator
Stephenette Weah - Gender Specialist
Mulbah G. Johnson - Architect

Field Data Collectors, distributed according to responsibilities and areas of assignment, included the following persons recruited and fielded by Subah-Belleh Associates:

Region One: (Monrovia and Rural Montserrado)

- Supervisor: Phelicia Ross
- Enumerators: Tendeh Collins, Beageorge Cooper, Rita Wreleh, and Victor Wallace

Region Two: (Sinoe, Maryland, G/Gedeh, River Gee, G/Kru, Bong, Nimba, Lofa)

- Supervisor: Mathew Sandike
- Enumerators: Martina Synue, Agnes Baysawala, Rebecca Larblah, and Sampson Tweh

Region Three: (G/Bassa, Rivercess, G/Cape Mount, Bomi, Gbarpolu, Margibi)

- Supervisor: Forkpa D. Karmon
- Enumerators: Anne Cee, Suwah Karbah, Cooper Koryor, and Lusu Tambason

Data Editors, Entry Clerks, and Programmers included the following individuals:

Computer programmer/Consultant: Leonard Greene and Oliver Subah
Data Editors: Hoover Dennis, Edwin Sherman, & Olayemi Subah
Data Entry Clerks: Weitta Dennis, Bivona Wolobah, & Tendeh Collins

Finally, it is our hope that the findings of the survey will assist the Sirleaf Market Women Fund, the Government of Liberia, and our various partners to design and implement programs that will significantly contribute to the improvement of the general conditions that affect the growth and development of marketers in Liberia.

Thelma Awori (Mrs.)
Coordinator, SMWF

CHAPTER 1

EXECUTIVE SUMMARY

1.1 INTRODUCTION

The Ministry of Gender and Development (MGD) and the United Nations Development Program (UNDP), in collaboration with the Sirleaf Market Women Fund (SMWF), the Ministry of Commerce and Industry (MCI), and the United Nations Development Fund for Women (UNIFEM) commissioned this study on markets and market women in support of the development of Liberian market women. The agenda to develop women, particularly market women, is in honor of electoral promises made by President Ellen Johnson-Sirleaf to enhance the development of women. Most Liberian women had been instrumental in her elections as Liberia's and Africa's first female President and market women played a particularly significant role.

The study sought to: (I) obtain data on markets, market women, and the environment in which their trade is carried out and (II) assess the growth, development, and improvement needs of the market women, their markets, and the general marketing environment in which they operate. This **Expanded Executive Summary (EES)** contains the key findings, conclusions, and recommendations of the survey.

1.2 METHODOLOGY

The findings of this survey were obtained through a data collection methodology that combined a sample survey among marketers with desk study, direct observation, focus group discussions, and key informant interviews. The main data sources included the marketers, the Liberia Marketing Association, and local community leaders.

1.3 KEY FINDINGS

1.3.1 Profile of Markets

Conceptual Framework

- Markets are specific places and/or areas where sellers and buyers meet to transact businesses. They can be located indoors, outdoors or both.
- A combination of an indoor and outdoor market exists when the space of an indoor market becomes inadequate and marketing transactions overflow into the surroundings of the building.
- Or to achieve “competitive advantage” of first accessing potential customers, some sellers prefer selling outside—mainly in front of market building. It is, thus, not uncommon to see some market buildings empty, while their front entrances and immediate surroundings are crowded with marketers.
- After many decades in the marketplace, Liberian marketers remain a dominant force in the economy. Although often overlooked and dismissed as illiterate, Liberian market women—who comprise an overwhelming proportion of marketers—have an enormous impact on the country's food (production) and distribution¹.

Types of Markets

- There are two types of markets: daily markets, which operate every day and weekly markets, which operate either one or more times a week.
- The marketplaces are usually organized (compartmentalized) into sections, based on types of goods on sale. It is very rare to see a mixture of different commodities in the same section. For example, there is a section for marketers selling fish, while there is one for those selling “small-small” things such as pepper, bitter balls, etc.

¹ Jackson F. Doe, Jr.: *Liberia: Market Women: Backbone to the Liberian Food Economy*

- In all counties, except Montserrado and Grand Gedeh, there are more weekly markets than daily markets. In Montserrado, daily markets make up 76 percent of the total number of markets in the county.²
- This is explained by the fact that most daily markets are located in urban centers, while the majority of weekly markets are located in rural communities.

Establishment and Identity of Markets

- Market establishments commenced as far back as the 1800s; the only surviving one found--the Harper Market--was established in 1834. However, most markets were established between the 1960s and the 1980s, but particularly during the regime of President William R. Tolbert, when there was significant increase in the roads network, especially primary farms-to-market roads.
- Market establishment has often been an exercise in “self-initiative”; most markets were established by small groups of marketers, either in concert with one another or with the assistance of local communities/authorities and/or private individuals.
- Markets are often classified as LMA-affiliate or non-LMA affiliate markets, based on membership with the Liberia marketing Association (LMA). The LMA is the apex organization of markets; there are no other competing controlling organizations. Created by an Act of the Legislature in 1979, the LMA was given the sole authority over the establishment, building, and operation of local markets in Liberia. The Act specifically states that, “no person or persons shall establish, build, operate, and administer any local market or markets within the counties, territories, and statutory districts, the Republic of Liberia, who is not the member or members of the Liberia Marketing Association, inc.” in addition, the 2006 Revised By-Laws and Constitution states that “anyone found doing petty trading anywhere within the Republic of Liberia shall be made to become a member of the Liberia Marketing Association...” However, it appears that markets and marketers operating in all parts of the country are free to and not to affiliate with the LMA. Many markets were found to be owned and run by private individuals.

Governance and Management

- The LMA is headed by a National President and presides over a Board of Directors. The members of Board of Directors are appointed by the Government of Liberia. The individual marketers have no direct role in the decision to appoint the LMA leadership. In fact, an individual marketer cannot be a member of the LMA; affiliation and membership of the LMA are at the level of the markets and not the marketers.
- Over 70 percent of the markets nationwide have LMA affiliation. The rest are either private markets, owned and managed by private individuals, or local/community markets, run independently by the marketers (sometimes in concert with the local community authorities) and bearing no relationship to the LMA.
- Markets are generally not registered business entities with the Ministry of Commerce. They have no business of their own; they only serve as points of convergence for sellers and buyers.
- LMA-affiliate markets have a standard management structure that comprises a superintendent, an assistant superintendent, a secretary, a table director, and commodity leaders. This team reports to a local/county Board of Directors, appointed either exclusively by the LMA National Board or by the LMA national board in collaboration with county and local government authorities.
- The current governance arrangements within the LMA do not give marketers any significant say in the management of their markets as the governance and management processes have no provisions for members’ participation in decision making. In short, the LMA is essentially an association *for* marketers and not *of* marketers. The marketers were not the founders of the LMA, nor have they had any influence over who governed it and how it is governed.

Membership Profile

- Of the 83 markets covered in the survey, the total number of marketers recorded nationwide was 204,430. Two-thirds (66.7 percent) of those marketers are engaged in daily markets. Distribution of this population varies from 3,300 at the Ma Juah Market in Monrovia to 21 in the General Market in Cestos City, Rivercess County.

² Liberia Market Review (Dec. 2006 – 2007)

- Requirements for membership across markets include payment for table spots, annual registration fees, weekly fees and other occasional fees. On the average, over half (52 percent) of the membership pay these fees.
- Approximately 83 percent of marketers covered claimed to be registered members, though less than half of those registered members carried identification cards.
- Approximately two-thirds (66 percent) of marketers claimed to be unaware of what market authorities do with fees collected.

Geo-Physical Conditions

- Of the 83 markets assessed, 26 are located near high speed motor roads, 6 on wet lands that contained unhealthy conditions for marketers, 9 on rocky hillsides, and 7 in very congested residential neighborhoods. The rest were in relatively better locations.
- Of the 83 markets assessed, 55 markets have building structures, while the remaining 28 markets have no physical structure of any kind.
- Of the 55 markets with building structures, 8 are complete buildings with concrete and breeze block walls, good roof structures, and built-in concrete tables. The remaining 47 are open sheds with reinforced concrete or timber beams and columns.
- Of the 55 market structures, 20 are in fairly good state, though they have been somewhat poorly maintained; 19 are in dilapidated conditions, and 16 are badly damaged and need urgent repairs.

Utilities and Sanitary Facilities

- Of the 83 markets assessed, only 25 have water supply for their exclusive use. Of the 25 supply facilities, 21 are hand pumps, while 3 are open wells and 1 (Rally Town Market) has pipe-borne water. On the other hand, of the 21 hand pumps available, only 13 are in good working conditions.
- Of the 83 markets surveyed, only 37 markets have some kind toilet facility. Of the 37 markets with toilet facilities, 4 are flush toilets (but all badly maintained); 32 are multi-compartment pit latrines (all dilapidated conditions), and 1 market (the new Ma Juah Market in Vai Town, Monrovia) has multi-compartment latrine mounted over the river.
- Only 28 of the 83 markets surveyed have organized garbage disposal systems. These methods of disposal include the collection and transportation of garbage to a vacant site at a point in the market; burning of garbage in open fields; and, in very few cases, the burying of garbage.

Economic Profile of Markets

- Retail business is the most dominant type of business in which the marketers are involved; 65.3 percent of all marketers are small retailers, whose daily income from sales is less than L\$1,000. It was found that 72.5 percent of all marketers earn less than L\$1,000 from daily sales, while 74 percent earn less than L\$500 profit from said sales. Only a small 1.5 percent are in the L\$10,000 and above daily sales range. In terms of commodities on sale, food products account for the largest share (over 65 percent) of marketers' businesses. Services account for only 3.5 percent.
- Locally produced food and non-food commodities account for approximately 56 percent of all goods sold by marketers. Locally produced commodities also include production and harvest of agricultural produce by marketers themselves.
- Public transport vehicles, owned by individual local businessmen, are the predominant means of conveyance of commodities from points of production to points of sale, according to 72 percent of marketers' surveyed.
- Approximately 51 percent of the marketers take less than an hour to transport their goods to marketplaces. But the bad road condition is a major problem as it affects the cost of transportation, movement of goods, and prices.

Availability and Storage of Goods

- Availability of commodities does not seem to be a serious problem for most marketers; approximately 60 percent of marketers surveyed do have reliable sources (local farmers and imported wholesale shopkeeper) of supply of goods.
- Approximately 38 percent of marketers surveyed identified storage as a problem. Of the 83 markets assessed, only 10 have storage facilities of some kind within the immediate vicinity of the market building.
- Of the 10 markets that have storage facilities available, only 2 markets (Nancy Doe and Logan Town) have storage facilities that are owned and operated by the market authorities. The other 8 facilities are owned and managed by private individuals or companies, which are independent of the market authorities.

Social Profile

- A serious concern to marketers is the safety of the marketplaces. Approximately, 77.6 percent of marketers surveyed indicated that security, especially for their goods, was not good.
- Over one-thirds (36.4 percent) of marketers surveyed have at least one of their children accompanying them to the market each day.
- Marketers' justifications for taking their children along with them includes: no one to care for them at home (54 percent), the need for helping hands in selling (37 percent), and the need to take care of the very young ones who are either still breast-feeding or require primary parental care (2.2 percent).
- Only one market, the Nancy Doe Market in Monrovia, provides learning and child development services for marketers. Implicitly, the need for such services in markets across the country is enormous.
- Over 30 percent of marketers contribute to mutually-benefiting endeavors such as contributions in case of deaths of members or their relations, and to susu, credit and tribal clubs.

Sexual and Reproductive Health Knowledge and Practice Among Marketers

- Knowledge and understanding of family planning is high: 88 percent of marketers surveyed have heard about it, and 84 percent know correctly that it relates to birth control.
- But family planning practices among marketers is poor: 34 percent of those surveyed indicated they had never used a family planning method.
- Justifications for non-use include: lack of knowledge of the methods; dislike for them; decision to continue having children; having no need for them; and religious prohibitions.

