

# **Rapid Qualitative Assessment of Gender, Poverty and Economic Decision-Making in Liberia**

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The World Bank

**PRELIMINARY DRAFT – NOT FOR CITATION**

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## Executive Summary

The research for this report was designed to inform two separate World Bank studies: the 2011 Liberia Poverty Assessment (PA) and the 2012 World Development Report (WDR), both of which are particularly concerned with the issues surrounding gender and poverty. The research conducted for this report was a rapid qualitative assessment of gender and poverty in Liberia. This report was prepared specifically as a background note for the World Bank's upcoming Poverty Assessment. The main questions addressed in this research were:

- **What factors influence the decisions that men and women make when it comes to pursuing education and livelihood strategies?**
- **What are the barriers that Liberians face in access to education and work?**
- **Are these barriers gender-specific?**
- **How do experiences differ between rural and urban environments?**
- **How do experiences differ between ethnic groups?**
- **How have gender norms changed in the last decade?**

Qualitative research was conducted in nine communities across Liberia, encompassing nine counties<sup>2</sup>. In each community, focus group discussions and in-depth interviews and case studies were conducted in order to get a comprehensive and detailed look at on the interactions between gender and poverty. The research was conducted over six weeks in June-July 2010. There were in total 413 participants in a total of 38 focus groups; separate discussions were held with young men, young women, adult men, and adult women. In addition to open-ended discussion and interviews, closed-ended questions were asked in each community so that results could be compared across communities, generations and genders. This generated a wealth of rich data that has great potential to inform future policy and poverty reduction programs. Eight key findings are highlighted here.

*1. Overall Happiness.* The first major finding concerns the relative happiness of people in Liberia, which was explored in order to determine what aspects of everyday life were most important for the general well-being of men and women in their respective communities. Young females were found to be the happiest, followed by young males, adult females, and adult males. This finding was closely correlated with community: the happiest people, as a whole, lived in the lesser developed parts of Liberia; the least happy lived in the more developed areas. Factors that influenced happiness were also gender-specific, across communities: men tended to base their level of happiness on their jobs or on problems in their community; women tended to base their level of happiness on the well-being of their family.

*2. Employment.* The second major group of findings concern labor market participation. Despite the oft-cited statistic that the majority of Liberians have 'no employment', we find that nearly everybody works. In less developed communities, everybody does something that they consider to be an occupation, whereas in urban and more developed communities more people (though still not the majority) consider themselves to be unemployed either because they are unable to find any work, the work that they have is unreliable and not a sufficient livelihood strategy, or particularly with the youth, they are taken care of by

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<sup>2</sup> Matadi Estate in Monrovia (Montserrado); Bo-Waterside (Grand Cape Mount); Buchanan (Grand Bassa), Raymond's Town (Bong); Harbel/Firestone (Margibi); Farmersville (Sinoe); Woimah (Lofa); Jacsonville (Maryland); Bargblor Town (Grand Gedeh).

somebody else. Across all communities, generations and genders, participants consider having their own business to be one of the most desirable livelihood strategies, and illicit activities (robbery, prostitution) to be among the most undesirable. There are differences between what participants consider to be the most desirable jobs between genders (men tended to name more highly skilled jobs than women, who named semi-skilled jobs); generations (youth tended to name more skilled and semi-skilled jobs than adults) and particularly, geographical settings (rural and isolated communities named farming as a desirable job while urban communities very rarely did). The underlying trend in all of this is that people tend to view jobs that are secure and regular and/or in which they are their own boss to be the most desirable, while jobs that are unstable and intermittent are the least desirable. The difficulty of the job itself, or the rate of pay per time worked is not a deciding factor. Another factor in determining the desirability of a job, particularly in less developed communities, was whether or not it benefited the community: community-based employment, for example working on a road or in an agricultural cooperative, is generally preferred over other types of employment outside of the community, even if the latter work is better paid. Finally, we find nearly everybody in rural communities works in agriculture, and those who develop skills or achieve higher education move away in search of better jobs.

3. *Household finances.* The third notable finding concerns the way money is handled within a household. We find that nearly all of the focus groups (both male and female) consider women to be better at managing money. However, this does not necessarily encourage the males to share their money with women, nor did it necessarily encourage the women to demand money from their husbands or be more secretive about whatever money they have. When women do have money, many choose to buy land or start/expand a small business, and they are aware that it is their right to do so, though they often seek the permission of their husband and are less likely to continue the business without his support. Some men respect that and others do not, but in none of the communities was it remotely out of the question for a woman to have her own possessions and use her money however she wants.

4. *Social mobility.* Other major findings concern social status and mobility over the last decade. We find that in more developed communities, a person's relative social status depends mainly on his or her wealth; after that, education and jobs are important determinants. In less developed communities, however, social status depends more on social relationships, and whether a person is generous to others. In every community, participants see it possible for a person to both rise and fall in social status and level of power in their community, though in is not necessarily easy. Generally, moving up in power involves saving money, expanding one's business and becoming better educated, even within the less developed communities that tended to see power as not solely dependent on wealth.

5. *Gender roles.* We find that in the last ten years, women see themselves as having gained power and rights, while men see themselves as having lost power and rights. We can identify a few social and political changes that may have contributed to this movement. First, women now engage in business while, before the war, they did not. Second, laws have been passed that give women more rights, many of which identify men as the perpetrators of abuses against women. Also, women are more educated than they were ten years ago, are working in jobs that they wouldn't have ten years ago, and are able to hold leadership positions that they could not ten years ago. There are indications that some men feel threatened by these shifting gender roles.

6. *Traditions.* We find, in certain communities, that some ‘traditional’ and religious beliefs have a strong influence on men and women’s economic and social lives. All of the communities report that some people still practice traditional marriages which can be very costly; in the more rural communities traditional marriages are almost exclusively used; so is the practice of polygamy. In such relationships, the idea that women are their husband’s possession is still strong, despite knowledge of the Inheritance Law. Rape, child abuse and domestic violence is also reported, and, though communities know such practices are illegal and claim to have stopped such activities, they see such laws as a violation of their cultural practices. The encroachment of ‘human rights people’ or ‘child rights people’ is, for these communities, unwelcome and incomprehensible. There remain other traditions such as the traditional initiation societies for young men (Poro) and young women (Sande) that practice female genital mutilation (FGM) which, again, they see as an indispensable component of their lives and campaigns against it to be unwanted encroachments upon their culture.

7. *Ethnicity and economic life.* We find perceived and actual differences between certain ethnicities (particularly the Fulah and Mandingo who tend to own more small businesses) in terms of their domestic affairs and types of business that they generally engage in. Fulah and Mandingo traders are often viewed by other ethnicities as ‘not Liberian’ and there may be underlying issues surrounding their involvement in economic life in Liberia. Still, there are no indications from this study that economic decisions are significantly affected by one’s ethnicity alone. There are no indications that persons of different ethnicities avoid doing business with or employing one another. Nor is there evidence in this study that women in certain ethnic groups are particularly more disadvantaged, economically, than in others. Even in communities where traditional and religious beliefs are strong, women have a degree of social inequality, they are still active in business-making, have access to their own money and have leadership positions.

8. *Youth’s hopes for the future.* The final finding concerns the opportunities available to youth, and how they make decisions about their future, particularly with respect to jobs and education. While all youth expressed that getting an education was important, those in more developed areas had more specific reasons for their responses – they had realistic expectations about what types of jobs they could get depending on the education they had completed, while those in less developed areas knew simply that ‘education is better for my future’, and some had unrealistic expectations surrounding how much education they needed to get certain jobs. There were no significant differences within communities between young men and young women concerning attitudes to education: all considered it desirable and important for their future. Despite the value they put on education, most youth are disenchanted with the lack of jobs available to them, despite their skills and education. Many youth believe that it only matters, ‘who you know’ to get jobs, though this does not discourage them from continuing school.

Based on this research, we can make the following recommendations to government and civil society:

- The concept of women’s ‘empowerment’ needs to be expanded to include both the public and domestic spheres.
- Initiatives that promote gender equality should give more attention to the needs of men, too.

- Everybody works, but often they do odd-jobs that are unreliable and do not contribute to the local economy in the long-term. Assisting in the start-up of cooperatives can benefit entire communities.
- Community-based projects are more likely to be embraced, carried out and sustained by populations than out-of-community or migrant/wage labor.
- Everywhere, people think that improved roads are a critical first step in improving the livelihoods of those living in rural areas. They would farm more if there were roads to get their goods out more quickly (before it spoils).
- Access to education is important, but without jobs to absorb graduates, young people are increasingly discouraged, disappointed. Job creation must be addressed at the local-level to see what types of industries would actually work given the different features of each community.
- Opportunities for skilled and semi-skilled workers should be created in their communities to prevent migration of all skilled workers to the cities.
- Lending programs that require people to save their money in bank accounts for specific purposes (ie a fund for their child's college, immediate re-investment into business) will enable entrepreneurs to accumulate money/assets without having the pressure of sharing it with others. This is especially relevant for women, who are under pressure to give money to their husbands.
- Legislation and law enforcement can induce people into acting in a certain way, but more needs to be done to help them understand *why* such legislation is important. Human rights interventions, especially regarding women's rights, FGM and child-rights, must endeavor to be culturally sensitive and locally-run.

## 1. Introduction

This report is designed to inform two separate World Bank studies: the 2011 Liberia Poverty Assessment (PA) and the 2012 World Development Report (WDR), both of which are particularly concerned with the issues surrounding gender and poverty. The research conducted for this report was a rapid qualitative assessment of gender and poverty in Liberia. This report itself was written specifically as a background note for the Liberia Poverty Assessment. This report will go into detail surrounding the key findings, and the additional data and full transcripts of interviews and focus group discussions can be found in the annexes. Of course, the PA and WDR have their own objectives and interests in addition to this common theme, which will be outlined below.

### 1.1 Liberia Poverty Assessment<sup>3</sup>

#### 1.1.1 Intent

In response to the Government of Liberia's desire to better understand the dimensions of poverty and the related socio-economic issues, the World Bank will be conducting some strategic analytical work as a priority during the implementation of the Joint Country Assistance Strategy (FY 2009 – FY 2011). A Poverty Assessment (PA) is one of the pieces of analytical work that is expected to contribute to policy making through knowledge creation and transfer. The principal objective of the proposed PA is to undertake a critical analysis of the fundamental causes of the persistence of poverty and inequality and their manifestations in Liberia. The information emanating from the analysis will help build the knowledge base for evidence-based policies to support the Government's Poverty Reduction Strategy Paper as well as the long-term development plan, which the government proposes to implement following the completion of the PRS in 2011.

The Liberia PA will focus on three themes: (i) Empowerment: social exclusion and chronic poverty; (ii) Opportunity: Access to employment and social services, and (iii) Security: Vulnerability and coping strategies. Gender issues will be mainstreamed in each of the three key themes as a cross-cutting theme. The rapid qualitative assessment focuses on two sub-themes of the PA which have been highlighted by the task team as priority needs. The first is examining **gender differences in access to employment** (a key part of the "Opportunity" theme listed above), and the second is developing a deeper understanding of the **underlying drivers of economic empowerment** that are most salient to Liberian women.

#### 1.1.2 Access to employment

The primary question for this focus area is: What prevents women, including female youth and adolescents, from engaging in income-generating activities? Under this sub-theme, we will emphasize access to information about employment and participation in government safety net services such as public works programs as the issues of interest. Are there asymmetries between men and women in the access to information about jobs? Do fewer women than men participate in formal employment and government public works program? If so, why? Are there safety issues that prevent women from wanting to engage in paid employment? Are men and women remunerated differently, in terms of wages, in-kind payments, and/or benefits? As a first step, this work will review literature both internal and external to the Bank to synthesize what is already known about this topic, before moving on to conduct qualitative research. Crucially, we propose to include both men and women in the qualitative research, to learn how each gender learns about and decides to participate in paid work and why.

