

## Draft Paper

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# The Role of Women in Economic Transformation: Market Women in Sierra Leone

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*This is a first draft for the conference that will be developed later.*

## **Abstract**

Various research has concluded that economic life did not die out during the conflict in Sierra Leone, but took on different forms. Different stakeholders at all levels were engaged in economic activities during the war. The specific roles of women in the shadow economy are under-researched with the result that most analysis and policy-options are inadequate. While some of Sierra Leone's Market Women strategically participated in war economies to 'do well out of war', most did so out of the need to survive. With the end of the war, market women have been able to make a successful transformation to peace economies through micro-credit assistance.

## **Introduction**

It has been interesting to note the excitement research on war economies has generated. Less so are donor responses and policy options. One under-theorised aspect within this area however is the role of women in war economies, notably African women. African women, Sierra Leonean women in this instance, have generally been portrayed as hapless victims. But the reality is that some of these women profited from the conflict. Although their role is known anecdotally, scholarship regarding their experience is scanty. Despite the fact that women are active participants in war economies, conceptualised descriptions and analytical studies about their positive transformations are still scarce. One reason for this invisibility is that, among other things, grassroots groups seldom document their experiences, and when they do, the circulation and publication of their work is often outside mainstream circles.

This work must not be viewed merely as a call for a gender perspective of war economies. Rather, this paper is an acknowledgement and recognition of the multiple roles of women in the Sierra Leone conflict and their contributions towards peacebuilding.

War economies are broadly defined as "a system of producing, mobilising and allocating resources to sustain the violence".<sup>1</sup> But in another more

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This paper is based on my experiences and work with civil society groups in Sierra Leone that spans almost a decade. From 1998-2001, I worked directly with the Sierra Leone Market Women Association, strengthening their capacities in human rights, democratic governance and women's political participation. Recently, I conducted research in Sierra Leone from February-May on civil society and security in the Mano River Basin and conducted several interviews/meetings with the membership.

challenging definition, war economies can refer to the degeneration of an undeveloped economic system that can be exacerbated by the presence of violent conflicts.<sup>2</sup> Conflict breeds war economies and war economies feed on conflict. Based on my personal experiences in Sierra Leone before, during and after the conflict, I claim that the economies share striking similarities including patronage, bribery, prebendary politics, kickbacks, and that the war economy predates the war. One major difference is the specific circumstance of each era. In peace times the buzzword was 'widespread corruption' that thrived and was a causative factor of the war.<sup>3</sup> The post-conflict era is experiencing the continuation of 'endemic' corrupt practices from the pre-conflict period that metamorphosed during the conflict under extenuating circumstances.

The observations presented here are three fold: first, an inclusive analysis of Sierra Leone clearly shows that weak judicial, financial, fiscal, administrative and regulatory capacities of the state hastened that country's descent into war. Second, the classification of 'combat', 'shadow' and 'coping' economies reflect the undeveloped economy of Sierra Leone in peace times that mutated in a different (conflict) environment. Research has shown that even in peace times some market women were involved in cross-border smuggling which had negative impacts on the formal economy and during the war these impacts were more noticeable. Moreover, market women, as a distinct set of actors, straddle all three categories and cannot be classified under one. Third, I argue that non-state micro-credit has proven an effective measure to enable market women to participate in peace economies. Normally, attention is focussed on government initiatives of micro lending. Here, the focus is on non-state schemes.

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<sup>1</sup> Le Billion, P. (2000) The Political Economy of War: What Relief Agencies Need to Know. ODI Relief and Rehabilitation Network: 33.

<sup>2</sup> Author's own.

<sup>3</sup> I use the terms 'conflict' and 'war' interchangeably but they have the same meaning; that of a violent conflict.

