



# SMWF News

Summer 2011



Massa Davis can take stock of the goods she sells as a result of the SMWF Adult Literacy Program. "Thank God I can write my own name and that of my commodities such as pepper and bitter balls." As a result, she says, "I can keep track of the amount that I get from sale and profits."



As of mid-June, 603 market women have benefited from SMWF's own micro-credit program. In addition, SMWF markets have banking windows in partnership with Ecobank/Liberia, which provides a program in small business management.

**The Sirleaf Market Women's Fund literacy program has taught more than 500 Liberian market women to read and write in the past year alone.**

A collaboration with Alfalit International and the Development Education Network, the AlfaDen program, with funding from UNIFEM, is currently working in 11 markets to help more than 20,000 women make a better living so they can contribute to Liberia's growth and development.

Ellen Dahn sells dry bush meat at the Paynesville Market. She could not read or write, so she enrolled in the literacy class. "Though it was difficult to go through the process," she recalled, "I remained and graduated along with some of my colleagues from the same market."

She did so well that she was invited to address the International Women's Day celebration at Jorkpen Town Market in Sinkor, where she gave thanks to all.

**A total of 603 market women in 11 markets have benefited from SMWF's micro-credit program. To date, over US\$35,000 has been disbursed.**

In rural markets each woman receives US\$50 and pays 10% interest. In urban markets the women get US\$100 loans and pay 15% interest. Before the loan is disbursed, the recipients must attend a one-day workshop to help them better understand the terms of the transaction.

Recipients can take up to four months to repay with a one-month grace period after which, because this is a revolving scheme, the same loan amount is passed on to another market woman. This enables all women registered in a particular market to receive the same opportunity.

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

**The goal: 50 new or renewed markets for 204,000 Liberian market women and their families. So far we have funding for nearly half the markets, but an equal amount is still needed. Every contribution is essential – small ones as well as large. Please consider investing.**

**SMWF international board leaders flew to Monrovia in June to work with new Liberian staff and board members and, through them, met with marketers, literacy trainers and students, micro-credit lenders, government officials and UN representatives to discuss progress to date and in the future.**



SMWF/Liberia staff and adult literacy colleagues on the steps of the Monrovia office with International Board members Peg Snyder and Thelma Awori in the middle of the second row.

### Meet the Liberian staff

Willye-Mai King, Acting Executive Director  
 Joseph Mehdeh, Program Manager  
 Varney Holmes, Program Assistant  
 Isaac Yeah, Communications  
 Irene Davies, Finance Manager  
 Comfort Freeman, Finance Assistant  
 Zinnah Gbarbea, Cashier  
 Rufus James, Driver

### And US staff member

Shelly Ross, Program Manager

### Meet the Liberian Board

Olivia Shannon, Chair  
 Journalist and TV presenter,  
 retired UNHCR

Teeplah Reeves, Co-Chair  
 Association of Female Lawyers  
 of Liberia

Beatrice Dahn  
 Market Woman  
 Saclepea Market

Ibrahim Dukuly  
 Community Health Worker

Robert Gray (FLCA)  
 Architect

Lusu Sloan  
 Market Woman  
 Interim President,  
 Liberia Marketing Association

Helyn Togba  
 Adult Educator, formerly with the  
 Government of Maryland, USA

Yassa Vabah  
 Market Woman  
 Zorzor Market

David Vinton, Banker  
 Former Managing Director,  
 National Bank of Liberia



International Board members met with Liberia's President in June. Left to right: SMWF Co-President Mina Bail, H.E. President Ellen Johnson Sirleaf, SMWF Co-President Thelma Awori, Vice President Peg Snyder.



Several SMWF/Liberia Board members met with President Ellen Johnson Sirleaf. Left to right: Robert Gray, David Vinton and Helyn Togba, H.E. President Sirleaf, Vice President Joseph Boakai, SMWF/Liberia Board Chair Olivia Shannon, Board member Ibrahim Dukuly, and Liberian Marketing Association President Lusu Sloan.



Michelle Bachelet, the Executive Director of UN Women and former President of Chile, is wrapped in a *lappa* by Jorkpen Town market women on the 100th anniversary of International Women's Day. The market was among the first rebuilt by SMWF.