#### 1.1.3 Drivers of Economic Empowerment

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<sup>3</sup> Adopted from GAP Concept Note written by E. Graham, S. Chakravarty and I. Boutrous

Economic empowerment, especially in terms of social exclusion and chronic poverty, has already been identified as one of the three key themes for this PA. Economic empowerment for women has many root causes which depend heavily on context. Previous work has highlighted the lack of "employability" of the Liberian workforce (as described by private sector representatives) due to low levels of human capital. But what drives low levels of human capital? For example, what prevents women, including female youth and adolescents, from receiving the education and health care they need? Is the problem simply that not enough services exist, or are women unable to access them even where they do exist? What do men and women think are the most important constraints to their own economic empowerment? How do they differ by gender? Are they factors within the household? Is a lack of educational opportunities a limiting factor or is education not seen as critical to success in employment? By learning what matters to men and women we can help to develop a working definition of economic empowerment and inform the analysis that is done for the PA.

A major limitation of many previous studies in Liberia is the focus on greater Monrovia and other urban centers, while many ethnic groups are clustered in rural and outlying areas. By including both geographic and ethnic heterogeneity, we hope to overcome the limitations of previous research. Previous work also suggests that women outside of Monrovia face different constraints than those in urban areas, and hence their perceptions of their disempowerment (or empowerment) may contrast with those of urban women. By expanding our analysis to include not just the "average Liberian woman" but studying the perceptions and experiences of women across regions and ethnicities, we can develop a more nuanced understanding and uncover more relevant questions that can be followed-up with quantitative analysis in the PA.

## 1.2 *The World Development Report*<sup>4</sup>

To inform the upcoming *World Development Report on Gender, 2013 (WDR 2012)*, a rapid qualitative assessment will be conducted in approximately 10 countries to explore what women and men say drive their economic decisions, and whether and how these are changing. Field teams will go into urban neighborhoods and villages across developing regions for discussions about key economic choices—such as when to end education, how to make a living, and how to build and protect major assets—and the gender norms and structures that shape people's economic preferences. The exercise will provide a picture of the role of gender norms and structures in shaping women's and men's behaviors and outcomes in their multiple roles as individuals, members of households, workers, and citizens in the wider community.

The analysis will explore how and why economic decision-making processes vary across gender, generations, community contexts, and countries, and provide a valuable perspective on how gender inequalities often present formidable breaks on women's and men's productivity, security, and psychological wellbeing. In areas of the world where gender inequalities are shrinking, the assessment may also point to promising areas for further analysis and policy innovation.

### 1.2.1 Assessment Rationale and Objectives

Much of the world is undergoing rapid economic, social, and political change, but the implications for gender equality and how best to advance it are still not well understood. Despite significant development advances, the 2006 *World Development Report* highlights the persistence of stark gender differences in access to assets and economic opportunities in many countries around the world. The empirical literature reveals, moreover, that even in the growing number of contexts where women do work outside the home and ostensibly control some resources, their status and opportunities in the workplace and control over

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<sup>4</sup> Adopted from WDR Concept Paper written by P. Petesch, C. Sanchez and C. Turk, 2010

major assets and other key dimensions of their lives may continue to be quite limited.<sup>5</sup> While social norms and gender hierarchies can shift, and even shift quite rapidly in some domains of women's lives, they may keep a tight hold in others.

The proposed assessment is designed to contribute to the *WDR 2012* by providing new insights into the factors and processes that shape women's and men's economic decision-making as a cornerstone of actions that enhance "freedom of choice and action to shape one's life" (Narayan 2002, xviii). The assessment design will be informed by concepts of (inequitable) gender norms and power structures, which together shape the overall opportunity structure within which women and men weigh and act on their economic choices.<sup>6</sup>

### 1.2.2 Strategic Life Choices

To understand and assess changes in women's empowerment, Naila Kabeer (1999) draws attention to decisions surrounding women's "strategic life choices" in the spheres of education, livelihood, marriage, and childbearing. Kabeer contrasts these infrequent but pivotal expressions of agency with more frequent but less important decisions over such everyday matters as domestic chores or purchases. She reinterprets selected empirical studies to demonstrate that shifts in the strategic areas predict future empowerment more reliably than do measures of women's control over other spheres of their lives. When women choose, for instance, when and whom to marry, or where to work, these actions tend to alter gender roles and associated family hierarchies in many societies. This rebalancing spills over and transforms other spheres of a woman's life in ways that everyday manifestations of agency do not.

Hence, the assessment will especially focus on key junctures and decisions in women's and men's lives that influenced the course of their livelihoods and their accumulation of and control over significant assets. As considerations shaping many of these decisions may be strongly bounded by one's "era" and position in the life cycle, the sample will be framed to enable exploration of gender differences across generations. In addition, some emphasis is placed in the focus group discussions on the transition to adulthood and earning a living because: "The start toward a working life is considered by many social scientists as the most important marker of independence."<sup>7</sup>

### 1.2.3 Community-level Determinants

Kabeer also stresses the importance of contextual factors in assessing expressions of agency. In a community where having many children is the norm, a woman who chooses to limit her fertility and thus challenges the status quo demonstrates a different level of empowerment from a woman who bears many children. For these reasons, it is necessary to understand community structures and norms to more fully assess the nature of women's and men's economic decisions and achievements. Indeed, there is now a growing empirical literature in the gender and development field concluding that "contextual factors are often more important in determining women's empowerment and its outcomes than individual-level factors."<sup>8</sup>

As such, both the sample frame and data collected will be designed to shed light on community-level factors that may be shaping gender differences in key economic decisions and access to opportunities, and could provide openings for policy action to reduce gender inequalities. In addition, questions will probe

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<sup>5</sup> See for example, Malhotra, Schuler, and Boender (2002); and Mason and Smith (2003).

<sup>6</sup> For a discussion of the application of an agency-opportunity structure conceptual framework to the understanding of poor people's empowerment, see Petesch, Walton, and Smulovitz (2005); and for its application to examining questions of poor people's escapes from poverty, see Narayan and Petesch (2007).

<sup>7</sup> World Bank. *World Development Report on Youth*. (2007), Washington, DC.: 7.

<sup>8</sup> See Malhotra, Schuler, and Boender (2002, 18); similarly Mason and Smith's (2003) five country study that finds that a women's domestic empowerment can be predicted more reliably by her country and community than by her personal characteristics.

the importance of different spheres of life in economic decision-making, from the taking of individual initiatives, to economic decisions that are considered, influenced by, and negotiated in the contexts of households, marketplaces, neighborhoods, civic and religious groups, and local political arenas.

In sum, the assessment is designed to contribute to the *WDR 2013* by deepening our understanding of the status of and trends in gender norms and power relations surrounding women's and men's key choices about their education, occupations, and accumulation and protection of major productive assets. These are choices that profoundly shape one's productivity, earning power, resilience to shocks and social standing in a society, and bear directly on a country's potential for rapid and inclusive development.

### *1.3 Methodology*

The fieldwork for this rapid qualitative assessment was conducted by a team of five researchers at each site: one team leader, one female focus group moderator, one male focus group moderator, one female note taker, and one male note taker. Regions to be visited were chosen prior to fieldwork based on characteristics of each area (described in detail below) and also ensuring that as many areas of the country were represented. A total of ten communities were visited; the data gathered from the pilot community will not be presented in this report so this report will analyze a total of nine communities in Liberia, located within nine counties in all regions of the country. Some of these communities were accessible by car, others only by motorbike and still others required travel by United Nations helicopters or airplanes.

There are three activities to be conducted in each community. First, one to three key informants – those who know a lot about the community in question and have lived there a long time – are interviewed by a team member according to questions on the Community Questionnaire. The next activity is the Focus Group Discussion – one each for young men (age 16-30), young women (age 16-30), adult men (age 31 and above) and adult women (age 31 and above). Each focus group has eight to twelve people and lasts from three to four hours and is conducted according to the tools developed (using separate tools for youth and adults), designed to elicit rich discussion among participants in addition to gather data for a number of close-ended questions. After all the focus group activities the team gathers to discuss a subject for a case study: a person, an event, a business – anything that deserves special attention because it is particularly relevant for the issues under study.

The tools for the youth and for the adults are designed so that the moderators ask open-ended questions and do not lead participants to answer in a certain way. The moderators are trained to encourage responses from everyone in each group and ensure an environment in which participants feel that they can voice their opinions without being silenced, judged or laughed at. Closed-ended questions are asked for cross-community and cross-country comparisons; some of these are done using private voting; others are by show of hands. Many of the discussion points involve visuals on a flipchart, some of which involve participants writing on the flip charts themselves. The visuals are designed not just to record data, but also to enable participants to visualize their answers, eliciting richer discussion.

The questions themselves were initially developed through collaboration between the World Development Report team and the World Bank Liberia Country team; the questions were then refined by the Liberia team leader and the Liberia field team consulted with and were advised by the Ministry of Gender and Development of Liberia, LISGIS and LEAD.

The specific community to be studied is generally not determined until the region was first visited by the field team. The total time spent in each region is between two and four days. Typical formalities of entering an area in Liberia include first introducing oneself to the leaders – mayors, commissioners, chiefs – of the area in which the team will be based for the duration of the fieldwork: generally the district capital. After introductions are made, the team explains the intent of research and asks for permission to continue the activities. After permission is granted, the team asks the leaders about the characteristics of certain areas in order to decide which specific community to visit for in-depth research. The specific community is decided by the team leader, taking into account not just the research questions, but also the logistical feasibility of the site. Once the site is selected, the respective leader makes contact with the

leader in that community, and arranges for the team to visit. In some cases, this is facilitated by phone but in the more rural areas, this requires an in-person visit with a representative of the district leader. Upon first contact with the community leader(s), the team discusses with the leader(s) the objective of the research and asks the leader(s) if there are any key informants in the area who would be willing to be interviewed. Generally, the leader(s) are interviewed as key informants, but if there are others, especially women, they are also interviewed. The team also asks the leaders to introduce the leaders of any women's groups and youth groups. Generally the youth leaders assist in mobilizing participants for the youth focus groups; the women's group leaders mobilize adult women, and the chiefs and commissioners (if present) assist in mobilizing adult men.

In some cases, focus group discussions are conducted on the same day that first contact with the community is made; in other cases, it requires one full day for preparations to be made. In some cases, the youth focus groups are conducted on different days than the adult focus groups. In every focus group, the gender of the moderator is the same as the gender as the focus group participants; in all but one site (in which the female team leader served as notetaker in a young male focus group), the gender of the notetaker is the same as well. . Before beginning discussion, the moderator and note taker introduce themselves to the group and explain clearly the intention of the study and invite questions from participants. All participants are asked to introduce themselves, and then they fill out (with assistance from the note taker) the participant information sheet. When this is completed, the moderator begins the focus group discussion, according to the tools that have been adapted to the Liberian context.

When the focus group discussions are completed, the team meets together to discuss the major findings of the focus groups and also to determine the subject for the case study. Once this is determined, one or more team members go to gather more information regarding the subject and reconvene to share findings. At the end of all the activities, participants are given a meal and 'transportation' reimbursement – a set rate for each community – and are thanked for their time.