Incidents of Gender-Based Violence in Markets

- Violence against women and rape continues unchecked in Liberia; rape is currently among the most serious crimes plaguing the society with an average of eight (8) cases reported per week. There are likely more cases that are never reported to authorities.
- However, 86 percent of marketers interviewed indicated that they had not experienced any gender-based violence in the marketplace.
- Marketers also identified what they thought were other types of gender-based violence in markets to include: the lack of WATSAN facilities, fighting, refusal to settle debts, exploitation, unfair imposition of fees by leaders, and the arbitrary removal of marketers' stalls/tables by market authorities.

HIV/AIDS Awareness Among Marketers

- HIV/AIDS awareness among the marketers is fairly good; over 91 percent of the marketers surveyed had heard about HIV/AIDS. The majority (70 percent) had indicated the correct knowledge of the main mode of transmission: sex. The best knowledge was about infection through injection, which was cited by only 45 percent of the marketers surveyed.

- In terms of dealing with the disease, there were some notable misconceptions. While approximately 85 percent of marketers surveyed believed that the best way to avoid HIV/AIDS is through the **Abstain, Be faithful, Condom use (ABC)** method, some believed that taking herbs (0.3 percent), a clean environment (0.3 percent), and prayer (1 percent) were methods for avoiding HIV infection.

1.3.2 Profile of Marketers

Demographic Profile

- Of the total sample of 1,737 marketers interviewed, 85 percent were women, while 15 percent were men. Though the proportion of men engaged in marketing has increased, there are still many markets in which the entire population of marketers is made exclusively of women.
- The average age of marketers is 36 years. Interestingly, however, a small portion (0.7 percent) of marketers, aged 68 years and above, were still actively engaged in business;
- Marital patterns among marketers vary by sex. While 61 percent of male are married, a lower number of female (56 percent) are married.

Social Profile

- A little over 45 percent of marketers (15 percent male and 51 percent females) have no formal education.
- Generally, 54 percent of all marketers are heads of their households (broken down by 86.5 percent of male household heads and 48 percent female).
- Over half (52 percent) of marketers identified themselves as sole breadwinners and 21.5 percent as partial but main breadwinners within their households. This factor, combined with the finding that household sizes are larger than the ordinary households, explains the toll on marketers.
- Marketers are routinely involved in socio-economic activities such as *susu* and birthday clubs that tend to cement group solidarity and cohesion.

Business Profile

- The main motivation for most marketers getting into business is to find source of income for their families. Nearly two-third (60 percent) got into business as a primary source of family income; while another one-third (27.65 percent) regarded their reason for entry into business as seeking a secondary source of family support. A small group of marketers (0.7 percent) went into business because of a desire to own and operate their own business. Of those desirous of owning a business, 81 percent are women, who are married and have no formal education.
- Most marketers are experienced in the market trade. Approximately 68 percent of respondents indicated having been in business for at least 5 years, while 1 out of 5 (20 percent) were quite new in business, having been in the markets for less than one year.
- Over 82 percent of all marketers are retailers of food (55 percent) and non-food (27.5 percent) commodities. These small retailers earn very little from their daily sales; daily income from sales is less than L\$1,000 for 72.5 percent of all marketers, while 74 percent earn less than L\$500 in daily profit. Only a small 1.5 percent are in the L\$10,000 and above daily sales range.
- Locally produced food and non-food commodities account for approximately 56 percent of all goods sold by marketers. Locally produced commodities also include production and harvest of agricultural produce by marketers themselves.
- Marketers have limited access to business credits. Close to half of all marketers (46 percent) sourced their first business money from family members, while 30 percent relied on their own personal savings and 2.6 percent on friends. Only a small portion of start-up funds came from credit source, and these included credit/susu clubs (8.3 percent), market loan groups (0.6 percent), and suppliers of goods on credit (2.7 percent). This limited market-based credit opportunity is explained by the fact that marketers are hardly aware of market credit sources on

which they can rely; approximately 74 percent of marketers surveyed are not aware of any source of credit for business improvement.

Cross-Border Trade

- Many Liberian marketers are involved in cross-border trade. A variety of goods, particularly agricultural commodities, and cash crops such as palm kernels, coffee and cocoa, as well as imported goods from third countries are involved in cross-border trade.
- Cross-border trade is characterized by low income and profits. This is largely attributed to the fact that marketers involved in this trade are illiterate, lacking the right business acumen to negotiate trade, lack of access to credits to engage in high-earning ventures, and lack of management capacity to engage in large volume business transactions.
- Cross-border trade is risky and highly susceptible to health hazards such as HIV/AIDS.
- Challenges faced by cross-border traders are enormous. Examples of these challenges are transportation difficulties on account of poor road conditions and rising cost of fuel, language barriers, currency difficulties, custom and immigration difficulties, and illiteracy. Over 95 percent of women engaged in cross-border trade are illiterate and thus are usually unaware of their basic rights, duties, and regulations of cross-border trade.
- Liberia's borders are porous with limited immigration and customs personnel to man these borders. This provides opportunity for criminals to stall and attack marketers, creating insecurity for both the nation and individual cross border traders.

1.4 MAIN CONCLUSIONS: KEY CHALLENGES

Marketers have a huge impact on the economy and on the livelihood of thousands of households in Liberia. but while the population of marketers continue to grow, the trade is characteristically a low income, low profit trade that delivers very little beyond subsistence for most marketers. After many years of involvement, most marketers are not able to move to the next level—bigger businesses, higher income, higher profits, and a more decent standard of living.

Numerous factors are responsible for this poor state of affairs. They include governance and management problems, a poor market infrastructure, a poor support system, and the lack of affordable opportunities for personal and business development.

Attending the Needs of Women

Women continue to be the dominant force in the marketplaces. They play significant roles in post-harvesting activities such as storage, processing, and marketing. Women are also major producers of goods and services in the informal agricultural sector. The development agenda of the Liberian economy and nation-state cannot be adequately addressed without “purposefully attending” the needs of women, including market women.

Poor State of Infrastructures and Facilities

The infrastructures of markets are generally inadequate and for the limited existing stocks, they are in various states of disrepair and deterioration. All market buildings are in need of renovation; the vast majority are in need of facilities such toilets, water and sanitary facilities.

Difficult and Poor Organization, Governance and Management

There is much that leaves to be desired of the organization, governance and management arrangements and practices of most markets. **First**, LMA affiliated markets have no ownership structure that can give marketers a say in determining who runs their markets or in the way their markets are run. There is an urgent need to “democratize” the structure so that the marketers have a say in the governance and management of their markets.

Second, governance arrangements varies such that local boards of directors are either (I) appointed by the LMA National Board; (II) local government authorities of the Ministry of Internal Affairs/Superintendents; or (III) a combination of both LMA national board and Ministry of Internal Affairs/Superintendents. Again, this gives marketers no say in the governance arrangements that are intended to support the management of their markets. A “participatory” process is essential in the selection of market leaders

Third, Management practices are lacking effectiveness and efficiency. There seems to be a “disquiet frictional relationships” between most marketers and their leaders. There are common “money palaver” and suspicions that leaders are not responsive, accountable and transparent. The lack of maintenance is a problem, so also is the poor state of garbage collection programs. Generally, marketers have not derived any real benefits from the management of their markets for as long as most marketers can remember. There are no business support services for marketers, no opportunities for personal development, and no learning resources for their accompanying children. These inadequacies are clear manifestations that management practices in the various markets do not impact the needs of marketers and need to be reformed and strengthened. Market management at all levels must become participatory and more professionalized—capable and driven by the needs of the marketers.

Ineffectiveness of the LMA

In generic terms, the problems at the various markets and their manifestations demonstrate that the LMA is largely ineffective and inefficient. Although the LMA markets collect monies from marketers, it is obvious that the LMA is not attending to the basic needs and welfare of marketers.

Of recent, there have been calls for the modernization of the LMA such that professional and trained persons can manage the association. In this regard, various development programs would be initiated, donor-marketed, and implemented to the benefit of marketers. Such programs could include “basic, elementary” business and management training for marketers. It is the understanding that organizations such as the International Labor Organization (ILO) do have training modules for improving the skills of “informal” marketers. Collaterally, an organized program in “functional literacy and numeracy” could also enhance the personal development and outlook of markets and marketers.

Enormous Development Needs

The main findings and key conclusions of the study reveal that there are tremendous development needs for markets and marketers. Development needs can be categorized into two: **first**, there are infrastructural and facilities development needs of virtually all markets. This includes everything from minor repairs to massive renovation and expansion of current structures and facilities as well as the construction of new structures and facilities such as storage and refrigeration, water systems, toilets, and garbage disposal systems.

Second, there are business and human development needs. This includes facilitating access to loan for business development and improvement and business development and management training for leaders and members of the LMA and markets. It also entails the development and implementation of such programs as functional literacy and numeracy training for marketers.

Social Support Services

Social support for marketers is acutely lacking. The LMA provides virtually no opportunities for marketers to learn life skills nor does it give them any access to behavioral change communication that can assist them recognize and shed harmful practices, especially those that affect their health and safety both in the marketplace and at home. These include, for example, the limitation of information and education on sexual and reproductive health issues, which affect the marketers’ daily livelihood and the success of their market trade.

Also lacking are services to attend to marketers’ children who accompany them to the markets because there are hardly opportunities for home care while the parent sells in the market. As a result, children accompanying their mothers/fathers to the markets mostly spend their time playing or helping their parents to sell at the expense of other more productive activities such as attending school or some kind of learning/child development program.

1.5 RECOMMENDATIONS: AN AGENDA FOR ACTION

The Sirleaf Market Women Fund (SMWF) and its partners must initiate a new and comprehensive program for the development of markets and marketers. These must include standardized market infrastructural development and changes, the provision of basic infrastructural services needed onsite by marketers, and support to marketers for personal and business development. It must also include support for child development that would help children accompanying their parents to the markets daily. Specifically, the following recommendations are made:

Infrastructure

1. Immediately set out a standard for market infrastructure, which will guide improvements to existing structure and the construction of new ones.
2. Thereafter, map out the diverse needs of the various markets and initiate a program to renovate existing market buildings with the view of restoring them to full functionality. As much as possible, install toilet and water facilities in all market buildings and repair facilities that need repair. In instances where the structures are not permanent, make provisions for the installation of outdoor toilets and water facilities that are protected and gender-friendly. Equip all permanent markets with storage, refrigeration, water, toilet, and garbage disposal service.
3. Construct facilities (storage warehouse, refrigeration, toilet, water and garbage, etc) for markets that have none. Markets that have over-extended the space original provided should be assisted to respond to their expanding infrastructural needs.
4. Construct new market facilities where there are clear needs, using appropriate low cost construction technology. Such new constructions must seek to improve on the errors of the past, both in terms of size and design of the structures and the inclusion of services and resources that are vital for the personal health and safety of the marketers and the protection and promotion of their businesses.
5. Consider the issue of land ownership in all infrastructural improvement and development undertakings. This is essential because many of the current stock of markets and activities of marketers are situated on private lands.

Organization, Governance, and Management

6. Rationalize and democratize the organization, governance, management structures and practices and processes of the LMA and its affiliated markets. This calls, first, for addressing the question of ownership of the associations and its markets. Any arrangements developed must put marketers in charge by ensuring that they have a say in the choice of their leaders and the management of the LMA and markets. This means, for example, eliminating the political influence of the government on the LMA and ensuring that the right participatory decision making mechanisms are set up for the election and appointment of market leaders exclusively by marketers. *There is the sense that the underlying source of governance and management problems at the LMA and its affiliate markets is that the LMA is "too politicized" as opposed to "operating in a private-sector, business-like" manner.*
7. Ensure that LMA management moves to a new level by providing hired professionals to manage the Association and its affiliate markets. Such individuals shall be responsible to conduct the day-to-day operations of LMA and shall also be expected to interact with other organizations; and, overall, shall provide strategic direction for the Association. Such leaders should be recruited on an open and competitive basis and should be accountable to the restructured LMA Board of Directors.
8. Challenge the proposed new LMA leadership to develop a 5-year Strategic Plan for developing markets across the country in terms of facilities, business investments, and operational capacity.
9. Strengthen accountability structures at the markets particularly for monies collected (audit and publicized findings)
10. Sensitize managements of markets to be more responsive to the needs of markets and marketers on broader conceptualizations of gender-based violence (fighting, insulting, etc.)