## **Sierra Leone: A Crisis of Governance, Insecurity and Violent Conflict**

Sierra Leone, as a state, is an alien creation. Structurally, this new creation was socially amorphous with the colonial structures imposed on the new groups, but not displacing the multifarious socio-cultural economic and political institutions of indigenous Africa. This resulted in a weak state, in part because it was not endowed with a widely accepted coherent idea of the state among its citizens, a crucial element of the state. Particularly burdensome was the absence of a constructive political culture.<sup>4</sup> Owing to the manner in which the whole decolonisation process was carried out, the emergent nation state was bound to fail from the start. The political inheritance of the Sierra Leone state at independence was an authoritarian structure of the colonial state and accompanying political culture. Sierra Leone's history of autocracy and political instability, for example, has begotten a society highly polarised on the basis of class, ethnicity and geography, with a small group of urban-based elites completely dominating the country's social, economic and political institutions, reducing both the urban poor and the demographically dominant rural population to the position of second class citizenship.

### *State society relations*

The nature of domestic politics in Sierra Leone has been based on patron-clientelistic system of governance driven by informal networks through which state resources are appropriated to support and consolidate regimes in power and their followers. Political clientelism, as a system of governance in Sierra Leone, is a more or less personalized, affective and reciprocal relationship where state resources that could have been committed to broad scale development are used to build and expand personal rule through the discretionary distribution of private favours and the development of clientelistic ties to key individuals and groups.<sup>5</sup> This

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<sup>4</sup> W. Tordoff (1997) *Government and Politics in Africa*. London, Macmillan 3<sup>rd</sup> Edition.

<sup>5</sup> R. Lemarchand and K. Legg (1972) "Political Clientelism and Development," *Comparative Politics* 4.2: 151.

relationship between political patrons and their clients assumed a class form in which the political elites remained dominant and more privileged.

Domestic politics was characterized by co-optation, clientelism and patronage systems instituted by the All People's Congress (APC) in Sierra Leone. The political systems were highly centralised, accompanied by institutionalised corruption and politicisation of identity. Overcentralisation of political authority led to inequitable resource allocation of the nations' resources and increasing pauperisation of the majority of citizenry.<sup>6</sup> Political parties were and are loose alliances based on factional groupings rather than ideological orientation. The need for regime survival fostered an inefficient, unaccountable and repressive political system that has been difficult to reform as well as use of the security apparatus for maintaining structural inequities. Perhaps the group hardest hit was the youth, whose 'lumpenisation' made them easy game for party operations, political recruitment into the army and eventually as combatants for the Revolutionary United Front (RUF) and other warring factions.

### *Socio-economic dimensions*

Early post-independence growth in the economy, while still externally dependent, was nevertheless a source of hope and optimism. Sierra Leone's economy is extractive based. Agriculture is the largest economic sector but it has recorded a weak growth rate. The light manufacturing sector is undeveloped, accounting for less than 5 per cent of national incomes. Reliance on the mining industry has led Sierra Leone to neglect its agricultural and light manufacturing bases. Like most other African states, Sierra Leone has long been influenced by the processes of globalisation. The country is overly dependent on extremely volatile international markets and a sharp and sustained deterioration in global conditions is reflected in its economy. To cope with the reduction in economic production and lack of

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<sup>6</sup> J. Cartwright (1970) *Politics in Sierra Leone: 1947-67*. Toronto, University of Toronto Press; C.P. Foray (1988) "The Road to One-Party State: The Sierra Leone Experience." Africanus Horton Memorial Lecture delivered at the Centre of African Studies, University of Edinburgh, 9 September. Himself a member of the APC then, Foray provides insights on the internal workings of the party.

investment capital in the mid 1980s, Sierra Leone was forced to increase external borrowing and, consequently debt accumulation. This debt, and the need to ensure repayment, forced Sierra Leone to implement strict economic conditions of the International Monetary Fund (IMF)/World Bank's structural adjustment programmes (SAPs). SAPs did not generate economic growth and development. Instead they considerably accentuated poverty and human insecurities as they affected food prices, education costs, employment, health care and infrastructural development and also weakened the political economy and fiscal sovereignty of these states. Women were mostly affected and were forced to resort in many cases to petty trading to sustain their families. Sierra Leone is richly endowed with strategic resources, such as bauxite, gold, diamond, iron ore, rubber, bauxite, arable land, as well as marine, fishery forestry and water resources. Despite this immense wealth, the human development and social indicators are about the worst in the world. It was ranked bottom at the 2004 UNDP global Human Development Report and also classified as a Heavily Indebted Poor Country.

