

FACT SHEET

What is the Sirleaf Market Women's Fund?

The Sirleaf Market Women's Fund (SMWF) is helping women traders in Liberia restore their livelihoods after 14 years of civil war. During the war it was market women who sustained their families and communities by saving lives and keeping food supplies flowing under life-threatening conditions across enemy lines. To stop the conflict they also marched and negotiated for peace. Since the civil war the number of households headed by women has sharply increased.

As Liberia engages in reconstruction and reconciliation, special concern has turned to renewing rundown and battered community markets. These are places where women buy and sell food and basic goods from mats on the ground or temporary shelters. Despite the lack of resources and poor conditions these serve as community centers for tens of thousands of women and their families.

Why was SMWF established in the USA and Liberia?

Ten days after Ellen Johnson Sirleaf became the first woman ever elected president in Africa in 2005, a group of friends of Liberia and Africa gathered in New York City and decided to establish the Sirleaf Market Women's Fund. This initiative is based on an integrated approach in support of the empowerment and leadership of market women. In addition to providing market infrastructure to ensure a safe and healthy work environment, it includes a range of services such as water and sanitation, storage facilities, access to credit, literacy and small business training, pre-school facilities and health services.

In 2007, 83 markets were surveyed by a Liberian consulting firm through a partnership with SMWF, the Ministry for Gender and Development, the Ministry of Commerce and Industry, UNDP and UNIFEM. Of the markets surveyed, two-thirds had been badly damaged. Only about a third had sanitary facilities or garbage disposal. Hardly any had on-site storage, making security a major problem. More than 50 percent of the market women were heads of households and the sole breadwinners. Most had no formal education. There are approximately 204,000 market women in Liberia, many with families of six to eight children. Some of the children are orphans of war or of AIDS.



Monrovia's Nancy B. Doe Market: before and after SMWF

How is SMWF set up in Liberia?

SMWF/Liberia is an independent non-governmental entity, registered in Liberia as a non-profit organization. It has its own Board of Directors and staff. Members of the Board represent a wide spectrum of Liberian society including an architect, a banker and market women through the Liberian Marketing Association. The SMWF/Liberia Board of Directors provides guidance and technical knowhow. SMWF/Liberia cooperates closely with SMWF/USA by sharing periodic progress reports and annual audits of its finances.

How is SMWF set up in the USA?

Headquartered in New York City, SMWF/USA manages the fundraising and oversight of the organization. It has an international Board of Directors and a program manager to oversee project accountability. With the exception of minimal overhead, all contributions go to Liberia for the market program. Board members of SMWF/USA work closely with their Liberian counterparts and visit Liberia regularly to observe progress toward shared goals.

What are some of SMWF's partnerships?

SMWF's unique format led it to be recognized by UNDP's Special Unit for South-South Cooperation. SMWF received its 2008 Special Award for South-South Cooperation.

In July 2010, the UN Fund for Gender Equality announced a \$3 million grant to SMWF to improve the lives of Liberia's market women, their families and the national economy. Thanks to this grant SMWF will build eight markets over the next four years. This will give thousands of market women and their children access to clean water, toilets, electricity, safe storage, preschool and health facilities as well as adult literacy, micro-credit and business training. The original SMWF group is nearly half way to its goal of 50 markets! The UN Fund believes the Sirleaf market program can be a prototype with potential for replication throughout Africa and the global South.

So Far

- 13 markets built or rebuilt
- 9 markets in the pipeline
- Microcredit assistance for 353 women in 9 markets
- 500 women in 11 markets received literacy training
- The goal is 50 markets with all services.

As part of the "Adopt-a-Market" fundraising campaign launched by SMWF in 2008, the Alpha Kappa Alpha (AKA) sorority, gave \$500,000 on July 11, 2010, to relocate and rebuild the biggest market in Monrovia and the country. It will provide a learning environment for preschoolers and market women alike, health facilities, cold storage, a bank, a police depot and ample parking.

What services does SMWF provide?

A safe and healthy work environment is a priority. SMWF has ensured that storage, clean water and sanitary facilities are part of market construction or reconstruction. Space for daycare in the market buildings is to be complemented by basic health services—especially in rural areas.

Lisa Boyd, a beneficiary of the loan program at the Nancy B. Doe Market, stated, "The money you gave us really helped me to pay my *susu* every day, and I was able to send my son to school by paying his school fees."

Most SMWF markets have three different levels of credit:

- SMWF's own Microcredit Program made up entirely of marketers.
- Banking windows in partnership with Ecobank/Liberia, which provides a program in small business management.
- Traditional joint savings *susu* groups.

The SMWF Microcredit Program is made up entirely of marketers. Savings receive a small interest rate. To date, the micro-credit program has provided loans to more than 353 women in both rural and urban areas. An overwhelming number of marketers and communities have requested micro-credit capability through SMWF.

Many marketers also have their own traditional joint savings *susu* groups. Members put in a certain amount, and every month one of them receives the combined input of the other members.

The UN Development Fund for Women (UNIFEM) has provided funding for literacy training. Following an October 2009 survey by Alfaden, a joint effort of the non-profit organizations Alfalit and DEN/L, adult literacy training has been offered in 11 markets. Twenty-seven literacy facilitators were trained in both the Paulo Friere and Lauback methods. To date over 500 market women have learned to read and write.

For additional information, www.smwf.org, or Shelly Ross, Program Manager, in the USA: sross@smwf.org Willye-mai King, Acting Executive Director, in Liberia: wking@smwf.org