Marketers' Business and Personal Development

11. Strengthen business management capacity of marketers through elementary business education and training. Institutionalize the training to ensure that all marketers have an opportunity to attend. It should be done in phases, giving participants a chance of improving on their knowledge acquired.
12. In consultation with marketers, revisit the fee structure to make them standard and area specific.
13. Increase access to bank credits and micro-credits for marketers. Make special efforts to expose marketers to the sources and requirements of credit schemes they could tap on. Develop a program to make them increasingly conscious of being creditworthy.

14. Strengthen the LMA to organize and run market loan programs for the benefit of marketers. Traditional social institutions such as the *susu* should be encouraged and supported.
15. Strengthen personal development of marketers and their accompanying children through life skills, functional literacy and numeracy training (for marketers) and day care and other child development services (for the children).
16. Strengthen health awareness programs such as sanitation, family planning, and HIV/AIDS.

INTRODUCTION

2.1 BACKGROUND

In order to expand the support of women worldwide for Africa's historic moment of electing its first woman president, Mrs. Ellen Johnson-Sirleaf, a group of supporters of Liberia and Africa established the Ellen Johnson-Sirleaf Market Women's Fund (SMWF). The focus of the fund on market women is based on the choice of Mrs. Sirleaf to support the development of market women in Liberia. Specifically, the fund was established in her honor to address the holistic development of Liberian market women and the conditions of their trade. This holistic approach will entail the upgrading of existing markets (to include crèches, storage, sanitary facilities, etc.); construction of new markets; the improvement of access to sources of supply, and the institution of training and credit programs through which market women can improve themselves and their trade.

Marketing is the predominant activity of many Liberian women in the lower income bracket of society. Incidentally, many of the market women are the economic lifelines of their families. Thus, by providing this kind of support, the Fund hopes to lift a large group of Liberian women and their families out of the vicious circle of poverty.

2.2 PURPOSE OF THE SURVEY

The main targets of the research were:

- To obtain data on markets, market women, and the environment in which their market trade is carried out.
- To assess the growth, development, and improvement needs of the market women, their markets, and the general marketing environment in which they operate.

2.3 SCOPE OF THE STUDY

The study covered three major areas of interests: (i) marketplaces including infrastructures (market buildings and utilities: power, water, toilets; garbage disposal, storage and childcare facilities; (ii) businesses undertaken in marketplaces including both food and non-food businesses; and (iii) marketers including both women and men.

2.4 EXPECTED OUTCOME

This research is expected to generate data and recommendation that will assist the managers of the Fund to make informed decisions on actions needed to plan and implement a full program of improvement for market women and their markets in Liberia.

2.5 METHODOLOGY

2.5.1 Data Collection

Several methodologies – Desk Study, Direct observation, Focus Group Discussion, Key Informant Interview and Sample Survey - were used for the data collection in the Market and Market Women Survey.

- **Desk Study:** A number of secondary reports and studies on markets, market women and other issues of interest to the study were identified, collected and reviewed.
- **Focus Group Discussion:** Across the country, 40 focus group discussions were held with marketers. Issues relating to governance and the situation and needs of the marketers were raised and discussed and the views of the marketers concerning these issues were formulated in a qualitative description to be compared to the quantitative information gathered.

- **Key Informants Interview:** Members of the leadership in each of the markets visited were interviewed on similar issues as the market women. Views expressed were used for similar purpose as the focus group results.
- **Direct Observation:** This method was use to describe conditions existing at each market and their environs. An instrument was designed to gather information that has been used to give the profile of each market.
- **Sample Survey:** A detailed investigation of a select sample of marketplaces and marketers was undertaken. A total of 83 marketplaces and 1,737 marketers were covered.

Details of the Survey Design, Sample size selection, and sample allocations are presented in Appendix 1.

2.5.2 Data Processing

The four (4) different sets of data collection instruments used in this survey required different methods of data processing. The raw data were transcribed and compiled from the semi-structured questionnaires (Infrastructure Checklist, Key Informant Interviews and Focus Group Discussion guides) using manual data processing methods. The individual interview questionnaire was processed with a data processing software system called Census and Survey Processing System (CSpro). "CSPro, developed by the Census Bureau of the Department of Commerce of the United States, is a window-based software package developed as a public domain statistical package. It has the advantage of friendliness and ease of use. This software is particularly suitable for surveys of this size, given its features of age grouping and tabular formulation.

2.6 LIMITATIONS OF THE SURVEY

An updated listing of all the markets in the country was not available to be used for the selection of respondents. Constructing one would have required significant amount of time, effort, and other additional resources. Since there was no sampling frame (a list of the entire marketers disaggregated market by market) for selecting the respondents, the results of the survey may not be adequate to derive broader estimates. Notwithstanding, these limitations do not necessarily affect the findings and recommendations derived from the survey.

There were two categories of markets identified for coverage by the survey, but one, the weekly markets, were not adequately covered due to limitation of time and the conflicting schedules of weekly market days and the days on which the various survey teams were in the various counties.

2.7 STRUCTURE OF THE REPORT

This report is organized as follows:

- **Chapter 1: Executive Summary** - presents the key findings, conclusions and recommendations of the survey.
- **Chapter 2: Introduction** – discusses the background of the study and, particularly, its purpose, expected outcomes, and methodology.
- **Chapter 3: Findings** – is the main chapter that presents and discusses the various outcomes of the study.
- **Chapter 4: Conclusions and Recommendations** – presents the major conclusions drawn and key recommendations made as informed by the analyses and findings.

CHAPTER 3

FINDINGS

3.1 PROFILE OF THE MARKETS

3.1.1 Description of Liberian Marketplaces

Marketing is an age-long endeavor directed to meeting human needs and wants through mutual exchanges. In the Liberian context, “market” is generally associated with “specific places” where sellers and buyers meet to negotiate and undertake various exchanges.

A marketplace can be located indoor, outdoors or both. An indoor market is typically a large and open building, where sellers and buyers meet to exchange goods and services for money. An outdoor market is a “wide open, geographic space”, where sellers bring their commodities to be sold and where buyers come to purchase them.



A combination of an indoor and outdoor market is common. Often, when the space of an “indoor market” becomes inadequate, sellers are constrained to move outside, flowing buying and selling activities on to the surroundings of the building, sometimes into adjacent open spaces.

Additionally, the competitive advantage of “first accessing” potential buyers motivates many marketers to prefer selling outside, rather than inside, the market buildings. It is, thus, not uncommon to see certain market buildings empty, while their entrances and surroundings are crowded out with marketers

and their customers.

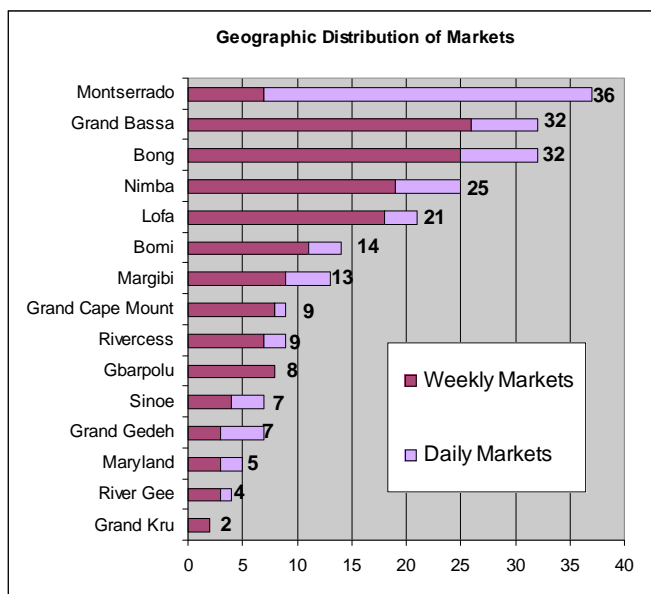
The marketplaces are usually organized into sections, based on the types of goods on sale. Markets are, thus, compartmentalized with various sections selling specific kinds and types of goods or commodities. For example, a marketplace will contain specific areas where agricultural produce such as vegetables, fish and meat are sold, while other sections would sell non-food items such as used clothes, footwear, and household items. It is very rare to see a mixture of different commodities in the same section.

3.1.2 Types of Markets (Daily, Weekly)³

There are two types of markets on the basis of their period of functionality. There are “daily markets” that operate every day, and there are “weekly markets” that operate one or more times a week.

According to findings of a recent market review, there are approximately 224 recognized market places in the fifteen (15) counties of Liberia.

Approximately **one-third** of these markets are daily markets, while **two-thirds** are periodic or weekly markets. The largest concentration of markets is in five counties (Montserrado, Grand Bassa, Bong, Nimba, and Lofa), which, together, contain 146 (or 65 percent) of all markets. These include almost two times as many weekly markets as daily markets.



³ Based on the Findings of the **Liberia Market Review**, WFP, Ministry of Agriculture, and LMA, 2007

In all counties, except Montserrado and Grand Gedeh, there are more weekly markets than daily markets. Weekly markets make up 77 and 83 percent, respectively, of the markets in Grand Bassa and Lofa Counties. The situation is reversed in Montserrado, where the daily markets make up 76 percent of the total number of markets in the county.

Daily markets are located mostly in urban centers, while rural towns and villages account for more weekly markets, where people from nearby areas converge in the marketplaces once during the week to trade among themselves and with urban traders. In weekly marketplaces, villagers sell their local produce to earn money to buy basic non-produce goods they need. On the other hand, marketers from urban areas, who serve as middlemen between local producers and urban consumers, often sell imported, non-food commodities of rural demand and buy local produce of urban demand to be traded in the urban markets.

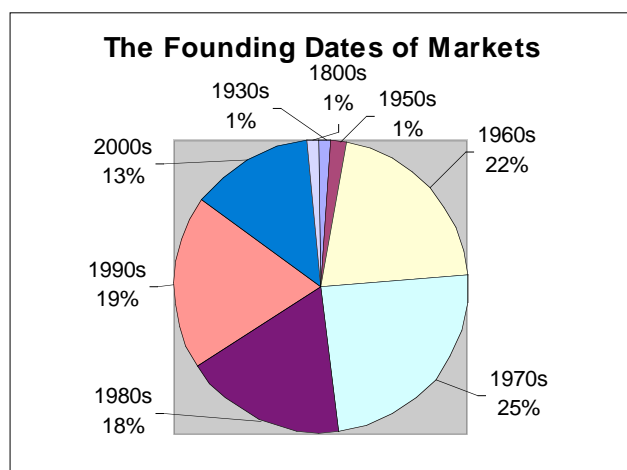
3.1.3 Establishment, Identity and Legal Status

Establishment

The establishment of markets in Liberia has taken place almost parallel to Liberia's founding and development. As far back as the 1800s, when Liberia was being founded as a nation-state, the establishment of markets commenced simultaneously. For example, the Harper General Market was started in the 1800s, while the Ganta Market was established in 1931. However, it was not until the 1960s when the establishment of markets increased dramatically. In this decade, approximately 21 percent of the current stock of markets was started. Between the 1970s and now, 75 percent of the existing markets were established, with close to one-fourth founded in the 1970s. This was during the administration of President William R. Tolbert, when many of the big markets such as the Rally Time and others were established.

The increase in the establishment of markets may be attributed to the increase and improvement in rural roads network in the country mainly during the Tolbert regime. It was then that primary, farm-to-market road projects were implemented in rural communities across the country, making many rural communities (towns and villages) accessible.

There are no specific, laid-down requirements for establishing and operating a market. As it stands, anyone, or a group of people, or a local community can start a market to facilitate trade.