The socio-economic environment of Sierra Leone had a significant effect on the people and contributed to the outbreak of the conflict. As economic and social conditions have steadily worsened, so insecurity and instability have increased. Physical infrastructure has crumbled, public services have broken down, and at the same time, unemployment has escalated. A dramatic reduction in agricultural output is but one factor that illustrates economic failure. Industrialisation efforts have been hindered by a lack of technological development and manufacturing expertise and sound fiscal policies, forcing them to depend heavily on foreign income. Economic performance in the 1980s was disastrous, reflected in declining state revenues and GDP growth rates (from nearly 4 per cent post-independence to a slower rate of 1.5 per cent in the 1970s in Sierra Leone)<sup>7</sup> Unfavourable world price trends for iron ore and bauxite, dwindling export earnings and

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<sup>7</sup>The World Bank Group: *Sierra Leone: 1980-2000*. Retrieved on 3 August 2003 from <http://www.worldbank.org/data/countrydata.html>

increasing imports increased indebtedness and drove the country into an economic crisis.

The clientelistic and neo-patrimonial politics in Sierra Leone has produced unbridled corruption, exploitation, illegitimacy and inefficiency. The informalisation of the state has progressively weakened the political, legal and economic governing institutions of the 'official state', which has been subverted to serve the vested interests of the ruling elites who control the "shadow state."<sup>8</sup> The armed conflict is therefore a result of long political decline with oppressive governments, declining economies due to corruption, asset stripping and inept governments based on patronage and authoritarian hegemonic rule.

### **Market Women in Sierra Leone**

Women have the double burden of being women and being poor in Sierra Leone. Lack of accessibility to land and other assets are the major constraints along with lack of credit availability. Among the majority of rural and low-income urban women dwellers, market women describe themselves as the 'poorest of the poor'. They deal mostly in perishable foodstuffs at small local daily markets.<sup>9</sup>

Many market women are poorly-educated and are unable to speak and write English. They are also bound in polygamous marriages and are subordinate in most domestic matters. Additionally, the taxation system practised in Sierra Leone is equally disempowering. Market women are bound to pay dues on a daily basis to mostly male collectors. While fixed rates are levied on male stall keepers, on the average it amounts to one percent of their income,

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<sup>8</sup> W. Reno (1995) *Corruption and State Politics in Sierra Leone*. Cambridge, Cambridge University Press.

<sup>9</sup> There are several types of markets in Sierra Leone: small local daily markets, large regional markets that meet on specified days in the week. The first deal mostly in perishable foodstuffs, and the latter comprise a wider range of goods including European and northern imports such as textiles, leatherwork, metal implements, etc. Many families have such low incomes that they do not have the means to stock more than they actually need from day to day. But shopping in very small quantities is even common among better-off families. In a large household it is difficult to prevent everything that is purchased from being consumed immediately.

market women by contrast pay dues everyday they sell in the marketplace amounting to about five percent of their earnings. Refusing to pay a dues collector could lead to one space in the market being taken away. Notwithstanding, in the bustling market places, the women reign supreme.<sup>10</sup> These tough, assertive women have evolved their own power structure to settle all disputes over price and quality, and to select their leadership. Even though female traders dominate markets institutions, access to trading capital often comes from relatives, parents or husbands, as banks would not give them loans. Furthermore, (market) women in Sierra Leone need their husbands as guarantor to obtain loans from banking institutions.