## **2. Community information**

### *2.1 Key characteristics*

Throughout this report, a few specific features will be considered when comparing and contrasting each community. Communities were purposively selected so that different combinations of these features could help us elucidate whether the presence or absence of one or more of these features might influence economic empowerment and decision-making, particularly how these features might affect men and women differently. First is the whether the community is urban and rural: we consider an urban community to be one that is a regional capital, that is relatively more populated than surrounding areas and that has a relatively vibrant center of town and market. Using this classification the urban communities are Matadi, Buchanan, and Jacksonville; the rural communities are Harbel, Raymond's Town, Bo-Waterside, Woimah and Bargblor Town. Farmersville is more complicated to classify – the community itself is, at its nearest point to the town, a one hour walk to the town center (at most, two hours); it is only accessible by foot and motorbikes; additionally, the town of Greenville is by no means 'urban' in the same way that Buchanan, Monrovia or even Jacksonville is. For our purposes, we will consider it rural, but with the understanding that it is within relatively close proximity to the county's main government offices and is thus relatively well-served.

The second feature is the degree of geographic isolation from other parts of Liberia, particularly whether the people residing in that community can easily and quickly (in less than one full day of travelling by the locally-available transportation – usually a combination of walking, motorbikes and eventually cars) reach one or more of the biggest cities in Liberia: Monrovia, Ganta and/or Buchanan. Using this classification, the isolated communities are Farmersville, Jacksonville, Bargblor Town and Woimah; the accessible (non-isolated) communities are Harbel, Matadi, Bo-Waterside and Buchanan. Raymond's Town is accessible through nearly a day's journey to Ganta, provided a person can find a motorbike to take him or her to Gbarnga to then get a car to Ganta. Walking to Gbarnga would take at least six hours; thus, we will consider the community semi-isolated.

The third feature being considered is the degree of ethnic homogeneity: a homogenous community is made up almost entirely of those from the same ethnic group, a heterogeneous community might be dominated by a single group, but will have at least 20% members of other ethnic groups: those that are ethnically homogenous are Bo-Waterside (Vai), Bargblor Town (Krahn), Woimah (Lorma), Raymond's Town (Kpelle), and Jacksonville (Grebo); those that are heterogeneous are Matadi, Buchanan, Harbel, and Farmersville.

The fourth feature is the whether there are large projects (either government or private) in the area that provide jobs for people in surrounding communities. Those communities with projects in the area are Harbel (Firestone), Matadi (public works projects and many other private companies), and Buchanan (Buchanan Renewable Energies, the port of Buchanan and Mittal Steel); those without any major employers in the area are Bo-Waterside, Bargblor Town, Farmersville, Jacksonville.

The fifth feature being considered is the access to basic social services (primary to secondary schools, water, public health clinics), whether built/implemented by the government, UN or other NGOs. The communities that we can consider to have good access to social services are Matadi, Bo-Waterside, Buchanan, Farmersville, Jacksonville and Harbel; those without are Raymond's Town, Bargblor Town and Woimah.

Sixth, we consider whether the community has cell phone coverage without having to go to a certain area or climb a tree to make calls (i.e., they can receive calls at any time). The communities that have signals are Matadi, Bo, Buchanan, Harbel and Jacksonville; those without are Raymond's Town, Woimah and Bargblor Town.

The final feature is close proximity (within a four hour journey on a motorbike) to a national border (enabling cross-border trade). These communities are Bo-Waterside (with Sierra Leone), Woimah (with Guinea), Jacksonville (with Cote d'Ivoire) and Bargblor Town (with Cote d'Ivoire).

Taking all these features together, we can see the range of communities selected; those that we can designate as 'more developed' are those that are urban, not isolated, heterogeneous, have large corporations nearby, and have good access to social services. The proximity to a border does not necessarily imply development or lack of development. Table 1 below summarizes these features; we can see with respect to the features mentioned above that the most developed communities are Matadi and Buchanan; the least developed communities are Bargblor Town and Woimah.

Several of the communities were chosen specifically because they had one or more of these features. Matadi was chosen because it is a relatively well-off neighborhood in Monrovia, and thus was expected to be the most developed and wealthiest community studied, representing the very small middle class of Liberia.. Bo-Waterside was chosen because of its close proximity – a five minute walk – to the border of Sierra Leone; Bo was also chosen because it is in Grand Cape Mount County, the only predominantly Muslim area of Liberia, and the only predominantly Muslim community that is under consideration in this study. Woimah was chosen specifically because of its proximity to a region that had recently experienced inter and intra-ethnic violence surrounding land ownership... Bargblor Town was chosen specifically because of its degree of isolation and lack of NGO or government projects in the area, representing the poorest and least developed community surveyed. Bargblor Town is also interesting because the entire community was displaced during the war, and they moved together to the same refugee camp in Cote d'Ivoire; thus, they were able to maintain their community in another country, then move back to Bargblor Town to continue. Thus their traditions have been largely maintained. Harbel was chosen because its existence is dependent upon the Firestone plantation. Very many of Harbel's residents rely on the company for their employment, whether they are given wages or hired as day workers; even those who do not work for Firestone directly rely on the company's presence because those who live on the plantation will go into the town to visit their businesses and restaurants. Studying Harbel also enabled the team to go into the plantation to survey the differences between employees of Firestone (who get free housing, school and healthcare for themselves and 12 dependants), and those who work for Firestone without these benefits. Raymond's Town was chosen because of a palm oil cooperative, who had been given a palm-oil processer, made possible through the help of an NGO; this cooperative was reported to have benefited the community greatly by the district's paramount chief. Raymond's Town, once part of

Charles Taylors' stronghold was explained by participants, and has been documented elsewhere, to have benefited economically from his years as a warlord and continuing throughout his presidency. Thus, the region was largely protected from much of the violence that destroyed many other villages and forced its inhabitants to flee. Farmersville was chosen because of its degree of isolation from the rest of Liberia and because it lies in the South East region, the poorest in Liberia. Jacksonville was chosen because of literature (Moran, 2008) that suggests the Grebo ethnic group tends to have very different political and social relationships from the rest of Liberia; these give women more power in certain respects. Buchanan was chosen because it is the third largest city in the country, but with far fewer people and far fewer businesses than Monrovia; it is also ethnically homogenous and strongly Christian.

*Table 1: Key community features*

| Community name<br>(order in which<br>fieldwork conducted) | Urban | Accessible | Hetero-<br>geneous | Presence<br>of<br>large<br>corps. | Access to<br>all<br>social<br>services | Cell phone<br>reception | Near a<br>border |
|---|-------|------------|--------------------|-----------------------------------|--|-------------------------|------------------|
| <b>MATADI (1)</b>   |       |            |                    |                                   |  |                         |                  |
| <b>BUCHANAN (3)</b>                                       |       |            |                    |                                   |  |                         |                  |
| <b>HARBEL (5)</b>   |       |            |                    |                                   |  |                         |                  |
| <b>BO (2)</b>   |       |            |                    |                                   |  |                         |                  |
| <b>JACKSONVILLE (8)</b>                                   |       |            |                    |                                   |  |                         |                  |
| <b>FARMERSVILLE (6)</b>                                   |       |            |                    |                                   |  |                         |                  |
| <b>RAYMOND'S TOWN<br/>(4)</b>                             |       |            |                    |                                   |  |                         |                  |
| <b>WOIMAH (7)</b>   |       |            |                    |                                   |  |                         |                  |
| <b>BARGBLOR<br/>TOWN (9)</b>                              |       |            |                    |                                   |  |                         |                  |

Figure 1: Sites in order of fieldwork conducted



### 3. Participant information

There were in total 413 participants in a total of 38 focus groups (9 each for young women, young men and 10 each for adult women and adult men). Each focus group had 8 to 12 participants who were good representations of the social demography of the area. There are demographic differences between communities in terms of level of education, types of job, household size and number of children of each participant. This section summarizes the main findings.

#### 3.1 Education

Amongst all of the participants in this study, fourteen have BSc degrees; one has an AA degree; one is a current postgraduate; six went to teacher’s college; fifteen are currently students in and two have dropped out of college. Twelve of those with BSc degrees are from Matadi estate; the other two are from Buchanan as is the one postgraduate. There are 68 high school graduates (2 from Bargblor town; 3 are from Woimah; 4 are from Raymond’s Town; 5 are from Jacksonville; 6 are from Bo-Waterside; 9 are from Matadi; 9 are from Farmersville; 12 are from Harbel; 18 are from Buchanan). The average number of years that the participants have been to school is 6.9 years. The least educated community is Bargblor Town (3.09 years of school), followed by Raymond’s Town (3.25), Woimah (5.05) and Bo-Waterside (5.63); the most educated community is Matadi (13.13 years) followed by Buchanan (10.63 years); the other eight communities’ participants have, on average, no higher than a junior high education (8 years of school). The level of education is closely related to the degree of isolation of each community: certainly the least isolated communities are Matadi and Buchanan; the most isolated communities are Bargblor

Town and Woimah. The very low level of education among participants in Raymond's Town is mainly due to the vastly less educated women in the community, though the men are still on average less educated than most men in Liberia, but still more educated than the men in Bargblor Town, who are the least educated.

In all communities except for Harbel, the men are more educated than the women. The most drastic differences between men and women's education levels is found in Raymond's Town (5.75 and 0.75 years, respectively) and Woimah (7.10 and 2.67 years, respectively). The level of education in our sample corresponds directly with the degree of isolation of each community, though it is important to acknowledge that we cannot claim this sample to be representative of Liberia. Men and women were more equal in Bargblor Town (3.35 and 2.83, respectively), Bo-Waterside (6.32 and 4.84, respectively), Buchanan (11.57 and 9.55, respectively), Harbel (7.17 and 7.71, respectively) and Matadi (14.09 and 12.25, respectively).

In general the youth are more educated than the adults (7.5 years and 5.89 years, respectively), except in Matadi where the adults are slightly more educated, but this is mainly due to the relatively young female focus group in this community, most of whom are still students. The youth are substantially more educated in Buchanan and Bargblor Town. This is easily explainable for Bargblor Town: the community has remained cohesive for decades, and there was no school in the area prior to the war. Now there is a primary school nearby which young people can attend, though they are still on average much less educated than young people in the all other communities except Raymond's Town (where it is mostly the young women who are less educated). In Buchanan, the adults are less educated than the youth to that degree mainly because the adult women tended to be much less educated than the men, lowering the average score for adults. Also in Bo-Waterside the youth are significantly more educated than the adults (7.1 versus 3.68, respectively). As will be discussed in more depth in later sections, this is mainly due to the older people's upbringing in Islamic schools, which implies that they did not attend Western schools, a tradition that is being recently changed despite the obvious discontent of the older generation in the community. While there may have been schools within close proximity of Bo during the time the adults were school-age, the strong Islamic tradition likely kept them from attending, thus their lower level of education.