Market establishment has, historically been an enterprise in "self-initiative". The vast majority of markets surveyed were primarily established through the efforts of a small group of marketers working in concert to help themselves. Their initiatives were either supported by their local communities or by private individuals of means, either of whom often provided the land.

Identity

Markets are generally identified in one of two categories: (I) LMA affiliate markets and (II) Non-LMA affiliate markets. There are no rival, apex organizations to the LMA under which most markets are organized.

I. LMA-Affiliate Markets

The Liberia Marketing Association (LMA) is the apex organization of the various markets associations across the country. The LMA is legally incorporated as a business entity under the business association laws of Liberia. Over 70 percent of the markets nationwide have LMA affiliation. This relationship means that these markets ascribe to the constitution and operational requirements of the LMA, including subjecting themselves to the authority of the LMA. Accordingly, the leaderships of these markets are structured in accordance with LMA bylaws and operate under the direction of LMA rules, regulations, and guidelines.

II. Non-LMA Affiliated Markets

These are either private markets, owned and managed by private individuals, or local/community markets, run independently by the marketers (sometimes in concert with the local community authorities) and bearing no relationship with the LMA.

Legal Status

Markets are not registered with the Ministry of Commerce. Most, however, are registered with the LMA and pay dues and fees to the LMA.

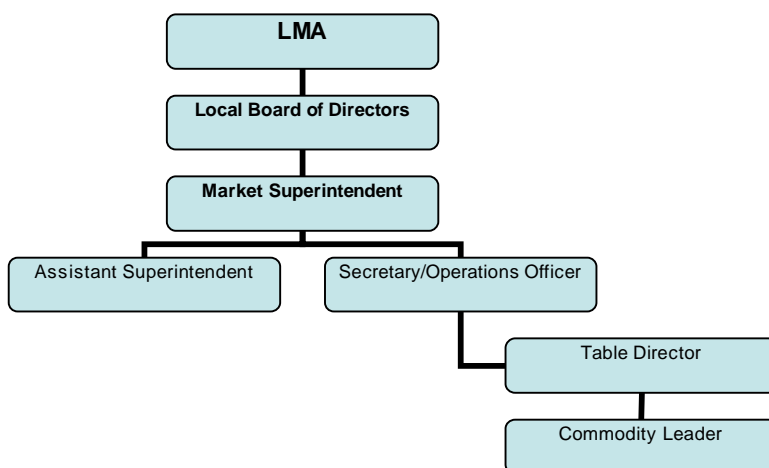
3.1.4 Organization, Governance and Management

Organization

The organization of most LMA affiliated markets is poor: there are no general assemblies which meet periodically to review operations of the market, elect officers, and approve programs. Each market authority reports on a regular basis to the LMA, which appoints it. The LMA provides overall policy direction and enforces its bylaws and constitution with the various affiliate markets. Some of these LMA affiliated markets also report to local political authorities such as County Superintendents and District Commissioners.

Governance

The LMA is governed by a Board of Directors. The Act creating the LMA and/or the Constitution of the LMA provides for a Board, which is to be made up of marketers elected by members of the LMA



at the county level, with each county being represented. However, over the years, due to management problems and the involvement of the Government with the operations of the LMA has led to the appointment of successive LMA Boards by the Government. The current Board is a government-appointed one.

There are also local or county boards, which are appointed either by the Ministry of Internal Affairs and/or Offices of the Superintendents or by the LMA. Leaderships of the markets report to the local boards who then report to

the national LMA board.

These boards are the highest decision making bodies within the various LMA affiliated markets and are responsible for policy issues. The composition of the local boards normally reflects a wide range of interests. Headed by a chairperson, they may include marketers, tribal representatives, and other prominent citizens or opinion leaders in the community.

Management

The Act/Constitution of the LMA provides that the Board shall appoint a President and other officers, who shall manage the day-to-day affairs of the Association and report to the Board. It also provides that the President shall appoint market officials (superintendents, assistant superintendents, etc.) with the advice and consent of the National Board. However, giving the current situation of the LMA, it is now headed by an interim leadership, appointed by the Government, in consultation with the marketers, represented by market leaders.

Each LMA affiliated market has a Management Team that comprises three persons: a superintendent, an Assistant Superintendent; and a Secretary/Operations Officer. These officers are appointed by the local boards.

The Market Superintendent runs the day-to-day affairs of the local market. The Assistant Superintendent is the principal deputy to the superintendent and acts as superintendent in the



LMA affiliate Market Officials at Work

absence of the superintendent. The Secretary is responsible for registration of marketers and record management, including the receipt and documentation of monies.

Reporting to the secretary is Table Director, who interacts with all sellers on a daily basis, and is responsible for assigning tables and spots and attending to the concerns of marketers. The Table Director is assisted by the Commodity Leader who is responsible for supervising marketers of a specific commodity group.

Role of Individual Marketers and Women in Governance and Management of LMA

Individual Marketers. The individual marketers have no direct role in the decision to appoint the 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.

Women. While women make up over 80 percent of the marketers, they constitute a minority in the national governance of the LMA; only 8 out of 17 current Board Members, including its interim leader, are women. However, in at the level of management, women lead at the local market level; 73 percent of the 83 markets survey has women leaders-- superintendents.

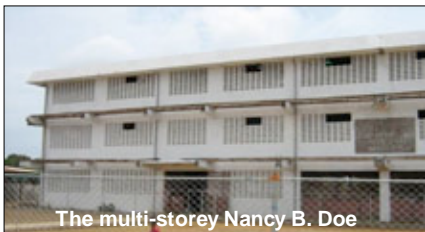
3.1.5 Geo-Physical Conditions

Land Areas and Topography

The majority of the market buildings assessed are on land donated by municipal governments. Some market structures are, however, built on privately owned land -- leaving very little options for improving structures by the marketers. As the result of huge demands on good land for other purposes, donated lands are mostly wet, inadequate, and/or sloppy.

Many markets are built on parcels of land that are susceptible to the spreading of disease, and other health hazards such as motor accidents and fire. Of the 83 markets assessed, 26 are located near high speed motor roads, 6 are located on wet lands that are breeding places for mosquitoes, 9 are located on rocky hill sides and 7 are located in very congested residential neighborhoods.

Design/Type and Utilization of Structures



The multi-storey Nancy B. Doe

The market buildings assessed can be placed in four (4) structural categories. The **first category** consists of multi-storey reinforced concrete frame buildings with sandcrete and breeze blocks. Roof structures are built with timber and covered with roofing sheets. They have built-in concrete market tables and the floors are finished terrazzo or with cement/sand screed. This category of market building can be found only in Monrovia.

The **second category** consists of single storey reinforced concrete frame buildings with sandcrete and breeze blocks. Roof structures are either timber or steel truss systems and covered with roofing sheets. There are built-in concrete market tables and the floors are finished with cement. This category of market building can be found only in Montserrado County.

The **third category** of market buildings consists of reinforced concrete columns and beams with no infill walls. These shed-like structures are covered with either timber or steel truss systems and corrugated iron roofing sheets. Some of these shed have in-built concrete tables while others contain empty spaces for wooden tables and stalls. This category is the most popular of all the structures studied with more than 70% of the market buildings assessed falling in this category.

An example of an open shed



The **fourth and final category** consists of structures that have similar characteristics as those in category three, except that the columns and beams are built with timbers rather than reinforced concrete.

All of these market building were designed and constructed with very little or no input from end users.

As such, some facilities such as the multi-storey ones are not fully utilized because most marketers such as dealers in fruit, vegetables fresh meat, fish and rice are not prepared to carry their commodities several flights up from the ground.

Further, considering the fact that most marketers are at child bearing age, no attempts were made at structurally providing space for child care activities. There are neither health care personnel nor first aid kits on site at any of the markets assessed. Almost all of the market buildings are open shed that provide little or no security for young children.

Conditions of Market Buildings

Marketing spaces for of the 83 markets assessed, 55 markets have building structures and the balance 28 markets have no physical structures of any kind; accordingly marketing transactions occur in opened spaces.

Of the 55 markets with building structures, 8 are complete buildings with concrete and breeze block walls, good roof structures, and built-in concrete tables. The remaining 47 are open sheds with reinforced concrete or timber beams and columns.

The general conditions of market buildings vary: of the 55 market structures, 20 are in fairly good state, 19 are in dilapidated conditions, and 16 are badly damaged and need urgent repairs and rehabilitation.

Utilities and Sanitary Facilities (Water, Electricity, Toilets, garbage disposal)

- **Water Supply**



A poorly maintained open well

Of the 83 markets assessed only 25 have water supply for their exclusive use. Of the 25 supply facilities, 21 are hand pumps, 3 are open wells and 1 market (Rally Town market) has pipe borne water. Of the 21 hand pumps available, only 13 are in good working conditions. The vast majority of the markets that do not have exclusive water supply, have access to wells and hand pumps that are in the vicinity of the markets that are accessible to the marketers.

- **Toilet Facilities**



One of the few toilet facilities available to marketers

Of the 83 surveyed, only 37 markets have some kind toilet facilities. Of the 37 markets with toilet facilities, 4 market buildings have flush toilet facilities (but all badly maintained); 32 are multi-compartment pit latrines (all dilapidated conditions), and 1 market (Ma Juah) has multi-compartment latrine mounted over the river. Because most marketers sell in markets that are in close proximity of their residences, the majority of them rely on the toilet facilities at their various homes or communities.

In some communities, there are public toilets, mostly pit latrines, in the vicinity of the markets that are accessible to both marketers and other members of the general public.

Garbage Disposal

Garbage disposal seems to be problematic. Only 28 of the 83 markets surveyed have organized disposal systems. These methods of disposal include the collection of the garbage at one point in the market area and then transported to a vacant site; burning of garbage in open fields; and in very few cases, the garbage is buried.

The Analyst (Monrovia)
7 May 2007
J. Ebenezer Daygbor

The second largest market in central Monrovia, the Rally-Ttime market has been swallowed by dirt from both traders and residents of Clay & Johnson streets including the Soniwein community. Some traders who spoke to this paper, said the heap is piling up and gradually becoming a mountain.

Beatrice Kamara who sells chicken parts and fresh fish said the dirt is causing serious illness to the people around especially the children. She noted that the Liberia Marketing Association collects daily toll, but is doing nothing to clean the heap that is very worrying.

"LMA collects our money and what they do is just keep the rubbish her and set it ablaze right in our presence instead of collecting the dirt and taking it elsewhere for dumping", she said.

3.1.6 Economic Profile of Markets

Types of Goods Sold in Markets

The major line of business in the marketplaces, in terms of volume, is the retail food business, which accounts for 65.3 percent of all marketers covered in the survey. This is partly due to the fact that retail marketers lack the financial capacity and the managerial know-how to engage in more elaborate business enterprises, and partly because food is a fast moving commodity. Moreover, the prices of locally produced food commodities are generally lowered than imported food and non-food commodities.

Following the retail food business is the wholesale non-food business, which accounts for 28.4 percent of the businesses done by the marketers. Wholesale food business accounts for 9.9 percent of the businesses of marketers surveyed, while services account for 5.2 percent. The wholesale non-food category accounts for the smallest share of marketers' business with just 3 percent.

Overall, non-food commodities account for 31.1 percent of marketers' businesses, while service account for 3.6 percent. The limited availability of the services businesses in the marketplaces can be attributed to the general perception that the marketplace is for food commodities thus, the reluctance of service marketers to take their service businesses into the marketplaces.

Sources of Supply

Local production are the main sources of supply for both retail and wholesale sellers of locally-produced food and other items such as palm oil, fish, pepper, greens, and palm nuts. Locally produced food and non-food commodities account for approximately 56 percent all goods sold by marketers. Locally produced commodities also include productions and harvests of the marketers themselves.

On the other hand, imported wholesale and retail goods sellers are the sources of commodities for the remaining 44 percent of marketers interviewed in the survey. Imported items include such food items as milk, sugar, flour, tomatoes, and black pepper, as well as non-food items such as used clothes, household utensils, and detergents.