Disputes between members of the same market are normally handled internally. However, if the dispute involves market women from two different markets, the chairwomen of the two markets intervene. If they prove unsuccessful, the case can then be brought to the national President of the association. Each market chooses a chairwoman by consensus. Through sustained interaction in the market place, a leader emerges by proving to be trustworthy and experienced. For the national executive, an election is conducted.

#### *The Sierra Leone Market Women Association: Origins*

The SLMWA was officially established in 1996. Members of the SLMWA originally belonged to the Petty Traders Association, the single largest organisation representing petty traders and market sellers. Frustrated with the discriminatory way they were treated by their male colleagues, a group of women left the association to form their own organisation. They complained that even though they were all fee-paying members and contributed equally to the import of goods from Guinea, they did not benefit equally from goods distribution.

Started on a voluntary basis with no full timers and no external resources the organization has grown into a registered nationwide non-governmental

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<sup>10</sup> The market is essentially a female space. Men have distinctive roles such as butchers, and the meat trade has traditionally been in the hands of Foulah and men from the north.

organisation of around 6,500 women with 5 full time staff and a national executive. The most important highlight is that the entire executive is fully supported by the people through membership fee and sharing of interest.

### Civil war and profiteering

The war had a direct impact on the livelihood opportunities of market women, exacerbated even further by United Nations (UN) sanctions. On 8 October 1997, the Security Council imposed sanctions against the junta regime in Sierra Leone, preventing the sale or supply of petroleum and petroleum products, arms and related materiel.<sup>11</sup> For Sierra Leoneans who did not flee to Guinea the sanction meant that foodstuffs for domestic consumption were not readily available in shops or the markets. The price for a sack of the staple food, rice, trebled overnight, as did all other goods. Black market prices for petrol were five times that of the original prices, commercial vehicles in Freetown in turn charged passengers exorbitant transport fares, while those who could not afford were forced to trek long distances to and from their daily activities, or simply stayed at home

Some market women<sup>12</sup> seized advantage of this vacuum to engage in cross-border smuggling from Guinea to Freetown transporting goods such as rice, onions, tomatoes and petroleum. They travelled either by road or by sea to Guinea where they bought the goods they needed.<sup>13</sup> These were then smuggled onboard boats to Big Wharf (Freetown), well-hidden underneath coverings. The women collaborated with border police and customs officials in both countries, enabling them to conduct their business. According to

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<sup>11</sup> UN Security Council Resolution 1132 (1997) also imposed travel restrictions on members of the AFRC junta and adult members of their families. Military equipment earmarked for the exclusive use of ECOMOG and humanitarian assistance items were exempted from the embargo.

<sup>12</sup> Market women I met and interviewed during my research trip in 2005 were concerned that dissemination of this paper would tarnish their reputations as upstanding citizens. They therefore requested that I point out that not *all* market women were involved in cross-border smuggling and that *only* a minimal number were involved in illicit trading with the rebels. It is difficult to know exactly how many market women were involved in the war economy as yet, research has not been conducted in this area.

<sup>13</sup> By sea was the preferred mode of transportation as boats could take more goods.

interviews conducted, security officers at the customs checkpoint at Big Wharf were bribed and the goods were offloaded and transferred to designated stores. Foodstuffs meant for the Freetown markets were retailed among other market women. Rice, for instance, was distributed in small quantities (five sacks each) and the rest was kept hidden. The retailers in turn emptied the sacks and sold the rice by cups (one cup was sold for Le500) as selling per cup yielded more profit. A 20 kg sack of rice at that time cost Le50, 000 or Le60, 000. Smuggling was a *low cost* and *high risk* enterprise for market women. Costs of smuggling were low in part, because the infrastructure to apprehend smugglers was weak, unreliable, or non-existent and risks high.