**Table 2: Participant years in school**

| <b>COMMUNITY</b>                | <b># years school</b> | <b># years school males</b> | <b># years school females</b> | <b># years school adults</b> | <b># years school youth</b> |
|---------------------------------|-----------------------|-----------------------------|-------------------------------|------------------------------|-----------------------------|
| Old Matadi Estate               | 13.13                 | 14.09                       | 12.25                         | 14.10                        | 12.32                       |
| Buchanan                        | 10.63                 | 11.57                       | 9.55                          | 9.58                         | 14.71                       |
| Harbel                          | 7.44                  | 7.17                        | 7.71                          | 5.38                         | 9.50                        |
| Bo Waterside                    | 5.63                  | 6.32                        | 4.84                          | 3.68                         | 7.10                        |
| Jacksonville                    | 8.16                  | 10.22                       | 6.21                          | 7.42                         | 8.94                        |
| Farmersville                    | 7.13                  | 9.00                        | 5.25                          | 5.71                         | 8.54                        |
| Raymond's Town                  | 3.25                  | 5.75                        | 0.75                          | 2.58                         | 3.92                        |
| Woimah                          | 5.05                  | 7.10                        | 2.67                          | 4.42                         | 5.65                        |
| Bargblor Town                   | 3.09                  | 3.35                        | 2.83                          | 0.96                         | 5.30                        |
| <b>MEAN of all participants</b> | <b>6.94</b>           | <b>7.91</b>                 | <b>6.26</b>                   | <b>5.89</b>                  | <b>7.50</b>                 |

### *3.2 Households*

The average number of people living in a household among all participants is 10.17. Household sizes are bigger in urban communities: the average number of people living in rural households is 9.47 and in urban households 11.00 Bo-Waterside and Buchanan had the largest households (13.56 and 13.07, respectively), Harbel, Raymond's Town and Woimah had the smallest. Within the households, the average number of children that the adult participants have is 5.70. Adults had the most children in Bo-Waterside (8.16) and Bargblor Town (7.75); adults had the fewest children in Matadi (3.62) and Harbel (3.88). The average number of children that the youth have is 1.54; youth have more children in Bo-Waterside and Bargblor Town; youth have the least number of children in Matadi (0.44), Buchanan (0.46) and Harbel (0.5). Considering young women alone (mean age of 22.44 with a range of 19.5 to 25 years old per community), they have an average of 1.16 children; young women have the most children in Bo-Waterside (2.56) and Bargblor Town (2.00). Young women have the least children in Matadi (0), Harbel (0.08) and Buchanan (0.42). There are fewer children in the communities that are less developed than in those that are better developed, with the exception of Bo-Waterside which is the only predominantly Muslim community where men will have more than one wife and many more children, certainly playing a part in the larger household sizes and also factoring into the finding that young women have more children.

**Table 3: Participant households**

| <b>COMMUNITY</b>                | <b># people in house</b> | <b># children adults</b> | <b># children youth</b> | <b># children young women</b> | <b>age young women</b> |
|---------------------------------|--------------------------|--------------------------|-------------------------|-------------------------------|------------------------|
| Old Matadi Estate               | 10*                      | 3.62                     | 0.44                    | 0.00                          | 19.50                  |
| Buchanan                        | 13.07                    | 6.00                     | 0.46                    | 0.42                          | 21.08                  |
| Harbel                          | 8.02                     | 3.88                     | 0.50                    | 0.08                          | 24.00                  |
| Bo Waterside                    | 13.56                    | 8.16                     | 2.10                    | 2.56                          | 25.00                  |
| Jacksonville                    | 9.38                     | 5.11                     | 0.94                    | 1.33                          | 22.78                  |
| Farmersville                    | 11.58                    | 6.33                     | 0.67                    | 0.58                          | 20.92                  |
| Raymond's Town                  | 8.10                     | 5.13                     | 1.50                    | 1.83                          | 23.92                  |
| Woimah                          | 8.15                     | 5.47                     | 0.95                    | 1.44                          | 21.11                  |
| Bargblor Town                   | 9.51                     | 7.75                     | 1.61                    | 2.00                          | 23.58                  |
| <b>MEAN of all participants</b> | <b>10.17</b>             | <b>5.70</b>              | <b>1.54</b>             | <b>1.16</b>                   | <b>22.44</b>           |

\*Participants in Matadi were not asked how many people were in their household, but the key informant was confident that an average of 10 persons live in each household; this figure was not factored into the mean score for Liberia.

### *3.3 Ethnicity*

In Liberia as a whole, the predominant ethnic group is Kpelle, closely followed by the Bassa. In addition to these, there are thirteen other ethnic groups. During the war, the main ethnic rivalries were between the Krahn and the Gio/Mano ethnic groups. There have been longstanding tensions between Mandingoes and other ethnic groups as well, as Mandingoes tend to be Muslim traders. There are also many Fulah in Liberia, who are immigrants from Guinea and who generally own shops and engage in trade. In this study, fifteen ethnic groups were represented (thirteen from Liberia; 2 from neighboring countries), either within a homogenous community or in heterogeneous communities. The heterogeneous communities are Matadi, Harbel and Farmersville; the rest are homogenous (having at least 90% of participants from one ethnic group).

**Table 4: Participant ethnic groups**

| <b>Community</b> | <b>Predominant Ethnic Group (s)</b> | <b>% of participants in predominant group</b> | <b>Other ethnic groups represented</b>  | <b>Homogenous or Heterogeneous</b> |
|------------------|-------------------------------------|---|---|------------------------------------|
| Bargblor Town    | Krahn                               | 97.87%  | Fulah (1)   | Homogenous                         |
| Bo               | Vai                                 | 90.24%  | Lorma (1), Mende (2);<br>Fulah (1)  | Homogenous                         |
| Buchanan         | Bassa                               | 90.70%  | Mandingo (1), Kru (2),<br>Kpelle (1)  | Homogeneous                        |
| Harbel           | Kpelle                              | 54.17%  | Bassa (4), Gbandi (7),<br>Gola (2), Kissi (3),<br>Kru (2), Mende (1),<br>Vai (2)                                      | Heterogeneous                      |
| Farmersville     | Kru and Sarpò                       | 50.00% and<br>33.33%                          | Grebo (5), Krahn (3)  | Heterogeneous                      |
| Jacksonville     | Grebo                               | 97.30%  | Fulah (1)   | Homogeneous                        |
| Matadi           | None                                |   | Bassa (4), Dan (2),<br>Gbandi (2), Gio (1),<br>Grebo (1), Kissi (2),<br>Kpelle (3), Krahn (10),<br>Kru (3), Lorma (6) | Heterogeneous                      |
| Raymond's Town   | Kpelle                              | 89.58%  | Kru (1), Lorma (3),<br>Mandingo (1)   | Homogenous                         |
| Woimah           | Lorma                               | 97.44%  | Kpelle (1)  | Homogenous                         |

### *3.4 Participant occupations*

The most common occupations among all participants are agricultural (24%), small business/market (21%) and unemployed students (19%). Among all participants, there were only four highly skilled professionals (lawyer, accountant, administrator, coordinator): three from Matadi and one from Buchanan. The most common occupation in the least developed communities is working on one's own farm (60 % in Bargblor town; 69% in Raymond's Town; 67% in Woimah). The only occupation found in all communities (excluding Firestone where only adults were surveyed) was studying; skilled professionals were represented in all communities except Bargblor Town; skilled trades were represented in all communities except Woimah, businesspeople were represented in all communities except Firestone Plantation. Everybody or nearly everybody has an occupation in Bargblor Town (100%) Raymond's Town (100%), Harbel, (2%) and Woimah (97%). Buchanan had the highest rate of unemployment (21%) followed closely by Matadi (20%), then Jacksonville (16%). Thus we can see that in rural and isolated communities, everybody does something that they consider to be an occupation, whereas in urban and developed communities more people are unemployed either because they are unable to find any work. None of the participants expressed that they had chosen not to work; two of the females in Matadi and one in Buchanan reported to be housewives, but who would certainly take up employment if it became possible. Nowhere else in the study did women indicate their occupation to be only a housewife.

**Table 5: Participant occupation types by community**

| OCCUPATION TYPE          | 1        | 2         | 3         | 4         | 5         | 6         | 7        | 10        | 11        | 12       | 0         | ALL        |
|--------------------------|----------|-----------|-----------|-----------|-----------|-----------|----------|-----------|-----------|----------|-----------|------------|
| <b>Bargblor Town</b>     |          |           | 6         | 28        | 1         | 4         | 1        |           | 5         |          | 2         | 47         |
| <b>Bo Waterside</b>      |          | 4         | 5         | 3         |           | 13        | 1        | 4         | 8         | 1        | 2         | 41         |
| <b>Buchanan</b>          | 1        | 8         | 2         |           |           | 5         | 1        | 9         | 14        | 3        |           | 43         |
| <b>Farmersville</b>      |          | 4         | 8         | 5         | 4         | 13        |          | 7         | 5         |          | 2         | 48         |
| <b>Firestone</b>         |          | 1         | 1         |           | 12        |           |          | 2         |           |          |           | 16         |
| <b>Harbel</b>            |          | 3         | 4         | 4         | 6         | 18        |          | 1         | 9         |          | 3         | 48         |
| <b>Jacksonville</b>      |          | 1         | 2         |           | 1         | 18        |          | 4         | 6         |          | 5         | 37         |
| <b>Old Matadi Estate</b> | 3        | 2         | 1         |           |           | 3         | 3        | 9         | 25        |          |           | 46         |
| <b>Raymond's Town</b>    |          | 1         | 1         | 33        |           | 9         |          |           | 4         |          |           | 48         |
| <b>Woimah</b>            |          | 3         |           | 26        | 1         | 4         |          | 1         | 3         |          | 1         | 39         |
| <b>ALL</b>               | <b>4</b> | <b>27</b> | <b>30</b> | <b>99</b> | <b>25</b> | <b>87</b> | <b>6</b> | <b>37</b> | <b>79</b> | <b>4</b> | <b>15</b> | <b>413</b> |

**Table 6: Percentages of occupation type by community**

| Occupation type       | 1            | 2            | 3            | 4          | 5            | 6             | 7            | 10           | 11           | 12           | 0            |
|-----------------------|--------------|--------------|--------------|------------|--------------|---------------|--------------|--------------|--------------|--------------|--------------|
| <b>Bargblor Town</b>  | --           | --           | 12.77%       | 59.57%     | 2.13%        | 8.51%         | 2.13%        | --           | 10.64%       | --           | 4.26%        |
| <b>Bo Waterside</b>   | --           | 9.76%        | 12.20%       | 7.32%      | --           | 31.71%        | 2.44%        | 9.76%        | 19.51%       | 2.44%        | 4.88%        |
| <b>Buchanan</b>       | 2.33%        | 18.60%       | 4.65%        | --         | --           | 11.63%        | 2.33%        | 20.93%       | 32.56%       | 6.98%        | --           |
| <b>Farmersville</b>   | --           | 8.33%        | 16.67%       | 10.42%     | 8.33%        | 27.08%        | --           | 14.58%       | 10.42%       | --           | 4.17%        |
| <b>Firestone</b>      | --           | 6.25%        | 6.25%        | --         | 75.00%       | --            | --           | 12.50%       | --           | --           | --           |
| <b>Harbel</b>         | --           | 6.25%        | 8.33%        | 8.33%      | 12.50%       | 37.50%        | --           | 2.08%        | 18.75%       | --           | 6.25%        |
| <b>Jacksonville</b>   | --           | 2.70%        | 5.41%        | --         | 2.70%        | 48.65%        | --           | 10.81%       | 16.22%       | --           | 13.51%       |
| <b>Old Matadi</b>     | 6.52%        | 4.35%        | 2.17%        | --         | --           | 6.52%         | 6.52%        | 19.57%       | 54.35%       | --           | --           |
| <b>Raymond's Town</b> | --           | 2.08%        | 2.08%        | 68.75%     | --           | 18.75%        | --           | --           | 8.33%        | --           | --           |
| <b>Woimah</b>         | --           | 7.69%        | --           | 66.67%     | 2.56%        | 10.26%        | --           | 2.56%        | 7.69%        | --           | 2.56%        |
| <b>ALL</b>            | <b>0.97%</b> | <b>6.54%</b> | <b>7.26%</b> | <b>24%</b> | <b>6.05%</b> | <b>21.07%</b> | <b>1.45%</b> | <b>8.96%</b> | <b>19.1%</b> | <b>0.97%</b> | <b>3.63%</b> |