Transportation of Goods

- **Means of Transportation**

The transport sector supports the conveyance of goods through four sea ports, one rail road, and a network of paved and unpaved roads. Goods are transported by many means: vehicles, walking, ships/boats, wheelbarrows (push-push), local rail cart, and bikes. However, vehicular transport is the predominant means account for 72 percent of marketers' main mode of conveyance of commodities.

Marketers generally perceive much difficulty with road transportation. The key challenges affecting marketers, especially those in rural commodities, include the lack of high mileage of primary access roads, deplorable road conditions especially during the rainy season, high cost of fuel, and inadequate public transport systems.

The other major means of transportation is walking. This is chosen largely due to lack of access to public transport, short proximity to supply sources, and the lack of funds to underwrite vehicular transport cost.

- **Distance Usually Covered**

Approximately 51 percent of the marketers take less than an hour to transport their goods from their sources to marketplaces. The rest (48 percent) of the marketers take between two and over five hours to bring their goods to the marketplace.

The longer distances traveled pose a problem for the marketers in terms of quantity of goods that can be transported and the likelihood of damaged goods over the long distances, especially perishable goods. Additionally, it is often tiring and results in health problems.

Storage of Goods

Most markets are not built to accommodate the huge storage needs of the marketers. Approximately 38 percent of marketers surveyed identified storage as a problem. Of the 83 markets assessed, only 10 have storage facilities of some kind within the immediate vicinity of the market building. Of the 10 markets that have storage facilities available, only 2 markets (Nancy Doe and Logan Town) have storage facilities that are owned and operated by the market authorities. The other 8 facilities are owned and managed by individuals or companies that are independent of the market authorities.

Availability of Commodities

Availability of commodities does not seem to be a problem for a most marketers; approximately 60 percent of marketers surveyed do have a reliable supply of goods. The Indian and Lebanese wholesalers supply the bulk of the imported nonperishable goods, while local farmers supply perishable agricultural produce. Some food and nonfood items are also imported from Guinea, Sierra Leone and the Ivory Coast by marketers. However, a substantive number of marketers--approximately 40 percent--do have problems of scarcity.

Certain commodities, particularly food items, are only available seasonally. As such, scarcity of certain goods such as agricultural commodities are largely due to: seasonality of those goods, low local production levels, transportation difficulties of getting goods from points of production to marketplaces, or a combination of these factors.

3.1.7 Social Profile

Security and Safety Mechanisms

Perhaps no other problem is of more serious concern to marketers than the safety of the marketplaces. Approximately, 77.6 percent of marketers surveyed indicated that security, especially for their goods, was not good. Unlike the situation that existed prior to the civil conflict where marketplaces experienced only minor crimes such as petty theft (Jackson F. Doe, 2007). Today, the situation is different. Marketplaces are continuously experiencing serious crimes such as armed robberies of commodities and physical attacks of persons. "We are living at the mercy of God", accordingly to focus group discussants in Kuwait 1 market in Duala. "Our tables are in the hands of God because we don't have security here especially at night", confirms focus group discussants in the Buchanan General Market.

The Presence and Use of Children

Children Accompanying Parents

Child care is a huge challenge for most marketers who do not have adequate means to sustain their children. Some children provide marketer-parents with helping hands in carrying out their work in the market. Over one-thirds (36.4 percent) of marketers surveyed have their children accompanying them to the market. Marketers' justification for taking their children along with them to marketplaces included: the lack of someone to care for them at home (54 percent), the need for helping hands in selling (37 percent), and the need to take care of the very young ones who are either still breast-feeding or require primary parental care (2.2 percent).

Utility of Children in the market

Over 50 percent of the women who bring their children to the market use them to sell. Approximately 18.8 percent of the children, however, spend the day playing (with friends). Surprisingly, only 0.2 percent of the market women enroll their children into daycare programs. Note, however, that this low attendance of daycare, which provides opportunities for the children to learn and develop, while their mothers sell, is attributed mainly to the fact that such opportunities are either generally limited, non-existent, or unaffordable for many of the marketers.

Child Care Services in Markets

Only two (2) markets, the Nancy Doe Market in Monrovia and the Logan Town Market, have learning and child development services for marketers. Implicitly, the needs for such services in markets across the country are grave and acute.

Practices of Mutual Support Among Marketers

There exists among the marketers a reasonably strong practice of mutual support. Over 30 percent of marketers surveyed indicated that, besides the fees they pay for the upkeep of the markets, the next most important contribution they make in their market settings is for mutually-benefiting endeavors such as contribution to deaths of members or their relations, *susu*, and credit clubs.

Sexual and Reproductive Health Practices

Awareness and Practice of Family Planning

The major sexual and reproductive health challenge facing the marketers is how to prevent having too many children. Family planning has proven to be a very viable option over the many years since its introduction in Liberia. Fortunately, knowledge and understanding of family planning is high: 88.1 percent of marketers surveyed have heard about, and 84.3 percent understand its meaning as it relates to birth control.

But in terms of practice, 34 percent of the marketers indicated they had never used any family planning method. The main reasons they gave for non-use were: lack of knowledge of the methods; dislike for it; decision to continue having children; having no need for it; and religious reasons. The broader implication of this is that if only 34 percent of the marketers had ever practiced family planning, there are huge exposures to sexual health risks, especially given that approximately 57 percent of marketers are married.

Incidents of Gender-Based Violence in Markets

Liberia was devastated by the 14 years of civil war of which victims were mostly women and children who were subject to rape and other sexual violence. According to study conducted by ActionAid on Liberia, violence against women and rape continue unchecked. According to the study, rape is currently among the most serious crimes plaguing Liberia with an average of eight (8) cases reported per week and many more that are never reported to authorities.

Notwithstanding the prevailing circumstances, marketers have indicated low or very minimum incidents of gender based violence in terms of physical assaults and male dominance in the marketplace. For instance, 86 percent of marketers interviewed indicated that they had not experienced any violence in the marketplace. Of the 14 percent who had experienced some form of violence, 43 percent lost cash and goods as a result of the situation.

Though physical violence is less pronounced, marketers are experiencing various kinds of gender-based disadvantages and mistreatments. These include such acts as insults by colleagues and customers as biases against them by authorities, colleagues and customers. Specifically, market women also see the lack of WATSAN facilities, fighting, refusal to settle debts, exploitation, unfair imposition of fees by leaders, and the arbitrary removal of marketers' stalls/tables as mostly gender-influenced actions and experiences

HIV/AIDS Awareness among Marketers

Generally, HIV/AIDS awareness among the marketers is fairly good. Over 90 percent of the marketers covered in the survey had heard about HIV/AIDS and over 80 percent had the right knowledge about the main transmission modes and treatment of the disease. This leaves a small number of marketers (around 9 percent) who have not heard about the disease.

In addition, while the vast majority of the marketers had heard about HIV/AIDS, their main knowledge of mode of transmission is through sex, followed by injection. Only 13 percent believed it can be transmitted from mother to child and only less than 1 percent believed it can be cured.

Because most marketers recognize sex as the main mode of transmission of the disease, it was no surprise that 85 percent of them believed that the best way to avoid HIV/AIDS is through the ABC (**A**bstain, **B**e faithful, **C**ondom use) method. Interestingly, 3.3 percent did not know what one could do to avoid HIV/AIDS, while a few others believed prayer, a clean environment, and the taking of herbs, were methods of prevention. These misconceptions raise questions about the correlation between knowledge and practice of HIV prevention among some marketers.

3.2 DEVELOPMENT NEEDS OF MARKETS

3.2.1 Governance and Management Improvement Needs

The Situation

One clear area of challenge in the overall development of the markets is governance and management. The Liberia Marketing Association, which is an umbrella organization and has the responsibility to guide and influence the market trade in Liberia, is generally ineffective and inefficient. The LMA has done very little to spur any growth in the marketers' businesses over the many years of its existence. It is seen widely among the marketers as a "money collecting" entity to which they must pay money if they have to sell, but from which they cannot expect nor receive any benefits as marketers. There are no education programs for marketers, no access to loans, no marketing support, and no services that can help to strengthen their trade/businesses.

The situation exists and persists because leaders of the Liberian Marketing Association and their appointed market leaders around the country simply lack the requisite skills, expertise, and experience to properly manage an organization as large, complex, and important as the LMA.⁴ It is also an issue of the lack of vision and the foundational questions purpose, orientation, and political control and influence which surrounded the founding of the association. The LMA is not an association of marketers; it is an association for marketers. The sense of belonging to this entity is distinctly lacking among the marketers in addition to growing discontent regarding the way their resources are managed.

The Need

The governance and management of the markets must be reformed. The orientation, ownership, and purpose of the LMA must be reviewed so that it becomes an organization of marketers, controlled and influenced by marketers. In the same way, market leaderships around the country must be reformed and organized and governed around the needs, interests, and choices of their members.

3.2.2 Physical Infrastructural Needs

The Situation

All of the market buildings constructed nationwide were designed and constructed with very little or no input from the end-users and are, therefore, functionally faulty. There is a problem, for instance, of design. Storey structures were designed for markets where most marketers are not very keen on carrying commodities a flight of stairs up from the ground, especially when there are no restrictions

on what goods get sold where. Further, most markets were built without storage facilities, which make marketers responsible for the storage of their own goods at the end of each hard day of work.

In addition, the market buildings are generally open spaces and, therefore, provide minimum physical security for goods. The majority of these buildings also lack electricity, water supply toilet facilities. The lack of electricity (and cold storage facilities), in particular, makes it difficult for marketers dealing in the sale of perishable food items such as fruits, vegetables, fresh meat, fish, etc. The lack of water and toilets poses serious hygiene/health problems and inconvenience for the marketers.

Organized garbage disposal systems were not taken into account during the design stages of the buildings. As a result, most markets, especially the big ones (Duala Market, Rally Time market, etc.), feature huge stockpiles of garbage daily, exposing the marketers to serious health risks.

Finally, the sizes of markets, especially those located in populated urban centers, are inadequate in space to accommodate the growing population of marketers. One stunning example is the Wroto Town Market in Sinkor, Monrovia, where the market shed accommodates less than 25 percent of the number of registered marketers.

⁴ Jackson F. Doe, Jr.: *Liberia: Market Women: Backbone to the Liberian Food Economy*

The Needs

Liberian markets require massive infrastructural improvements. Virtually all markets are in need of some sort of infrastructural improvements. They cover everything from the basic or main market structures, storage facilities, to water and toilet facilities and offices for market officials.

- **Main Market Structures:**

Of the 83 markets assessed, 26 are located near high speed motor roads, 6 on wet lands that contained unhealthy conditions for marketers, 9 on rocky hillsides, and 7 in very congested residential neighborhoods. These locations are not very ideal. In addition, 55 of the 83 markets assessed have building structures, while the remaining 28 markets have no physical structure of any kind. But of the 55 markets with building structures, all require infrastructural improvements. Twenty (20) are in fairly good state, though they have been somewhat poorly maintained; 19 are in dilapidated conditions, and 16 are badly damaged and need urgent repairs.

- **Utilities and Sanitary Facilities**

There is a huge need in this area. All markets covered indicated needs for utility and sanitary improvements. Of the 83 markets assessed, only 25 have water supply for their exclusive use. Of the 25 supply facilities, 21 are hand pumps, while 3 are open wells and 1 (Rally Town Market) has pipe-borne water. On the other hand, of the 21 hand pumps available, only 13 are in good working conditions.

On the other hand, of the 83 markets surveyed, only 37 markets have some kind of toilet facility. Of the 37 markets with toilet facilities, 4 are flush toilets (but all badly maintained); 32 are multi-compartment pit latrines (all dilapidated conditions), and 1 market (the new Ma Juah Market in Vai Town, Monrovia) has multi-compartment latrine mounted over the river.