Market women profiteers were also engaged in a thriving trade with rebels. Foodstuffs and petrol were smuggled from 'safe' stores in Freetown to rebel-held areas in the provinces, on board trailers or big trucks, and sold to rebel commanders. In turn, they were either paid in cash (Leones or Dollars) or in kind, including jewellery, gold or diamonds. Back in Freetown, market women either sold their diamonds to Lebanese diamond dealers or smuggled the gems across the border to Guinea where they fetched higher prices enabling them to buy more foodstuffs. And so the cycle continued.

Trading with rebels was a risky enterprise. For some market women it was a risk worth taking, for others it resulted in their deaths. Some died in gruesome road accidents on their way to the provinces never making it to their destinations. Others were ambushed on their way back to Freetown by the same rebels they had earlier traded with. Sometimes their 'customers' would send their 'boys' after them after they had concluded their transactions, to retrieve the money and/or valuables the women had earlier received as payments.

This account clearly shows that some market women, as well as participating in 'coping' economy also befitted from business transactions with rebels in the 'shadow' economy. In addition, I would argue that their

economic interactions with the security forces on both sides of the border, including documented accounts of smuggling of small arms and light weapons-for cash would allow their inclusion in the 'combat' economy.<sup>14</sup>

### **Making the change with Micro-credit**

At the end of the war in Sierra Leone, the livelihoods of most market women were destroyed. With the support of Campaign for Good Governance (CGG), a national non-governmental organisation (NGO) that had provided them with numerous financial and technical assistance, a recovery plan was developed. This entailed a micro-credit revolving loan scheme to enable the (market) women to re-start trading and production activities, thus creating a favourable condition for them to shake off poverty.

Today micro-credit, or small loans to the poor for the purpose of promoting small-scale enterprises, has become the fashionable word with the World Bank, governments and development practitioners and is seen as effective poverty alleviation mechanisms for poor women. Such claims have been advanced on the grounds that micro-credit can not only generate financially sustainable lending institutions for poverty alleviation, but also facilitate institutional relations necessary for empowerment of women. While this may not always be the case in other contexts, micro-credit played a significant role in rebuilding the lives of market women in Sierra Leone and kick-starting their livelihoods.

In 2000, taking advantage of a grant of US\$50,000 by the UK Department for International Development (DfID), the SLMWA introduced micro credit schemes to increase the livelihoods of their membership. The project was launched by the then Minister for DfID, Claire Short, in Freetown in one of Freetown's central markets.

The SLMWA enjoys a unique advantageous position to involve itself in the

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<sup>14</sup> The media in Sierra Leone was full of stories of market women caught smuggling small arms and other weapons for rebels. The weapons were invariably hidden among their foodstuffs.

micro credit scheme as it is basically a grass-root organization closely connected to women and households. From 2000 to 2003, the scheme was run quite successfully as evidenced by the wide access of market women to the credit support (90 percent of the credit funds was used to help the women), the high success ratio of projects (about 70 percent of micro credit recipients benefited from the support) and high ratio of loan recovery (nearly 80 percent of the loans were recovered except for situations of serious emergencies).

The SLMWA's policy was to offer micro loans of about Le100, 000 (ca. \$45) to each of the women in groups of 20-30 borrowers from the 26 markets in Freetown respectively. The local chairlady oversaw the compliance with the rules. The maximum loan was Le300, 000, paid out to 'big' market sellers such as rice dealers, palm oil and fish sellers. The loans were repayable on a daily basis at a rate of Le100 every day (about 2 cents). The SLMWA's initial interest rate was five percent, which is generally considered realistic in commercial terms. This was later increased to ten percent to cover office and administration costs and was deducted upfront.

A professional accountant was employed to manage the financial aspects of the programme and he was supported by a cashier and three collectors.<sup>15</sup> Beyond this, the Gender Department of CGG provided administration support. Group pressure and hard work ensured repayment of the initial loans which were then followed by others. The system proved to be very successful with some women even repaying their loans before they were due, leading to a repayment rate of 70 per cent. Moreover, a savings scheme was introduced for lenders. Each lender was encouraged to save an additional Le100 a day. This money and interest accrued from the scheme were used to buy yearly Treasury Bearer Bonds.