- |  |  |
|--|--|
| <ol style="list-style-type: none"> <li>1. <i>Highly skilled; professional (doctor, lawyer, accountant, manager, banker)</i></li> <li>2. <i>Skilled professional (secretary, teacher, nurse)</i></li> <li>3. <i>Skilled trade (carpentry, masonry, hairdressing)</i></li> <li>4. <i>Agriculture (farming, hunting, fishing) for oneself on one's own land, for oneself and one's family to eat or sell</i></li> <li>5. <i>Unskilled manual labor (hauling, coal burning, preparing goods for market) for somebody else</i></li> <li>6. <i>Business (small shops, markets, petty trade, money changing)</i></li> </ol> | <ol style="list-style-type: none"> <li>7. <i>Government and public service (senators, ambassadors, customs officials)</i></li> <li>8. <i>Illegal or illicit activities (stealing, corruption, prostitution, begging)</i></li> <li>9. <i>Other</i></li> <li>10. <i>None</i></li> <li>11. <i>Student</i></li> <li>12. <i>Pastor or Imam</i></li> <li>0. <i>Unskilled service positions (Driving, waitressing, housekeeping, security)</i></li> </ol> |
|--|--|

#### 4. Focus Group Discussion Findings – All groups

##### *Quality of Life: Level of happiness linked to geography and gender*

One closed-ended question that was asked in each community was, ‘Generally speaking, how happy are you?’ Participants were asked to privately rate whether they were very happy (1), a little bit happy (2), not very happy (3) or really not happy (4). After all participants had voted, they were given the chance to volunteer the reasons for their individual happiness ratings. The discussion that followed provided depth

*‘I am very happy because my parents and I are not renting, we live in our own house, and we can eat every day’. – Young female, Buchanan*

to their answers, and also verified that the participants had understood the question. The data show that the more rural and isolated a community is, the happier it is; the more urban and developed it is, the less happy. The data also show that females are happier than males, and youth are happier than adults. Within the same generation, though, males and females have nearly equal happiness, on

average. The male and female youth have very close happiness ratings (1.93 for females; 2.0 for males), and are substantially happier than the male and female adults, who have very close happiness ratings to one another (2.50 for females; 2.54 for males). Thus there are more significant differences in terms of happiness between generations, rather than genders.

The happiest community is Farmersville (1.85), followed by Woimah (2.00), Raymond’s Town (2.06), Bo-Waterside (2.2), Bargblor Town (2.28), Matadi (2.34), Jacksonville (2.45), Buchanan (2.5) and least happy was Harbel (2.53).

**Table 7: Happiness**

|                      | Matadi      | Bo          | Buchanan    | R-Town      | Harbel      | F-ville     | Woimah      | J-ville     | B-Town      | Liberia avg |
|----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| <b>Adult males</b>   | 2.60        | 2.70        | 2.80        | 1.83        | 2.70        | 2.20        | 2.70        | 3.00        | 2.30        | <b>2.54</b> |
| <b>Adult females</b> | 2.20        | 2.20        | 2.60        | 3.40        | 3.00        | 1.80        | 1.60        | 2.60        | 3.10        | <b>2.50</b> |
| <b>Youth males</b>   | 2.20        | 2.10        | 2.40        | 1.30        | 2.30        | 1.80        | 1.90        | 2.20        | 1.80        | <b>2.00</b> |
| <b>Youth females</b> | 2.30        | 1.80        | 2.20        | 1.70        | 2.10        | 1.60        | 1.80        | 2.00        | 1.90        | <b>1.93</b> |
| <b>All males</b>     | <b>2.4</b>  | <b>2.45</b> | <b>2.7</b>  | <b>1.8</b>  | <b>2.85</b> | <b>2</b>    | <b>2.15</b> | <b>2.8</b>  | <b>2.7</b>  | <b>2.43</b> |
| <b>All females</b>   | <b>2.25</b> | <b>1.95</b> | <b>2.3</b>  | <b>1.5</b>  | <b>2.2</b>  | <b>1.7</b>  | <b>1.85</b> | <b>2.1</b>  | <b>1.85</b> | <b>1.97</b> |
| <b>All adults</b>    | <b>2.40</b> | <b>2.45</b> | <b>2.70</b> | <b>2.62</b> | <b>2.85</b> | <b>2.00</b> | <b>2.15</b> | <b>2.80</b> | <b>2.70</b> | <b>2.52</b> |
| <b>All youth</b>     | <b>2.25</b> | <b>1.95</b> | <b>2.30</b> | <b>1.50</b> | <b>2.20</b> | <b>1.70</b> | <b>1.85</b> | <b>2.10</b> | <b>1.85</b> | <b>1.97</b> |
| <b>All</b>           | <b>2.33</b> | <b>2.20</b> | <b>2.50</b> | <b>2.06</b> | <b>2.53</b> | <b>1.85</b> | <b>2.00</b> | <b>2.45</b> | <b>2.28</b> | <b>2.24</b> |

\* 1: Very happy; 2: A little bit happy; 3: Not very happy; 4: Really not happy

##### *4.1 Factors that determine happiness gender-specific*

While happiness ratings are similar, on average, between males and females, there are gender-based differences between what the male and female respondents are happy or unhappy about. It is apparent that men, regardless of geography, tend to base their happiness ratings on the degree of development in the community and the social services available to them, in addition to whether they are able to earn a living. Women tend to base their happiness ratings on the well-being of their families, more specifically the extent to which their family members support one another and oneself.

The adult males very frequently related their happiness to the social services available to them. Of course, this type of response may have been influenced by our presence as researchers from the World Bank, despite our lengthy introductory remarks in each community where we made clear that we were there as researchers, that they should expect no projects based on this research, and that in the final

reports their community names would be made anonymous. Still, it is significant that the males tended to express these ideas far more often than the females. As one adult male from Woimah stated, 'I am not happy because it takes ten hours walking distance to reach Zorzor to access the active market'. In Harbel the adult men almost exclusively remarked on the lack of social services in the community. Adult men also based their happiness on whether they could earn a living, as one man in Matadi said, 'I am not too happy because in Matadi, we are peaceful, but most people are sitting at home doing nothing, and there are no economic opportunities here'. One adult male in Bo-Waterside reported that 'I am not too happy because, looking at the development program, most of our houses were damaged during the war but not much focus is being paid to the development of our area by the government. Other counties have benefitted very much from the development packages of the government'. An adult male in Bargblor Town expressed that 'the bridge is a problem, [there is] no hospital, we have to use wheel barrows, [there is] no pump water [drinking water], no clinic unless we travel several kilometers to Zaitown. [There are] no companies and no work to do'.

The young men similarly referred to the level of development in the community, but also often referred to their lack of jobs or their suffering businesses. 'One young man from Woimah said, 'I am very happy because there are things here we didn't have before, like the school and health hut'. A young man from Jacksonville said, 'I am a little bit happy because of the kinds of facilities in the community [like] hand pumps and toilets, but young people roam around without parental guidance'. Another from Jacksonville said, 'I'm not too happy because after graduation from high school, I could sell gas and in one day I sell one or two gallons, making \$1US profit. Even those who never went to school are doing better [than me]'. A young male from Matadi said that, 'I am not too happy because I want to be one of Liberia's dependable lawyers but I have not yet reached the peak of my success'; two other young males in Matadi explained that they were not too happy because they had graduated from high school but could not find a job. In Raymond's Town, young men were proud of their jobs, and this made them among the happiest in Liberia, as one explained, '[I am] happy to be in a community where someone can ask me to go harvest their palm and [they let me] share it with them', and they were also happy with the amount of development that their community had seen, as one explained, '[I am happy because of] the building of school by CDA (Community Development Association)... because we have hospital, school, higher education of learning; CARI (Central Agricultural Research Institute), government facility; in this community there is a promise of better life than [in] most other communities'.

The adult females were more concerned about the well-being of their families, as one adult women from Harbel explained, 'I am not too happy because my husband is not working and if I don't sell then we don't eat'. One adult woman from Jacksonville said, 'I am very happy for my life and my children's life, I am happy because I am living'; another from Jacksonville said, 'I'm not too happy because I got my children and the father has been gone, so now I struggle to sell peanuts and eggs to send my children to school, but the money is not enough to register them [all].'

***'I am not too happy because my husband is not working and if I don't sell then we don't eat'***  
– ***Adult woman, Harbel***

***'I'm not too happy because after graduation from high school, I could sell gas and in one day I sell one or two gallons, making \$1US profit. Even those who never went to school are doing better [than me]'***

– ***Young male, Jacksonville***

All the women in Farmersville based their happiness rating on their families, as one woman said, 'I am very happy because I am making business and all of my children are in school, so things are fine with me'; another said that 'I am not happy at all because... since he [my husband] started working on the gold mine, tings have not been fine with us. He will only come home [after one month] and he will not bring anything for the children and myself. Most of the time I will see him with women's things like underwear, slippers and lappas, thinking they are for me, and as soon as I touch it he will make palaver [argument] and say that someone gave him the money to buy it [for someone else]. Now I'm living like someone who doesn't have a man'. Half of the adult female participants in Buchanan commented on their being unhappy because they were supporting their families alone, as one said, 'I am not happy because I am a single parent and everything is on me'. In Bargblor Town, one adult woman explained, '... me and my husband... we were alright before, but since we came back we don't have a house, I have to work hard [to eat]. The only thing that makes me happy is that God is with me. I lost my husband in the war'; another says, 'I'm not very happy. I don't have a husband, none of my children are here, I go into the bush and cut sticks to build a house. So I don't have somewhere to sleep. I sleep in other people's houses'. An adult woman from Bo said, 'I am not happy because I have a man but I am doing everything for myself'; another said 'I am not happy because my husband and myself suffered together [during the war] but he left me and went to another woman'. Nearly all the adult females in Raymond's Town expressed that they were unhappy because they did not have supportive husbands; these adult women were among the unhappiest group in all of Liberia. One woman's narrative is indicative of the others: 'I am not happy because the man I have, he disgraces me outside and curses me like a small child. My children can't help me because of this man, because each time they see him they say I have man [so they don't need to help me], but this man is not doing anything for me.' Another said, 'I am not happy at all because since my husband died, all the children and I are alone... if I don't hold cutlass [farm] then we don't survive'.

***I am not happy at all because since [my husband] started working on the gold mine, things have not been fine with us. He will only come home [after one month] and he will not bring anything for the children and myself. Most of the time I will see him with women's things like underwear, slippers and lappas, thinking they are for me, and as soon as I touch it he will make palaver [argument] and say that someone gave him the money to buy it [for someone else]. Now I'm living like someone who doesn't have a man'.***

– ***Adult female, Farmersville***

The young females were also concerned about the well-being of their families but, since they are younger, tended to discuss whether their parents were supporting them, as one young woman from Woimah explained, 'Why I saw I'm not very happy is that since my father died in 1997, my sister[would] help me to go to school But she stopped so now I am supporting myself'; another in Woimah was happy because, 'my parents are supporting me'. In

Farmersville a young woman explained, 'I'm not too happy because my father passed away and the things he used to do for me, [now] nobody does it for me'. In Buchanan one young woman said, 'I am very happy because my parents and I are not renting, we live in our own house, and we can eat every day'. One young woman from Bo-Waterside commented that, 'I am happy because I still have life in me [I am alive] but I'm not happy because I'm small and have three children'. One young woman in Raymond's Town explained that she was not happy because, 'I was impregnated by one boy and he left me three months and I born twins (one of the children died). Only my parents have been helping me' and another lamented that, 'Our father brought us here before the war but since the 1994 war in Lofa, we have not seen him. I am taking care of my two brothers'.