- **Garbage Collection and Disposal**

Generally, the garbage situation is a serious problem plaguing all markets. Only 28 of the 83 markets surveyed have organized garbage disposal systems. These methods of disposal include the collection and transportation of garbage to a vacant site at a point in the market; burning of garbage in open fields; and, in very few cases, the burying of garbage. Yet, these methods are ineffective and the markets are usually littered with garbage, a situation which requires urgent attention as it affects the health of the marketers and the buyers.

- **Storage Facilities:**

Approximately 38 percent of marketers surveyed identified storage as a problem. Of the 83 markets assessed, only 10 have storage facilities of some kind within the immediate vicinity of the market building. Of the 10 markets that have storage facilities available, only 2 markets (Nancy Doe and Logan Town) have storage facilities that are owned and operated by the market authorities. The other 8 facilities are owned and managed by private individuals or companies, which are independent of the market authorities. There is a clear need in this area. Improving access to storage will greatly assist marketers.

3.2.3 Business Development and Support Infrastructure

Virtually all markets lack basic business support services that can assist marketers maintain and develop their businesses. Marketers need support to deal with competition, sustain their sources of supply, boost their sales, expand their business, and make critical business decisions.

- **Increase access to capital**

Access to credit for business development is extremely limited for marketers, even though it is the stated priority need of marketers. Conventional business credit sources are virtually off limits for most marketers. Banks and other financial institutions are usually reluctant to extend credit to marketers both because of the nature and size of their businesses and the uncertainty over their payback potentials, particularly given the educational levels of most marketers and the effect it has on their business management capacity. The common source of business loans is private loan funds, which carry huge and unaffordable interest rates that virtually enslave the marketers over a long period and deliver no real benefits in terms of business improvement. The following table presents a sample of informal lending rates in many of the mostly urban markets in Montserrado.

Principle (LD\$)	5000.00	5000.00	5000.00	5000.00	5000.00
Duration	1 week	2 weeks	3 weeks	4 weeks	5 weeks
Interest Rate	10%	20%	25%	30%	35%
Interest (LD\$)	500.00	1000.00	1250.00	1500.00	1750.00
Total at end of period	550.00	600.00	625.00	650.00	675.00
<hr/>					
Principle (LD\$)	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
Duration	1 week	2 weeks	3 weeks	4 weeks	5 weeks
Interest Rate	10%	20%	25%	30%	35%
Interest (LD\$)	1000.00	2000.00	2500.00	3000.00	3500.00
Total at end of period	11,000.00	12,000.00	12,500.00	13,000.00	13500.00

Table 1: Informal market-Based Lending Rates

Expanding access to credit is one the few ways in which marketers can strengthen and grow their businesses beyond the subsistence nature of most of their current businesses. Thus, markets need to seek and provide alternatives to the private funds that are currently providing high interest business loans for marketers and seek ways to either operate their own funding schemes or guarantee access to credit for marketers at affordable interest rates.

- **Dealing with Competition**

Marketers need various kinds of market information and services to help them deal with competition in their various market environments. Information about supply sources, prices, competitors, and buyers are important for maintaining and boosting sales and staying ahead in the market. Making such information available in an organized manner will assist the marketers to make good business decisions.

3.2.4 Social Support for Marketers

There is a need for markets to develop capacities to provide social support for their members. The most pressing forms of such support concern such needs as literacy for marketers, care for marketers' children and improvement in security of the markets.

- **Establish Literacy and Training Programs**

With over 45 percent of all marketers having no formal education and close to one-fourth having only elementary level education, the future of the market trade is gloomy for most marketers as there is a direct relationship between education and the capacity to manage business resources and growth. Accordingly, markets must ensure that the marketers improve their level of education to give them the chance to grow their businesses into bigger and more profitable enterprises. As it is at the moment, three-quarters of all marketers earn less than one thousand Liberian dollars in income from sales.

Markets are not expected to develop and run full-fledged formal schools. But they can create internal opportunities for marketers to acquire basic literacy and numeracy skills while they sell in the markets daily. Making literacy skills training available onsite is key: the demand of marketers' time and energy will not allow them to pursue any after-market activities, even attendance of literacy classes.

- **Care and Early Child Development for Marketers' Children**

Over 36 percent of marketers are constrained to bring their children to the markets with them on a regular basis. But close to all markets lack resources to meaningfully engage the children while they

spend the entire day in the markets. As a result, only 0.2 percent of them attend any learning programs while in the markets with their children.

- **Improving Security**

The safety of the marketplaces is a serious concern for all marketers, particularly amidst the increasing incidents of crime in the local market communities and within the marketplaces themselves. The various markets, particularly those in urban areas, need security enhancements to improve the safety of marketers' goods and other assets while in the markets.

3.3 PROFILE OF THE MARKETERS

3.3.1 Demographic Profile of Marketers

Sex

It is common knowledge in Liberia that the market trade is dominated by women. This was confirmed by the survey, while also recognizing the increasing involvement of men. Of a total sample of 1,737 marketers interviewed, 85 percent were women, while a surprising 15 percent were men, 26 percent of whom were found in Montserrado alone. In the past, men engaged in marketing were popularly known as “*yana boys*” because, unlike women, they moved about from place to place selling their wares. Today, an increasing numbers of men are based in the main markets and trading alongside the women. But despite this increasing involvement of men and the change in their pattern of trade, there are still many markets in which the entire population of marketers is made up exclusively of women.

Age

The average age of the marketers is 36 years, even though there are still women between the ages 65 and 80 years still involved in the trade. More specifically, the age distribution among marketers (both males and females) shows that close to 60 percent of the marketers are below the age of 37, while over 85 percent were 47 years of age and below. Interestingly, however, a small portion of marketers (0.7 percent) were still actively engaged in the business, even at the late age of 68 and above.

Marital Status

The rate of marriage among marketers is fairly high; seventy percent of the marketers are married or have been married. The remaining 30 percent have never married. However, only close to 57 percent are currently married; the remaining 13 percent are either separated, divorced, or widowed. The survey also showed that marital patterns among the marketers vary by sex. While 61 percent of male marketers are married, the number is lower (56 percent) for females. On the other hand, a higher percentage of the male population (36 percent) have never married, compared to 29 percent of the female marketers.

Marital Status	Males	Females	Total
Married	160	828	988
Divorced	4	31	35
Separated	0	44	44
Widow/Widower	1	146	147
Never Married	94	426	520
No Response	2	1	3
Total	261	1,476	1,737

Table 2: Marital Status of Respondents

Household Size of Marketers

The average size of the households in which the marketers live was reported to be slightly higher than the national average. Marketers reported an average household size of seven (7) persons, depicting a higher dependence rate. A disaggregation of these household populations by age shows that close to 70 percent are below the age of twenty-five (25). Of this population, 51 percent are of school-going age (5 to 18 years), a group out of which a significant portion of around 92 percent were reported to be in school.

3.3.2 Membership

Size of Market Membership

Of 83 markets covered in this survey, the total number of marketers recorded is 56,000. Slightly over two-thirds (or 67%) of the marketers in these markets were engaged in daily markets, while the remaining one-third is in weekly markets. The distribution of this population of marketers ranges as high as 3,300 at the Ma Juah Market in Monrovia to as low as 6 in Cestos General Market. Montserrado alone contributes 13% of marketers nationwide. While there are more weekly market than daily markets throughout the country, the population of daily marketers are presented as higher than that of weekly marketers because over 75 percent of the 83 markets covered in this survey were daily markets. Thus, even the total size of the marketing population is certainly much, much higher than the population enumerated under this survey.

Requirements for Membership

Except for the small number of relatively private markets, the requirements for membership across all markets are similar. They include:

- Payment for table/spot at rates varying from 250 Liberian dollars to 2,000 Liberian dollars;
- An annual registration fee of 100 LD to 500 LD;
- A weekly fee of around 15 Liberian dollars; and
- Other occasional fees such as for the use of the toilets, in the case of the death of fellow marketers, etc.

Registration of Members

Membership of the markets begins with registration. Registered members carry identification cards as proof of membership. Among all marketers covered in the survey, over 80 percent claimed to be registered members of their various markets, even though less than half of those “registered” members carried identification cards. The rest, over 15 percent, were not registered because they were either unaware of a market registration requirement, viewed the fees charged as unaffordable, or lacked confidence in their markets’ leaderships, whom they felt were misusing their money and constantly embroiled in conflict.

Responsibilities of Marketers

Market authorities expect their membership to contribute to the upkeep of the markets and respond to the needs of each other. Accordingly, on average, over half paid daily tolls and registration fees, while over one-third paid table fees and contributed to common undertakings in their markets. Other responsibilities they fulfill include the attendance of meetings, the payment of taxes and the payment of garbage collection and other fees. Though taxes are levied and collected, most markets remained filthy with a stock pile of garbage.

Benefits of Membership

As members fulfill responsibilities and obligations in order to obtain and maintain their market membership, they are also promised benefits from such membership in the form of protection, assistance with access to loan, etc. However, it was found that marketers receive very little of such support from market authorities. In fact, only around 17 percent of the marketers claimed to have received any kind of benefits from their market membership, and this has come mainly in the form of assistance in time of trouble. There is virtually a complete absence of support to marketers for such purpose as business development and marketing support.

Responsibilities of Authority to Members

Marketers believe that fees collected by market authorities should be used to perform certain tasks for the upkeep of the markets and the wellbeing of the marketers. However, close to two-thirds of the marketers claimed to be unaware of what market authorities did with fees collected from them. On the other hand, 655 (37.7%) said their market authorities spent the fees to clean the marketplaces; (435 or 25%) did maintenance work on the markets (163 or 9.4%), and paid for security and storage (14 or 0.8%). Finally, 152 (or 8.8%) believed that the fees collected were used to do things, in addition to those mentioned above, for the upkeep of the markets.

3.3.3 Social Profile

Marketers’ Level of Education

There is a common perception among Liberians that marketers are mostly illiterate men and women, who have little or no alternatives to selling in the markets. However, the results of the survey shows that only a little over 45 percent (15 percent male and 51 percent females) of all marketers have no formal education. While nearly one-fourth have only elementary education, 14 percent have either high school or college education. This represents a change in the educational profile of marketers as there are indications that more educated men and women are joining the trade.

Power Status in Household

Generally, 54 percent of all marketers covered by the survey revealed that they were the heads of the households in which they lived.

Market Relationships

Marketers in exclusive of their marketing routine are also involved in social activities that tend to cement their relationship that are established during their interaction in the market places. These social activities/institutions that are available to market women include *Susu* Club, Birth Day Club and Queen Contest.

- **Susu Club**

The *Susu* clubs established by marketers have, to a large extent, two dimensions: economic and social. The *Susu* serve as a savings mechanism for marketers, which allow them to make daily or periodic deposits of funds made during the sale of their goods and services at the market. This, in essence, demonstrates some level of economics since in fact it relates to the prudent management of their meager resources. On the other hand, *Susu* is not only a financial institution, but also a social institution. The *Susu* provide a forum for the marketers to meet and discuss issues that affect them as marketers and suggest solutions. Through this interaction of marketers at the informal level, social ties and confidence are created, thus building social capital.

- **Birth Day Clubs**

Birth Day Club among marketers has help to ease the tensions experienced though it is not on the daily basis. Though the celebration is for merry making, it also brings some economic benefits to the host through gifts. The rotation that is characterized by the celebration, made it possible for members of the club to know one another houses which has made them closer in terms of ties.

- **Queen Contests**

Queen contests are regarded as major social events among marketers. The contests, which are annual activities of most of the major markets, are arranged from the local level up to the national level. While the contests bring marketers of the various markets together socially, one key focus of these events is on fundraising. The funds raised from these contests are maintained by the LMA and put towards its operations or used in support of special projects that provide some little benefits for the various markets.

3.3.4 Economic and Business Profile

Economic Status in Household

Fifty-two percent of the marketers identified themselves as the sole breadwinners and 21.5 percent as partial but main breadwinners within their households. This explains the toll on marketers. With most marketers earning so little in terms of income and profit, being the breadwinner in a household with an average size of seven (7), poses a special challenge to market women and explains the vicious circle of poverty in which they are engulfed.