Based on the Freetown experience, micro-credit was extended to market

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<sup>15</sup> It was the responsibility of the three collectors, working in the east, west and central areas of Freetown respectively, to 'collect' the daily payment from borrowers in the markets.

women in six more districts, in Bonthe, Bo, Kono, Makeni Kabala and Kambia districts.

### **Panacea or delusion**

The SLMWA's objectives include creating self-employment opportunities for its membership by providing them with low income. Its loans have increased the employment of female borrowers in such activities as second-hand clothing retailing and gara tie-dying. This in turn has provided employment to members of the borrower's immediate families. Thus the credit programme had a multiplier effect that contributes to national development goals of creating economic self-sufficiency and improving the standard of living.

The micro credit scheme has also transformed the perceptions of the women about themselves and contributed to their improved understanding of self-development. The scheme has generated training opportunities for the SLMWA to increase their production knowledge and skills and strengthen their perceptions about market competition. Apart from the above-mentioned economic gains, micro credit has also benefited women on the political front. It has improved participation of women in the rural areas in local political organizations which have helped awaken their sense of involvement in the economic reconstruction of their communities.

Experience with the market women has shown that although micro-credit has helped them women to become more economically independent, self-sufficient and more assertive, there has been little change in other areas. Two of these important areas are the division of labour among women and men in the household for the provision of income and distribution of household tasks. Market women continue to be the ones that ensure the survival of the family and/or the ones who ensure that the basic needs of the family are met. And, although most of the women who participated in micro-credit experiences are successful entrepreneurs, they continue to do all the domestic work at home.

The above account has demonstrated that self-reliant women's organisations can be built with people's support and they can help to empower women if planned properly. It has also shown that Government's support is not critical to this process.

Micro-credit schemes in Sierra Leone were an innovation from the voluntary and NGO sector. But like so many other innovations it was hijacked by the political elites to serve their narrow interests. The problem today is the Government's large scale entry into micro lending schemes. Through schemes like the Micro-Finance Programme (MFP), the Social Action for Poverty Alleviation (SAPA) of the National Commission for Social Action (NaCSA) the government paid out billions of Leones as micro-credit loans to paramount chiefs and other traditional leaders around the country. Normally this would not have been questioned but the fact that it happened during the elections period raised doubts about government's motives.<sup>16</sup> Government's interest rate is 15% and the recovery rate of these loans have not been disclosed but 89 percent has been widely touted by government officials.<sup>17</sup>

When government agencies start to offer credit, whatever their motivation and whatever the articulation in policy papers, the concern at the ground level is how to confine the groups to only credit issue and how to keep it from growing into a centre to ensure regime survival.

## Conclusion

War economies is a complex subject that cannot be straightjacketed to fit preconceived notions. I continue to argue that the nature and extent of corruption in pre-conflict Sierra Leone was a crucial determinant of the

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<sup>16</sup> Government was criticised and accused of wasting much-needed resources on elections campaigning which afforded the ruling party an unfair advantage over other contesting parties.

<sup>17</sup> It is alleged that recipients refused to repay the loan, arguing that it was 'government's money'. This had a knock on effect on the SLMWA's scheme as some of its borrowers pointed out that if government was not actively seeking repayment from its borrowers, then the SLMWA should bestow the same favours on them.

various economic activities that unfolded during the war. And these were not gender-neutral. Market women's engagement in this grey area was both a cause and a consequence of the extenuating circumstances at that time. The desire to re-engage in legitimate economic activities proved to be successful with the micro-credit scheme.

In this context, the scheme led to micro-solutions. This is not to say that micro-credit can not play a valuable role in poverty alleviation. But it must not be seen as a blueprint to eradicate poverty in developing countries in Africa, but as *one* development strategy that can be combined with a range of other options, based on local conditions and needs.

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