#### 4.2 The community

One open-ended question that all groups were asked, and which resulted in particularly rich discussion, was, 'Is this community a good place to live?' In all communities, this was the first question that was asked to the group; it enabled the moderators to both get a broad-stroke impression of the community in addition to 'warming-up' the participants for discussion. Indeed, participants in all communities were enthusiastic in their responses to this question. Most participants, in all communities, agreed that wherever they lived was 'a good place to live'; in none of the groups did anybody say that a

***'Wherever you are, you need to be happy where you are. If anything is embarrassing [troubling] you, keep it to yourself until you can get a change.'***  
– Young male, Farmersville

place was any different for men or women. Generally, the reason that participants gave for why their community was a good place to live were related to it now being peaceful, that people got along with one another, and that there was some progress in terms of the development of social services and also better opportunities to make a living. Despite these positive features, all groups also identified many major problems in their community; generally these were regarding the lack of social services and jobs, even if there

had been a slight improvement since during the war years. Even in Buchanan, the unhappiest of all communities, there were few people who said that it was a bad place to live. The other communities where not everyone agreed that their community was a good place to live were Harbel and Jacksonville where there were various opinions, particularly among the adult men. In Harbel, most of the participants who said Harbel was a bad place to live focused on Firestone, pointing out that only for Firestone employees was life good there. Others disagreed and said that the company was good because it brought business to the area. In Jacksonville, some of the adult men complained that their community used to be much better, but today it was a bad place to live. Participants in Buchanan complained about lack of safety, lack of community cohesion and slow development, but they still acknowledged that relative to other places in Liberia that had fewer social services, job opportunities and resources, Buchanan was a good place to live.

The key informant in Bo reported that economic life is harder today than it was ten years ago and that more people are poor today as compared to ten years ago. This is primarily due to the higher prices of food, transportation and services. Thus, even though wages may be higher and/or more people may be employed, families find themselves struggling more and this is a common lament when asking the adults to comment on how their life today compares to ten years ago.

Considering all these negative features, it is striking how few people (if any, only one or two in a single focus group, as above) said that their community was a bad place to live. In the young males focus group in Farmersville, it was suggested by a young male, to the agreement of the rest of the group that, 'Wherever you are, you need to be happy where you are. If anything is embarrassing [troubling] you, keep it to yourself until you can get a change'. Because of this slightly fatalistic view, the extent to which a person felt tied to their community was elucidated with the question of whether they would take a higher-paying job outside of the community versus a lower-paying job that would improve their community. We see above that the adults have many complaints surrounding the lack of social services in

their communities, while the youth complain about their lack of economic power. We can see these complaints reflected in the ways that respondents answered this question of which job to choose. It is unclear what specific factors determine whether or not a person will take the \$10 job or the \$15 job, as there were often both answers given in each group. The lesser developed communities such as Raymond's Town, Bargblor Town and Woimah, however, tended to have more participants say that they would take the \$10 job, specifically because it would help their community. In the more developed areas, there tended to be more people, especially among the young, who wanted the \$15 job because, quite simply, 'it is more money'.

Strong community cohesion is also evident in the roles and responsibilities that are shared among men and women in all communities. All communities report that there are clean-up campaigns that everyone is involved in; generally the women will sweep and clean buildings and latrines, cook and haul water for the men who are working, while the men will cut weeds, repair roads and buildings, and build new structures. Many of the communities also reported that male and female residents would raise money together in order to help someone in need in the community, or raise money for some project in the community. Harbel and Buchanan had community vigilante groups made up of men. Male and female residents of Harbel put on social awareness campaigns and classes for HIV/AIDS, SGBV and other various social issues

In general, participants reported that their communities were safe places to live. The safest community is Bargblor Town, followed by Bo-Waterside, Matadi and Farmersville. The least safe community is Buchanan, followed by Harbel, Jacksonville and Woimah. Raymond's Town lies closely to the average rating. Three of the four urban communities were considered relatively dangerous (Harbel, Jacksonville and Buchanan), but Matadi was judged to be among the safer communities. The common assumption is that the more urban a community, the more dangerous; the Matadi safety rating, designating it the second-safest community seems to contradict this. The Matadi rating, however, must be considered in relation to the ratings that participants would have given other areas of Monrovia which are certainly far more dangerous. Matadi was chosen specifically because it was relatively better-off economically, residents lived in secure concrete structures with bars on their window, and there were street lights unlike much of the rest of the capital; this would make it significantly much safer than some of the slums just a few miles away from Matadi. Thus we can see that in this study, the urban communities were less safe.

It is important to highlight that young women in general considered their communities significantly less safe than all other groups did (approximately 0.5 points higher than the others). Women felt especially unsafe relative to other groups in Buchanan, Raymond's Town, Harbel, Jacksonville. However, the reasons given by young females to explain why they felt unsafe were no different from those of the other groups. Generally, the groups described incidents of stealing as indicative of an unsafe community – items that were often reported as stolen were laundry off the drying line, chickens, food from the kitchen area and rice from the farm. Only in a few communities did participants discuss murder or violence; this was never a situation that affected them or someone they knew directly; rather, it dealt with 'something that I heard happened'. None of the participants described rape or sexual violence as a safety issue. It is thus unclear why certain safety ratings were higher in some communities and lower in others. It is quite possible that young women felt more unsafe because they had actually experienced sexual violence and rape, but were reluctant to report it in the focus group setting.

**Table 8: Safety**

|                | Matadi      | Bo-W        | Buch        | R-Town      | Harbel      | F-ville     | Woimah      | J-ville     | B-Town      | All         |
|----------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Adult men      | 1.90        | 2.00        | 2.60        | 2.00        | 2.30        | 1.00        | 2.10        | 3.30        | 1.00        | <b>2.02</b> |
| Young men      | 1.75        | 1.30        | 2.60        | 1.40        | 2.00        | 2.25        | 2.80        | 2.20        | 2.16        | <b>2.05</b> |
| Adult women    | 2.50        | 2.40        | 3.00        | 2.00        | 2.30        | 1.80        | 2.40        | 1.20        | 1.00        | <b>2.07</b> |
| Young women    | 1.00        | 1.25        | 4.25        | 3.20        | 3.75        | 2.40        | 2.55        | 3.20        | 1.18        | <b>2.53</b> |
| Safety for all | <b>1.79</b> | <b>1.74</b> | <b>3.11</b> | <b>2.15</b> | <b>2.59</b> | <b>1.86</b> | <b>2.46</b> | <b>2.48</b> | <b>1.34</b> | <b>2.17</b> |

*1: Very safe; 2: Safe; 3: Neither safe nor dangerous; 4: Not safe; 5: Really not safe*

#### 4.3 Women’s authority increasing in public life; decreasing in domestic life

In all communities studied, there were perceived and actual changes in terms of women taking on new

***‘Women and men can bring their own ideas [to community meetings]. The men and women have the same voice; women’s [voices] are increasing’. – Young woman, Harbel***

positions of authority in public life. One young woman in Harbel reported, for example, that ‘Women and men can bring their own ideas [to community meetings]. The men and women have the same voice; women’s [voices] are increasing’. However, in all communities, women were perceived to be the weaker person within domestic life. This was despite the reality that in many cases, it is the women that are keeping the family together by both taking care of the household and providing the income needed to buy food and send their children to school. Joblessness

among males combined with empowered females was major obstacle to gender equality and changing norms, as it leads to males feeling emasculated and harboring resentment towards women’s progress.

A scenario was put to each group in order to elucidate attitudes towards women’s and men’s relative power in terms of economic decision-making: ‘Imagine a young married couple, Precious and Prince. Precious has saved \$100 and wants to use the money to start a small business. Prince does not like the idea and tells her that she cannot do the business. Precious decides to do it anyway; how difficult will it be for her to have a successful business?’ After responses were gathered for this question, it was asked how difficult it would be for Prince, if Precious disagreed. The close-ended answers, in addition to the comments given in conversation surrounding the issue, were illuminating. Liberians generally considered it more difficult for Precious to continue her business (3.2) without Prince than for Prince to continue his business without Precious (2.8).

We can highlight three major findings by looking at the responses that participants gave when asked why they gave the rating that they did: first, that it would cause major disruption in the home and, by extension, the business, if only one member of a married couple pursued a business while the other disagreed; second, that men are better at convincing their spouses of helping with the business than women are at convincing their husbands and three, that as long as a business is not sabotaged by the spouse – a very real possibility – then a ‘strong’ person, male or female, can succeed in a business by oneself. This is because participants saw this scenario as destructive and ultimately unsustainable. It would cause disruption in the home and simply would not work because the disagreement would affect how well a man or a woman could do his or her business. Only in rare situations would one spouse be able to do it alone, but even when that happened, participants agreed, the other spouse would see that it was successful and be forced to agree after all. Therefore, we take the second point to indicate who has the power in the relationship – very often participants would give their rating based on how easy it was for one to convince the other, not whether a person could succeed in the business alone. It was clear that men were better at convincing their wives or, in many cases, *telling* their wives, that the business should go ahead and that her cooperation was expected.

There was no indication, however, that simply because a woman had an idea for a business, that a man would necessarily reject it or be skeptical of it. Quite the opposite, men in all communities

recognized that women were excellent at business and that if she had an idea, they would consider it. One adult male in Woimah explained it well: ‘I need one or two weeks with her to plan what to do, so if she came to me without any plan, then that would be difficult. But if she had a good plan, then I have to agree’.

Considering the discussion surrounding this scenario, we can begin to explain some of the differences between communities, genders and generations. In Liberia on average, all four groups considered it more difficult for Precious than for Prince. The greatest difference in difficulty between Precious and Prince was found among the adult males (3.59 and 2.96, respectively) followed closely by the young males (3.13 and 2.63) and adult females (3.42 and 2.94). The young women saw Precious as not having substantially more difficulty than Prince (2.64 and 2.44, respectively). Women on average saw less difference between the difficulty Precious and Prince would have (3 and 2.69, respectively) versus men (3.3.6 and 2.79, respectively). There were no substantial differences between youth and adults generally.

There are very interesting findings comparing the average ratings between communities. The greatest differences in difficulty was found in Buchanan (3.8 and 1.68), followed by Harbel (3.73 and 2.90), Raymond’s Town (3.85 and 3.28) and Bo Waterside (2.83 and 2.3). The only community that considered Precious to have less difficulty was Farmersville (2.50 and 3.05), mainly because the young men specifically considered Prince to a much more difficult time (4) than Precious (2.1); the other groups saw Prince as having only a slightly more difficult time. Though the research conducted during this study alone makes it difficult to conclude why one community had a larger gap between men and women’s relative ability to continue the business, it is worthwhile to suggest some possible reasons, based upon the explanations given in each focus group for why they assigned the ratings that they did. One possible reason that females had significant difficulty in Buchanan could be the strong influence of Christianity upon the population; many of the women and men in each group expressed the Biblical message that, ‘Women are the neck that supports the head [man]’, and that women should, in any marriage, remain submissive to their husbands. Buchanan is overwhelmingly Christian, and many people in Buchanan have strong affiliations to their churches. The participants in the adult focus groups, especially, noted the roles they played in their churches. In Bo-Waterside, similarly, religion might be an important factor in why women had a relatively harder time keeping their business: most people in this community are Muslim and, like Christians in Buchanan, hold the value that the woman is the submissive partner in a marriage. It is also interesting to note that each of these communities were non-isolated from urban centers. Thus, an important factor in this finding might be that individuals are well aware of the possibility of women’s equality within a marriage, yet are, as a defense, strongly maintaining ideology that upholds that the woman should be submissive. The communities where the female had only slightly more difficulty, or less difficulty than the male in continuing the business, were isolated urban and rural settings (Farmersville, Woimah, Bargblor Town) where campaigns and initiatives fighting for women’s equality were less of an issue in day to day life. In Matadi, we see evidence of a society that is well-aware of women’s equality, and has progressed remarkably towards it in accepting that women are able to continue their business without the support of their husband, regardless of what ‘tradition’ dictates.