*Photo: Stuart Ramson/Insider Images for the UN Foundation*

## Empowering market women

During the Clinton Global Initiative, held in New York the same week as the UN General Assembly, then-CBS anchor Katie Couric asked President Ellen Johnson Sirleaf how women are faring in Liberia.

The President's immediate answer was: "Recognizing our greatest constituency is women, . . . we are improving the conditions of market women in the informal sector, giving them literacy training and better conditions at work. And that has given them upward mobility, enabling them to move up to a different level."

President Sirleaf continued that she is gratified, ". . . when a market woman says to me, 'There was a time when conditions were so tough that I used to pray for God to take me, for me to die quickly. But now I just want to live long so I can be what I want to be.'"

Market women today are strong and independent enough to stand up in community meetings and speak their minds about their rights, President Sirleaf said. "This has given them a voice in decision-making."

## We're on the move

Thanks to contributions and grants small and large over the past year, three US Board members and a systems specialist went to Liberia for two weeks in June to exchange ideas on future activities and channels of communication with the Board and staff there, as well as to train the new staff in planning, monitoring and reporting skills to provide a sound base for cooperation in the coming years.

Previously just two professional Liberian staff worked in a cramped office in Monrovia, and SMWF/US had no office or paid staff for oversight, fund-raising and promotion. High levels of commitment had been required of all concerned – and given. The staffing and office situations have now been transformed.

Five staff in Liberia assist in the process of market construction and expansion of services. Improved office space and transportation facilitate day-to-day work. A new Board of Directors in Liberia provides key professional inputs.

In the US, recent grants finance a small office at the Church Centre for the UN and a part-time program manager. We are now poised for even more intensive work to meet the goal of building, repairing and providing services to 50 markets.



*Women traders are thriving in SMWF's rebuilt Totota (top) and Nancy B. Doe / Jorkpen Town Markets.*



## SIRLEAF MARKET WOMEN'S FUND

*Strengthening the Women who Strengthen the World*

777 UN Plaza, Suite 3C  
New York, NY 10017

### Forwarding Service Requested

## This Investment Pays Off

The Sirleaf Market Women's Fund (SMWF) helps Liberian women traders restore their livelihoods after 14 years of civil war, years in which they kept food and goods flowing while risking their lives to work for peace. As Liberia engages in reconstruction and reconciliation, special concern has turned to renewing rundown and battered community markets. Despite the lack of resources and poor conditions they are centers for tens of thousands of women and their families.

Liberia's market women don't want charity, they want someone to invest in them. Thanks to people like you, the Sirleaf Market Women's Fund is building markets that provide a living for thousands of women and their families. Won't you invest in them?

While \$100,000 builds or rebuilds a rural market  
and \$350,000 builds or rebuilds an urban market,  
contributions of \$10, \$25, \$50, \$100 or \$1,000 are essential, for they  
help provide electricity, sanitation, pumps, refrigeration, literacy and business trainers,  
clinic equipment, playgrounds and preschool materials. Won't you please donate?

You can contribute through our website: [www.smwf.org](http://www.smwf.org)

Or, make a check payable to Sirleaf Market Women's Fund (SMWF) and mail it to:

Sirleaf Market Women's Fund  
777 UN Plaza, Suite 3C  
New York, NY 10017

The Sirleaf Market Women's Fund (SMWF) is a 501(c)(3) tax-exempt non-profit organization.  
Your gift is tax-deductible to the full extent of the law.

**SMWF News** is published by the  
Sirleaf Market Women's Fund/US

### Co-Presidents

Dr. Thelma Awori  
Former Assistant Secretary General  
UN Development Programme

Mina Mauerstein-Bail  
Former Director  
UN AMICAALL Partnership Program

### Vice Presidents

Dr. Margaret (Peg) Snyder  
Founding Director, UNIFEM

Dr. Hilda Tadria  
Chair, Executive Board  
African Women's Development Fund

### Treasurer

Pamela Frederick  
Capital Markets Group  
Citigroup Private Bank

### Secretary

Nancee Oku Bright  
Chief of Staff  
Office of the Special Representative  
of the UN Secretary-General on  
Sexual Violence in Conflict

### Editor/Designer

Libby Bassett