Reason for Starting Business

The motivation for starting business is critical to the marketers' progress. Accordingly, the survey sought to find out from the marketers the motivation for going into the market business. According to most of the respondents 59.5 percent (16 percent of males and 84 percent females), they began their businesses as the primary source of income for their families, while 27.3 percent (2 percent of all males and 25 percent of all females) started their business as a secondary source of income for their families. In the case of males, close to two-thirds went into business seeking a primary source of family income. Because they could not find jobs, even though over 80 percent cited multiple reasons, including family and self sustenance, the desire to own their own business, and to keep themselves busy.

In addition, a small group of marketers (0.7 percent) went into business simply motivated by the desire to own and operate their own business. For others, they were either influenced by their friends, sought to keep themselves busy, were looking for means to support their education, could not find jobs, or were simply seeking means of sustaining themselves.

Types of Businesses

The market places are characterized by five basic types of businesses. The **first** consist of retail food business (locally produce and other food items). Most of the market women fall into this category. Over 50% of marketers are engage in this business. The **second** type is the retail non-food business, which is made up of marketers that sell used cloths, under wears, towels, household items and other

manufacture goods in stalls, usually outside the market building. Significant amounts of marketers (pretty over 28%) account for this type of market. The **third** is the wholesales food business which is made up of both locally produced and imported food. The **fourth**, which involves about 5.2 percent of marketers, is the service business. This type of business includes cooked food sales and tailoring, knife sharpening, food processing, among others. The **fifth** is wholesale non-food businesses, which account for 3 percent of marketers. The low involvement in this type of market is largely due to the high cost of involvement.

Length of Time in Business

Most marketers are experienced in the market trade as over 60 percent have been active marketers for at least three (3) years. However, a little over one-fifth have spent less than a year in the market trade, even though this also explains that increasing numbers of persons are joining the trade.

Income Levels and Profits from Sales & Other Marketing Activities

Generally, Income from sales for most marketers is low. Close to three-quarters of all marketers earn less than L\$1,000 per day. This situation is largely due to the slow turnover of goods which in effect affect the profit margin of Marketers. Most women, especially those selling fresh produce and other food items (rice, imported goods), realize low profits. This makes it very difficult for the poor marketers to forge ahead and reduce their poverty level. A major reason for low profit margins is the high prices they pay for food items, other goods, and transportation. The wholesalers they buy from tend to charge a lot for the goods, thus making it difficult for the marketers to make profits.

Another reason for low profit is the lack of access to capital. Unlike other Liberian entrepreneurs who readily have access to capital, most market women do not have such opportunity. Many banks and other lending institutions are very reluctant to extend credit or give loans to these micro-entrepreneurs. They do not see these marketers as profitable customers; as such the marketers have no option but to turn to *SUSU* and informal money lenders, who exploit the economic vulnerability and pressing cash needs of the marketers by charging very high interest rates. This usually has adverse effects on the profitability of many marketers' business as over 50 percent of them have reportedly borrowed from these sources. The result of the survey highlights the prevailing circumstances; daily income from sales is less than L\$1,000 for 72.5 percent of all marketers, while 74 percent earn less than L\$500 in daily profit. Only less than 3 percent earn L\$2,000 and above in daily sales, with a small 1.5 percent are in the L\$10,000 and above range.

Commodity	Average Wholesale price (L\$)	Average Retail Sales Revenue (L\$)	Gross Profit (L\$)	Expenses (L\$)	Net Profit (L\$)
A Bag of Cassava	600.00	950.00	350.00	125.00	225.00
A 5gls tin of palm oil	1,100.00	1,550.00	450.00	100.00	350.00
A bag of pepper	3,000.00	3,750.00	750.00	250.00	500.00
A ctn of fish	1,500.00	1,800.00	300.00	75.00	225.00
A bag of bitter ball	2,200.00	2,750.00	550.00	200.00	350.00
A bag of rice	1,450.00	1,800.00	350.00	100.00	250.00
A bag of Farina	1,500.00	2,000.00	500.00	100.00	400.00

Table 3: Purchase Prices, Sales, & Profit on Some Major Food Commodities

Other Livelihood Activities of Marketers (Formal and Informal)

The market trade is hugely demanding and leaves most marketers without the chance to participate in other livelihood activities. However, there are many organizations formed by marketers in the various markets for the purpose of serving the general interests of the members. They include *susu* clubs, birthday clubs, women associations, credit unions, and year clubs. The vast majority of these organizations are formed to contribute to the economic well-being of the marketers. With low income and profit from sales, marketers use these organizations to help them save, borrow, and earn one-shot relatively higher amounts of money with which they can meet important family, personal, and/or business needs.

Status of Business Improvement

Over half of the marketers covered in the survey had not experienced any growth in their businesses in the one year prior to the commencement of the survey. For those recognizing improvements in their businesses, the major indicator they pointed identified were the growth (size) of the business, the improvement in their (marketers) living conditions, increased business income, and increased business savings over previous periods.

On the other hand, for those not recognizing any improvements, they pointed to such indicators as the low income from sales, high expenditure on family expenses, the lack of credit opportunities, and high business-related expenses.

Use of Business Profit

Over half of the marketers use their business profits to meet family expenses; while 45 percent save their profits. Only very few (3.3 percent) marketers reinvest their profits, which explains why most of them had not experienced any growth in their businesses over the last one year prior to the survey.

3.4 DEVELOPMENT NEEDS OF MARKETERS

The development needs of women more especially market women are enormous and posed a challenge in addressing the most pressing needs of marketers. The development needs of market women include but not limited to business management development needs, literacy and numeracy development needs, health development needs and gender development needs.

3.4.1 Business Management Development Needs

Closely related to the need for financial resources for business development is the issue of business management capacity. One reason why most marketers choose the trade is because of the low entry barrier, which includes very limited requirement for education prior business knowledge and experience. The marketers can strive for selling “small – small” things, which require very little knowledge to deal with. Many marketers do not read and write and were found to have never been in formal school.

Business growth and development is a key challenge for the majority of the marketers. With the meager earning of marketers which is being pressed by the enormous responsibilities of meeting the daily livelihood needs of themselves and their various families, less than half of the marketers in the survey had seen no improvement in their businesses over the last two to three years prior to the survey. While there were many options for business improvement, 90% of the marketers believe that access to capital in the form of loans was the ideal approach. Accordingly, the group’s strategy for accessing credit for business improvement carries a major question of the marketers’ management capacity and consequently, loan payback potential and risk. This was expressed clearly by the marketers themselves as they indicated that one of their major needs is for training in how to do their business better.

3.4.2 Literacy and Numeracy Skills Development Needs

Illiteracy among marketers is one of the major challenges that need be addressed for improvement of the plight of marketers. The findings indicate the most of the marketers or about 45% do not read and write nor have been to any formal school. Functional literacy and numeracy and life skills support to marketers will go a long way in addressing the illiteracy needs. These skills will provide the opportunity for our marketers to read newspaper, carryout basic bank transaction, meet tax obligation and basic bookkeeping.

3.4.3 Health Improvement Needs

Health development needs of marketers are crucial and it is in direct proportion to the productivity of each of the marketers. The indecent and unhygienic environment of most of the markets posed a health hazard challenge. Women and children are exposed to garbage, operating in dilapidated buildings and filthy latrines among others.

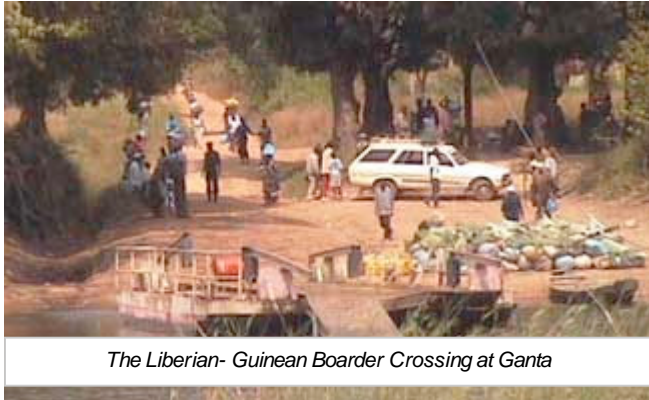
3.4.4 Gender Development Needs

Though the needs described above are gender sensitive, special gender needs are worth highlighting. The security needs of women, gender friendly facilities – toilets, saving drinking water are crucial. Development in itself is proportional to power. Women should be grown to challenge imbalance power and become part and partial of decision affecting their wellbeing.

3.5 Cross-Border Trade

3.5.1 Nature of Cross Border Trade

Liberia shares border with Guinea, Sierra Leone and Cote D'Ivoire. The ethnic groups residing along these borders are also found in the neighboring countries. Immigration and customs officials recognize the importance of the cross-border trade for their citizens by frequently allowing relatively free movement of people and vehicles to the closest markets. Liberia's borders are best described as porous.



The Liberian- Guinean Boarder Crossing at Ganta

Although there are a number of border crossings, only a few have a functioning customs office. According to GOL revenue reports, border crossings currently reporting the highest revenue intakes, other than the Freeport and RIA, are two on the Guinean border: Ganta, Nimba County and Yeala, Lofa.⁵

Informal cross border trade has always been part of our society, but this form of trade was detested as it was associated with low-income earners and the underemployed. It was also largely associated with foreigners such as the Mandingos and Fullahs whose life style is

somewhat nomadic. Due to prevailing circumstances, it is no longer the unemployed who are engaged in this type of trade. Because of the prevailing deteriorating macro-economic environment in the country, informal cross-border trade is now viewed as a viable activity (in comparison with rural farming). It generates employment, supplements income and improves household food security by and serves as a means for improving living standards.

The level of cross border trade in Liberia is grossly understated due to the difficulty to capture the actual volume of trade. Borders are characterized by two main unrecorded trades: goods passing through the unofficial routes without customs officials. The other form of non-recorded trade involves under-invoicing and the false declarations of cargo. It is difficult to quantify informal cross border trade accurately due to the usage of unofficial routes such that their numbers are not captured in official statistics.⁶

A variety of goods are involved in cross border trade. Commodities traded at the various borders include local agriculture goods such as palm oil, and dried fish. Other dry food goods include flour, cereals, beans, peas and ground nuts other items are dyed fabric, women's hair extensions, jewelry, dollies, electrical goods (mainly small radios), perfume etc.

Cross border trade like in-country trade is characterized by low income and profits. This is largely due to the lack of access to market information, issues of taxes, lack of access to credit and the issues of transportation.

Risks Associated with Cross Border Trade

Cross-Border Trade like any other trade that exposes one toward more open societies, is always associated with series of risk which include Gender Based Violence, Security, and HIV/AIDS among others.

Gender-Based Violence in Cross-Border Trade

Many organizations in Africa that deal in gender based violence issues have generally not had much impact behavioral change. The prevalence of violence against women in communities in Africa is high indicating that meaningful transformation has not yet begun in mindsets guided by traditions in which men dominate women in the political, cultural and economic spheres. Cross broader traders are of no exception. Traders are physically abused and robbed of their hard earn funds.

⁵ Report on Market Review By WFP & MOA 2007 p.50

⁶ Women in cross border Trade ActionAid International Liberia p 7

Security Risks Associated with Cross-Border Trade

Insecurity is a major concern in cross-border trade. Given the porous nature of borders, customs and immigration officials are not in adequate numbers to inspect and search people engaged in cross border transactions. Further, goods and other illicit items such as small arms, drugs and even illegal immigrants are transported without notice by officials.

HIV/AIDS Awareness Among Cross-Border Traders

As HIV/AIDS continues to spread throughout Africa, the need to protect women especially those engaged in cross border trades is to encourage men to change their sexual behaviors is a matter of urgency. In South Africa, for example, sexual violence is increasingly responsible for HIV infections. A growing number of women are being sexually exploited and murdered. Women who are subject to sexual violence live with the fear, or the reality, of having contracted HIV. Other factors exacerbating the situation include poverty; urban migration (severe economic hardships fuelled by the disparity between the city and countryside create an environment enabling the virus to spread); and violence against women.