**Table 9: Precious and Prince: all groups**

|         |        | Matadi      | Bo-W        | Bucha       | R-Town      | Harbel      | F-Ville     | Woimah      | J-ville     | B-Town      | All         |
|---------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Adult M | Prec   | 4.00        | 3.40        | 3.50        | 4.30        | 2.70        | 4.00        | 4.00        | 4.80        | 4.00        | <b>3.86</b> |
|         | Prince | -           | 2.30        | 1.50        | 4.30        | 2.60        | 4.00        | 4.00        | 3.60        | 3.80        | <b>3.26</b> |
| Youth M | Prec   | 3.30        | 2.90        | 4.30        | 3.50        | 4.20        | 2.10        | 3.00        | 3.40        | 1.50        | <b>3.13</b> |
|         | Prince | -           | 2.40        | 1.00        | 3.50        | 2.90        | 4.00        | 3.20        | 2.70        | 1.30        | <b>2.63</b> |
| Adult F | Prec   | 2.90        | 2.80        | 4.00        | 3.80        | 4.70        | 2.40        | 3.40        | 3.20        | 3.60        | <b>3.42</b> |
|         | Prince | 2.90        | 2.20        | 2.30        | 3.00        | 3.70        | 2.60        | 2.90        | 3.60        | 3.30        | <b>2.94</b> |
| Youth F | Prec   | 3.10        | 2.20        | 3.40        | 3.80        | 3.30        | 1.50        | 1.90        | 2.80        | 1.80        | <b>2.64</b> |
|         | Prince | 3.70        | 2.30        | 1.90        | 2.30        | 2.40        | 1.60        | 1.30        | 4.00        | 2.50        | <b>2.44</b> |
| ALL     | Prec   | <b>3.33</b> | <b>2.83</b> | <b>3.80</b> | <b>3.85</b> | <b>3.73</b> | <b>2.50</b> | <b>3.08</b> | <b>3.55</b> | <b>2.73</b> | <b>3.26</b> |
|         | Prince | -           | <b>2.30</b> | <b>1.68</b> | <b>3.28</b> | <b>2.90</b> | <b>3.05</b> | <b>2.85</b> | <b>3.48</b> | <b>2.73</b> | <b>2.78</b> |

**Table 10: Precious and Prince: Adults, Youths, Males, Females**

|        |        | Matadi      | Bo-W        | Bucha       | R-Town      | Harbel      | F-Ville     | Woimah      | J-Ville     | B-Town      | All         |
|--------|--------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|
| Adult  | Prec   | 3.45        | 3.10        | 3.75        | 4.05        | 3.70        | 3.20        | 3.70        | 4.00        | 3.80        | <b>3.64</b> |
|        | Prince | 2.90        | 2.25        | 1.90        | 3.65        | 3.15        | 3.30        | 3.45        | 3.60        | 3.55        | <b>3.10</b> |
| Youth  | Prec   | 3.20        | 2.55        | 3.85        | 3.65        | 3.75        | 1.80        | 2.45        | 3.10        | 1.65        | <b>2.89</b> |
|        | Prince | 3.70        | 2.35        | 1.45        | 2.90        | 2.65        | 2.80        | 2.25        | 3.35        | 1.90        | <b>2.53</b> |
| Male   | Prec   | 3.65        | 3.15        | 3.90        | 3.90        | 3.45        | 3.05        | 3.50        | 4.10        | 2.75        | <b>3.49</b> |
|        | Prince | -           | 2.35        | 1.25        | 3.90        | 2.75        | 4.00        | 3.60        | 3.15        | 2.55        | <b>2.94</b> |
| Female | Prec   | 3.00        | 2.50        | 3.70        | 3.80        | 4.00        | 1.95        | 2.65        | 3.00        | 2.70        | <b>3.03</b> |
|        | Prince | 3.30        | 2.25        | 2.10        | 2.65        | 3.05        | 2.10        | 2.10        | 3.80        | 2.90        | <b>2.69</b> |
| ALL    | Prec   | <b>3.33</b> | <b>2.83</b> | <b>3.80</b> | <b>3.85</b> | <b>3.73</b> | <b>2.50</b> | <b>3.08</b> | <b>3.55</b> | <b>2.73</b> | <b>3.26</b> |
|        | Prince | -           | <b>2.30</b> | <b>1.68</b> | <b>3.28</b> | <b>2.90</b> | <b>3.05</b> | <b>2.85</b> | <b>3.48</b> | <b>2.73</b> | <b>2.78</b> |

*1:Very easy; 2:Easy; 3: Neither easy nor difficult; 4: Difficult; 5: Very difficult*

#### *4.4 Women's empowerment in certain spheres*

Looking at all of the data objectively, we can see that women in urban environments are more empowered in the public sphere than their female counterparts in isolated and rural areas. It might thus be appealing to argue that with more development, women will be more empowered. The findings from this study suggest that the situation is more complicated than this, and empowerment in one sphere does not necessarily imply empowerment in another. The idea of empowerment itself is complicated; it is helpful to consider each community independently in order to see that while a woman may seem less empowered from the Western perspective, within these communities the women are relatively more empowered.

Based on all the data, we can argue that women are least empowered in Raymond's Town and Buchanan— here they face strong difficulties in convincing their husbands of their decision, and nearly no ability to do something without the consent of their husbands. Based on the answers given in the Precious and Prince scenario, it seems that women are most empowered relative to men in Woimah and Matadi, again, two drastically different places geographically. This contradicts the common argument that with more development and more exposure to Western ideas, women are more empowered. If this were the case, we would expect Buchanan to be among the most progressive in terms of women's empowerment. Indeed, women in Buchanan are fulfilling jobs and positions in public life that they did not before the war; however, within the home, they are expected to submit to their husbands. The women don't express disagreement with this ideal; indeed, it is an often-preached about topic in many of their churches and many of the women even cited the Biblical passages which demanded that 'the wife is the neck that supports the husband who is the head'. While women are the submissive ones in these relationships, they are relatively empowered because at the same time, such ideals demand that the man respect and love his wife, and cooperate with her. He makes the final decisions, but it is his responsibility to ensure that those decisions are in the best interest of the family. Previously, women were viewed more as property, not as partners. Thus, they are relatively more empowered in their households, despite their being viewed as the weaker gender. They continue to be seen as the weaker sex even when they have proven themselves to be fully capable of doing what men do, either in terms of their successful businesses, their educational achievements or their ability to save money. This is most evident in Buchanan, but there are also indications that men are fully aware that women 'do everything', yet are still viewed as the weaker sex.

In all the communities, we observe that while there are changing gender roles for women, these are not met without resistance, especially when the balance within households is threatened to be overcome by women. Within public life, however, men are tolerant of women taking on leadership roles, doing men's jobs and having some time for fun. Still, whenever the cultural norm that women belong first in the house taking care of children is threatened, men become wary of whatever changes have led to that. During the war, women engaged in business, which previously only the men did, but also took care of the children – they fulfilled both roles. Today, the women can still engage in business, but if the men feel that their duties as housewives are being put upon them, or if their daughters are being taken away from their mothers to be put in school, to the detriment of the smooth running of the household, then there is certainly strong feelings of resentment to these 'women's rights' laws.

Along these lines, it is interesting to note that nearly all of the focus groups considered women to be better at managing money. However, this did not necessarily encourage the males to give their money to women, nor did it necessarily encourage the women to demand money from their husbands or be more secretive about whatever money they had. This reflects another strong aspect of gender roles that may negatively affect economic outcomes for households: women are held back from managing money, not necessarily by force, but through the cultural expectation for them to share the money with their husbands and go to him for help in making decisions. What constitutes good financial management, according to Liberian men and women, is making economic decisions with one's spouse that ultimately help the family. Unfortunately, this good management can be, and often is, ultimately overridden by the husband's subsequent mismanagement of money. In order for the family to benefit, either the women need to be more secretive with their money and manage it independently from their husbands, or men need to be

better about managing their money. The research finds that more often, the former was the way that

***‘Precious [can sabotage Prince’s business] because she can decide to act like she is sick and request to go to the hospital, and Prince can be convinced to pay the bills using his savings. Prince is bound to respect Precious.’ – Young male, Harbel***

women were able to succeed financially. Instead of changing the men, they simply acted as if they were not there at all. This was not ideal, of course, and they often lamented that they had nobody to help them. But, in reality, they were often surviving by themselves.

Another interesting aspect of the dynamics between women and men in a relationship are the ways that they are able to cunningly achieve the goals that they want. The data indicate that women get their way through trickery and backstabbing while men get their way by expressing dominance by spending money before discussing it with

their wives, and not necessarily hiding the fact once it had been spent. Both use secrecy, but this is not a respectable tactic, but neither is it an odious one: most respondents giggled or clapped when these ‘tricks’ were discussed. Women tended to ‘trick’ their husbands by not telling him about money that they had earned or been given (including money given to them by other men), by lying about the price that they paid for certain household goods, and by skimming small amounts of money off the family’s earnings, and storing the cash somewhere in the home. Men tended to simply be ‘irresponsible’ with money that they had earned, and openly spent it on drink, women and gambling. Men and women are aware of their spouses’ tricks, and while they don’t approve of them, they are not surprised by them at all. On young man from Harbel, reflecting on the Precious and Prince scenario, said that ‘In the house, Prince is the master. Once he informs Precious and she does not cooperate, he can go on without Precious. This will be difficult, though, because even though Prince is the man, Precious can decide to act like she is sick and request to go to the hospital, and Prince can be convinced to pay the bills using his savings. Prince is bound to respect Precious.’

#### 4.5 Best and worst jobs

The communities differ greatly in terms of the types of jobs that people tend to have; much of this depends on whether the community is urban or rural, as one might expect of any community. Those living in urban communities tend to work as unskilled manual laborers, in unskilled service positions, in trades, as skilled professionals and in small businesses. Those living in rural communities tend to work either in agriculture (on their own land), or as unskilled manual laborers (on somebody else’s land). This must be considered when examining the reported best jobs and worst jobs – while residents of Matadi would probably respond ‘yes’ if asked whether working on someone else’s farm was a bad job, they did not offer that information because none of the respondents actually performed that job, nor did they know many people who did, since they live in a major city. It is more helpful, when looking at the best jobs and worst jobs by job type, to consider what it is about each job that makes it good or bad. We will see that in general, both men and women see jobs in which they are working for themselves to be the best jobs; jobs where people are working for someone else are the worst jobs. We will also see that if people are working for someone else but are skilled, then they consider themselves to have one of the best jobs. Respondents also generally agree that a good way to make a living is through working, not through deceit, corruption or begging.