HIV/AIDS is perhaps one of the worst outcomes of cross-border trade as it relates to the market women. Unable to negotiate for their own sexuality in the context of male dominance expressed in multiple partners, women often fall prey to the infection. But this also exposes men to risks so that a generational pattern of exposure and infection continue to appear. Women are five to six times more likely to be infected at younger ages and more men are infected at older ages. This reality has made gender based violence, which has been on the increase in even more potent as, often; younger girls are the victims of this violence, especially rape.⁷

3.5.2 Challenges in Cross Border Trade

Challenges faced by cross-border traders are enormous. It ranges from political, social and economical. Major challenges faced by traders include transportation (including poor road conditions), high fares, and unreliable vehicles. The most compelling challenge faced by women in cross border trade is the high level of illiteracy rate. According to ActionAid Liberia International women in cross border study report, over 95% of the women interviewed were illiterate, therefore, unaware of their basic rights and duties, and the regulations concerning cross border trade.

Language barrier is also a challenge for Liberian marketers, majority of which do not speak French. In this situation, the traders rely on translators who also charge for the services. Most of them believed that they are over-charged due to language limitations. High duties paid at the borders are significant drain on the profit margin of the traders. Additional challenge includes access to finance to initiate and even expand their business. The stringent measures demanded by loan agencies are having serious effect on these businesses.

⁷ *Ibid* p 11

CHAPTER 4

CONCLUSIONS AND RECOMMENDATIONS

4.1 CONCLUSIONS

Marketers have a huge impact on the economy and on the livelihood of thousands of households in Liberia. But while the population of marketers continue to grow, the trade is characteristically a low income, low profit trade that delivers very little beyond subsistence for most marketers. After many years of involvement, most marketers are not able to move to the next level—bigger businesses, higher income, higher profits, and a more decent standard of living.

Numerous factors are responsible for this poor state of affairs. They include governance and management problems, a poor market infrastructure, a poor support system, and the lack of affordable opportunities for personal and business development.

- **Attending the Needs of Women**

Women continue to be the dominant force in the marketplaces. They play significant roles in post-harvesting activities such as storage, processing, and marketing. Women are also major producers of goods and services in the informal agricultural sector. The development agenda of the Liberian economy and nation-state cannot be adequately addressed without “purposefully attending” the needs of women, including market women.

- **Poor State of Infrastructures and Facilities**

The infrastructures of markets are generally inadequate and for the limited existing stocks, they are in various states of disrepair and deterioration. All market buildings are in need of renovation; the vast majority are in need of facilities such toilets, water and sanitary facilities.

- **Difficult and Poor Organization, Governance and Management**

There is much that leaves to be desired of the organization, governance and management arrangements and practices of most markets. **First**, LMA affiliated markets have no ownership structure that can give marketers a say in determining who runs their markets or in the way their markets are run. There is an urgent need to “democratize” the structure so that the marketers have a say in the governance and management of their markets.

Second, governance arrangements varies such that local boards of directors are either (I) appointed by the LMA National Board; (II) local government authorities of the Ministry of Internal Affairs/Superintendents; or (III) a combination of both LMA national board and Ministry of Internal Affairs/Superintendents. Again, this gives marketers no say in the governance arrangements that are intended to support the management of their markets. A “participatory” process is essential in the selection of market leaders

Third, management practices are lacking effectiveness and efficiency. There seems to be a “disquiet frictional relationships” between most marketers and their leaders. There are common “money palaver” and suspicions that leaders are not responsive, accountable and transparent. The lack of maintenance is a problem, so also is the poor state of garbage collection programs. Generally, marketers have not derived any real benefits from the management of their markets for as long as most marketers can remember. There are no business support services for marketers, no opportunities for personal development, and no learning resources for their accompanying children. These inadequacies are clear manifestations that management practices in the various markets do not impact the needs of marketers and need to be reformed and strengthened. Market management at all levels must become participatory and more professionalized—capable and driven by the needs of the marketers.

- **Ineffectiveness of the LMA**

In generic terms, the problems at the various markets and their manifestations demonstrate that the LMA is largely ineffective and inefficient. Although the LMA markets collect monies from marketers, it is obvious that the LMA is not attending to the basic needs and welfare of marketers.

Of recent, there have been calls for the modernization of the LMA such that professional and trained persons can manage the association. In this regard, various development programs would be initiated, donor-marketed, and implemented to the benefit of marketers. Such programs could include “basic, elementary” business and management training for marketers. It is the understanding that organizations such as the International Labor Organization (ILO) do have training modules for improving the skills of “informal” marketers. Collaterally, an organized program in “functional literacy and numeracy” could also enhance the personal development and outlook of markets and marketers.

- **Enormous Development Needs**

The main findings and key conclusions of the study reveal that there are tremendous development needs for markets and marketers. Development needs can be categorized into two: **first**, there are infrastructural and facilities development needs of virtually all markets. This includes everything from minor repairs to massive renovation and expansion of current structures and facilities as well as the construction of new structures and facilities such as storage and refrigeration, water systems, toilets, and garbage disposal systems.

Second, there are business and human development needs. This includes facilitating access to loan for business development and improvement and business development and management training for leaders and members of the LMA and markets. It also entails the development and implementation of such programs as functional literacy and numeracy training for marketers.

- **Social Support Services**

Social support for marketers is acutely lacking. Marketers provide virtually no opportunities for marketers to learn life skills nor does it give them any access to behavioral change communication that can assist the marketers recognize and shed harmful practices, especially those that affect their health and safety both in the marketplace and at home. These include, for example, the limitation of sexual and reproductive health knowledge and practice among marketers, which affect their daily livelihood and the success of their market trade.

Also lacking are services to attend to marketers’ children who accompany them to the markets because there are hardly opportunities for home care while the parent sells in the market. As a result, children accompanying their mothers/fathers to the markets mostly spend their time playing or helping their parents to sell at the expense of other more productive activities such as attending school or some kind of learning/child development program.

4.2 RECOMMENDATIONS

The Sirleaf Market Women Fund (SMWF) and its partners must initiate a new and comprehensive program for the development of markets and marketers. These must include standardized market infrastructural development and changes, the provision of basic infrastructural services needed onsite by marketers, and support to marketers for personal and business development. It must also include support for child development that would help children accompanying their parents to the markets daily. Specifically, the following recommendations are made:

Infrastructure

1. Immediately set out a standard for market infrastructure, which will guide improvements to existing structure and the construction of new ones.
2. Thereafter, map out the diverse needs of the various markets and initiate a program to renovate existing market buildings with the view of restoring them to full functionality. As much as possible, install toilet and water facilities in all market buildings and repair facilities that need repair. In instances where the structures are not permanent, make provisions for the installation of outdoor toilets and water facilities that are protected and gender-friendly. Equip all permanent markets with storage, refrigeration, water, toilet, and garbage disposal service.
3. Construct facilities (storage warehouse, refrigeration, toilet, water and garbage, etc) for markets that have none. Markets that have over-extended the space original provided should be assisted to respond to their expanding infrastructural needs.
4. Construct new market facilities where there are clear needs, using appropriate low cost construction technology. Such new constructions must seek to improve on the errors of the past,

both in terms of size and design of the structures and the inclusion of services and resources that are vital for the personal health and safety of the marketers and the protection and promotion of their businesses.

5. Consider the issue of land ownership in all infrastructural improvement and development undertakings. This is essential because many of the current stock of markets and activities of marketers are situated on private lands.

Organization, Governance, and Management

6. Rationalize and democratize the organization, governance, management structures and practices and processes of the LMA and its affiliated markets. This calls, first, for addressing the question of ownership of the associations and its markets. Any arrangements developed must put marketers in charge by ensuring that they have a say in the choice of their leaders and the management of the LMA and markets. This means, for example, eliminating the political influence of the government on the LMA and ensuring that the right participatory decision making mechanisms are set up for the election and appointment of market leaders exclusively by marketers. *There is the sense that the underlying source of governance and management problems at the LMA and its affiliate markets is that the LMA is "too politicized" as opposed to "operating in a private-sector, business-like" manner.*
7. Ensure that LMA management moves to a new level by providing hired professionals to manage the Association and its affiliate markets. Such individuals shall be responsible to conduct the day-to-day operations of LMA and shall also be expected to interact with other organizations; and, overall, shall provide strategic direction for the Association. Such leaders should be recruited on an open and competitive basis and should be accountable to the restructured LMA Board of Directors.
8. Challenge the proposed new LMA leadership to develop a 5-year Strategic Plan for developing markets across the country in terms of facilities, business investments, and operational capacity.
9. Strengthen accountability structures at the markets particularly for monies collected (audit and publicized findings)
10. Sensitize managements of markets to be more responsive to the needs of markets and marketers on broader conceptualizations of gender-based violence (fighting, insulting, etc.)

Marketers' Business and Personal Development

11. Strengthen business management capacity of marketers through elementary business education and training. Institutionalize the training to ensure that all marketers have an opportunity to attend. It should be done in phases, giving participants a chance of improving on their knowledge acquired.
12. In consultation with marketers, revisit the fee structure to make them standard and area specific.
13. Increase access to bank credits and micro-credits for marketers. Make special efforts to expose marketers to the sources and requirements of credit schemes they could tap on. Develop a program to make them increasingly conscious of being creditworthy.
14. Strengthen the LMA to organize and run market loan programs for the benefit of marketers. Traditional social institutions such as the *susu* should be encouraged and supported.
15. Strengthen personal development of marketers and their accompanying children through life skills, functional literacy and numeracy training (for marketers) and day care and other child development services (for the children).
16. Strengthen health awareness programs such as sanitation, family planning, and HIV/AIDS.

Appendices

Appendix 1: Details of Survey design, sample size selection and sample allocation

Sample Design

The survey was designed as two-stage sample survey. The first stage was at the level where the marketplaces were selected. In the sample, the markets were formed into two strata. The first stratum was the daily markets, while the second stratum was the weekly markets. The second stage was where the marketers were selected as respondents. The businesses and commodities were grouped by these categories and classes, respectively. Note that all daily markets were selected, along with a few weekly markets.

Sample Size

The size for the survey was determined as 1,936 marketers. The factors used for determining this number were the days and manpower (30 days and 12 enumerators) that were available for the data collection.

Sample Allocation

• First Stage

The indigenous marketplaces in Liberia are either daily or weekly markets. Daily markets are located in urban cities and weekly markets are located in rural localities.

The two (2) categories of markets (daily and weekly) were separated as two (2) strata: the first being daily markets and the second being weekly markets. Since the focus of the study centered on LMA markets, it was determined that all LMA markets be covered by the survey. Then a sample of weekly markets was taken. The number of markets (primary sampling units) to be covered was allocated by region and stratum as indicated below.

Assignment Area	Types of Markets				Total	
	Daily		Weekly		Popn.	sample
	Popn.	Sample	Popn.	Sample		
Southeastern and central	21	21	72	9	93	30
Southern and Western	17	17	57	9	74	26
Monrovia and Rural Mont	29	29	7	3	36	32
Total	67	67	136	21	203	88

• Second Stage

Businesses in the markets were categorized into five (5) groups: Local wholesale businesses; local retail businesses; imported wholesale businesses; imported retail businesses; and service businesses. Additionally, these businesses were further grouped into two general classes: **food commodity businesses** and **non-food commodity businesses**. The sample size was allocated to include the given categories and classifications as indicated below.

Categories					Total	
	Food		Non Food		Planned	Achieved
	Planned	Achieved	Planned	Achieved		
Local wholesale	335	131	168	31	503	162
Local Retail	335	602	168	122	503	724
Imported Wholesale	245	41	168	20	413	62
Imported Retail	245	325	168	375	413	700
Service Providers	72		32		104	90
Total	1,232	1,099	704	548	1,936	1,737