**Table 11: Best Jobs**

|            | <b>Buchanan</b> |        | <b>Harbel</b> |        | <b>jville</b> |        | <b>rtown</b> |        | <b>fville</b> |        | <b>bo</b> |        | <b>Woimah</b> |        | <b>btown</b> |        | <b>matadi</b> |        | <b>ALL</b> |        |
|------------|-----------------|--------|---------------|--------|---------------|--------|--------------|--------|---------------|--------|-----------|--------|---------------|--------|--------------|--------|---------------|--------|------------|--------|
| <b>1</b>   | 2               | 2.99%  | 10            | 23.81% | 1             | 2.27%  | 0            | 0.00%  | 4             | 7.14%  | 0         | 0.00%  | 0             | 0.00%  | 0            | 0.00%  | 20            | 27.40% | 37         | 8.33%  |
| <b>2</b>   | 21              | 31.34% | 15            | 35.71% | 13            | 29.55% | 3            | 9.68%  | 18            | 32.14% | 3         | 5.88%  | 8             | 19.05% | 2            | 5.41%  | 18            | 24.66% | 101        | 22.75% |
| <b>3</b>   | 13              | 19.40% | 2             | 4.76%  | 6             | 13.64% | 0            | 0.00%  | 2             | 3.57%  | 16        | 31.37% | 7             | 16.67% | 12           | 32.43% | 6             | 8.22%  | 64         | 14.41% |
| <b>4</b>   | 7               | 10.45% | 1             | 2.38%  | 2             | 4.55%  | 12           | 38.71% | 2             | 3.57%  | 10        | 19.61% | 16            | 38.10% | 13           | 35.14% | 2             | 2.74%  | 65         | 14.64% |
| <b>5</b>   | 1               | 1.49%  | 0             | 0.00%  | 6             | 13.64% | 5            | 16.13% | 0             | 0.00%  | 1         | 1.96%  | 5             | 11.90% | 4            | 10.81% | 0             | 0.00%  | 22         | 4.95%  |
| <b>6</b>   | 13              | 19.40% | 9             | 21.43% | 9             | 20.45% | 8            | 25.81% | 13            | 23.21% | 8         | 15.69% | 5             | 11.90% | 5            | 13.51% | 12            | 16.44% | 82         | 18.47% |
| <b>7</b>   | 6               | 8.96%  |               | 0.00%  | 4             | 9.09%  | 1            | 3.23%  | 12            | 21.43% | 6         | 11.76% | 0             | 0.00%  | 0            | 0.00%  | 14            | 19.18% | 44         | 9.91%  |
| <b>8</b>   | 0               | 0.00%  | 0             | 0.00%  | 0             | 0.00%  | 0            | 0.00%  | 0             | 0.00%  | 0         | 0.00%  | 1             | 2.38%  | 0            | 0.00%  | 0             | 0.00%  | 1          | 0.23%  |
| <b>9</b>   | 1               | 1.49%  | 0             | 0.00%  | 0             | 0.00%  | 0            | 0.00%  | 2             | 3.57%  | 5         | 9.80%  | 0             | 0.00%  | 0            | 0.00%  | 0             | 0.00%  | 8          | 2.03%  |
| <b>0</b>   | 3               | 4.48%  | 5             | 11.90% | 3             | 6.82%  | 2            | 6.45%  | 3             | 5.36%  | 2         | 3.92%  | 0             | 0.00%  | 1            | 2.70%  | 1             | 1.37%  | 20         | 4.50%  |
| <b>ALL</b> | <b>67</b>       |        | <b>42</b>     |        | <b>44</b>     |        | <b>31</b>    |        | <b>56</b>     |        | <b>51</b> |        | <b>42</b>     |        | <b>37</b>    |        | <b>73</b>     |        | <b>444</b> |        |

1. *Highly skilled; professional (doctor, lawyer, accountant, manager, banker)*
2. *Skilled professional (secretary, teacher, nurse)*
3. *Skilled vocational (carpentry, masonry, hairdressing)*
4. *Agriculture (farming, hunting, fishing) for oneself on one's own land, for oneself and one's family to eat or sell*
5. *Unskilled manual labor (hauling, coal burning, preparing goods for market) for somebody else*
6. *Business (small shops, markets, petty trade)*
7. *Government and public service (senators, ambassadors, customs officials)*
8. *Illegal or illicit activities (stealing, corruption, prostitution, begging)*
9. *Other*
0. *Unskilled service positions (Driving, waitressing, housekeeping)*

When considering the best jobs by job type, we can see that Liberian men and women generally consider skilled professional jobs to be among the best, followed by engaging in small business, working on the market or owning a small shop, followed by skilled trade and farming (on one's own land) jobs. When looking at the best jobs by community, though, we can see some clear differences based on some of the features under consideration. The most popular job type in Buchanan is skilled professional followed distantly by skilled trade and business, the most popular in Harbel is skilled professional followed by highly skilled professional and business; the most popular in Jacksonville is skilled professional followed closely by business; the most popular in Raymond's Town is agriculture followed by business; the most popular in Farmersville is skilled professional followed by business and government/public service; the most popular in Bo is skilled trade followed by agriculture; the most popular in Woimah is agriculture followed by skilled professional and skilled trade; the most popular in Bargblor town is agriculture followed closely by skilled trade; the most popular in Matadi is highly-skilled professional followed closely by semi skilled professional. Only in Harbel and Matadi, two of the most developed communities did more than 10% of respondents mention a highly skilled professional job; in Bargblor Town, Woimah, Bo-Waterside and Raymond's Town, four of the least developed communities, nobody did. Farming was mentioned by less than 5% of respondents in Harbel, Jacksonville, Farmersville and Matadi, but was by easily the most popular job in Raymond's Town, Woimah and Bargblor Town.

**Table 12: Worst jobs**

|            | buch      |        | harbel    |        | jville    |        | rtown     |        | fville    |        | bo        |        | Woimah    |        | btown     |        | matadi    |        | ALL        |        |
|------------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|-----------|--------|------------|--------|
| <b>1</b>   | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0          | 0.00%  |
| <b>2</b>   | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0          | 0.00%  |
| <b>3</b>   | 0         | 0.00%  | 0         | 0.00%  | 1         | 3.57%  | 0         | 0.00%  | 2         | 4.26%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 1         | 3.45%  | 4          | 1.56%  |
| <b>4</b>   | 1         | 3.03%  | 6         | 15.00% | 1         | 3.57%  | 3         | 25.00% | 7         | 14.89% | 8         | 28.57% | 2         | 11.76% | 10        | 43.48% | 0         | 0.00%  | 38         | 14.79% |
| <b>5</b>   | 14        | 42.42% | 31        | 77.50% | 9         | 32.14% | 3         | 25.00% | 26        | 55.32% | 13        | 46.43% | 4         | 23.53% | 10        | 43.48% | 2         | 6.90%  | 112        | 43.58% |
| <b>6</b>   | 0         | 0.00%  | 0         | 0.00%  | 1         | 3.57%  | 0         | 0.00%  | 2         | 4.26%  | 2         | 7.14%  | 0         | 0.00%  | 2         | 8.70%  | 0         | 0.00%  | 7          | 2.72%  |
| <b>7</b>   | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0          | 0.00%  |
| <b>8</b>   | 14        | 42.42% | 0         | 0.00%  | 7         | 25.00% | 4         | 33.33% | 5         | 10.64% | 5         | 17.86% | 11        | 64.71% | 1         | 4.35%  | 18        | 62.07% | 65         | 25.29% |
| <b>9</b>   | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 1         | 2.13%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 1          | 0.39%  |
| <b>0</b>   | 4         | 12.12% | 3         | 7.50%  | 9         | 32.14% | 2         | 16.67% | 4         | 8.51%  | 0         | 0.00%  | 0         | 0.00%  | 0         | 0.00%  | 8         | 27.59% | 30         | 11.67% |
| <b>ALL</b> | <b>33</b> |        | <b>40</b> |        | <b>28</b> |        | <b>12</b> |        | <b>47</b> |        | <b>28</b> |        | <b>17</b> |        | <b>23</b> |        | <b>29</b> |        | <b>257</b> |        |

1. *Highly skilled; professional (doctor, lawyer, accountant, manager, banker)*
2. *Skilled professional (secretary, teacher, nurse)*
3. *Skilled vocational (carpentry, masonry, hairdressing)*
4. *Agriculture (farming, hunting, fishing) for oneself on one's own land, for oneself and one's family to eat or sell*
5. *Unskilled manual labor (hauling, coal burning, preparing goods for market) for somebody else*
6. *Business (small shops, markets, petty trade)*
7. *Government and public service (senators, ambassadors, customs officials)*
8. *Illegal or illicit activities (stealing, corruption, prostitution, begging)*
9. *Other*
0. *Unskilled service positions (Driving, waitressing, housekeeping)*

In Liberia as a whole, the worst job type was reported to be unskilled manual labor (43%), followed by illegal or illicit activities (25%), agriculture (15%) and unskilled service positions (12%). Buchanan and Matadi, the two most developed communities, considered illicit or illegal activity to be the worst type of job; however, Matadi differed from Buchanan in that its second-worst type of job was unskilled service positions, while Buchanan's second-worst type of job was unskilled manual labor. We also see in Harbel that the worst job is unskilled manual labor. This difference is due to the types of jobs available in each of these economies: in Matadi, there are many service-oriented jobs like taxi driving, waitressing and housekeeping while in Buchanan and Harbel, more of these jobs are related to agriculture and mining for larger operations. The similarity between these three

communities is that its residents consider a bad job to be one in which a person is not his or her own boss, and is engaged in unskilled work. Indeed, when respondents were asked to comment on why it was that these unskilled labor jobs were bad, they replied, as one man did, 'More work, less money. That's a bad

***'If you are working [for Firestone] you will live a good life here, but if you are not, your life will be bad.'*** – Adult female, Harbel

job'. There were slight differences in Harbel, the only community in the study that was mostly dependent upon a single business – Firestone. Here, workers who were permanent employees were given benefits for themselves and their families; day-laborers were not able to access any of these facilities. Thus, the perception of those residing in Harbel (and thus, assuming they were not full-time employees because full-time employees are entitled to free

housing on the plantation) was that, as one adult female said, '[I]f you are working [for Firestone] you will live a good life here, but if you are not, your life will be bad'. In the adult focus groups on the plantation, however, the permanent employees reported that life was not good; the only reason they stayed on the plantation was to ensure their children got education and healthcare. They took very little pride in what they did for a living, and reported the jobs that they did to be the worst jobs a person could have because it was hard work and they were not paid well. Woimah also considered illicit activities to be among the worst jobs, also followed by unskilled manual labor on farms; the best job in Woimah was reported to be farming. This indicates that in Woimah, the only ways to make a living are through owning a farm and working on it, or working on someone else's farm. In Bargblor Town and Raymond's Town, the other two lesser developed communities whose economies rely solely on agriculture, we see similar findings in that respondents consider the best jobs to be certain farming tasks on one's own farm, but the worst jobs to be other types of farming tasks on one's own farm, in addition to manual labor for somebody else. That respondents in these two towns reported farming to be the best and worst jobs is explained when considering the communities individually. Because nearly everyone in these communities farms for a living, the respondents have divided the job 'farming' into the different jobs required in farming; some are better than others. In all of our urban communities, we see that farming for oneself is a job that few people do; certainly, this is due to the urban geography where they have limited access to land and instead work for somebody else.

***'I am not too happy because I make and sell can juice [local gin] and now it takes me more than a week to sell the same amount I was selling before... the migration of redundant workers'.***  
– Young male, Harbel

#### 4.6 Jobs and gender

Having considered the relative popularity of job types depending on the features of each community, we can consider how gender might be affected/affect why respondents respond. In general, we see that in

***‘I am a single parent and everything I do is by myself alone, since my husband died in 2000. In my community the people can call me man-woman because of the things that I do, like I can climb any tree branch and make a farm equally like other people’.***

***- Adult female, Farmersville***

urban environments, women are aware of far more jobs, and they are also more likely to identify higher-skilled jobs that women can have. One adult woman in Farmersville said, ‘I am a single parent and everything I do is by myself alone, since my husband died in 2000. In my community the people can call me man-woman because of the things that I do, like I can climb any tree branch and make a farm equally like other people’.

It is known throughout Liberia that women are faced with pressures to exchange sex for jobs and pay raises. Women are thus faced with situations in which their skills and education may not factor into whether or not they get a

job: instead, they are expected to sleep with whomever is in power, perhaps more than once. Because of these pressures, it is thought that many women concede to such requests. In all communities except Bargblor Town and Woimah, participants reported that this was common in their community. In Harbel, the young women estimated that this only happened to 1-2 out of 10 women, but all other groups estimated it happened to 7-8.

Another livelihood strategy that is used by young people, more often females, in order to acquire money, material objects or favors is by forming romantic or sexual relationships with an older person of the opposite sex. An older man in such a relationship is known as a ‘god-pa’ or ‘sugar-daddy’; an older woman is a ‘god-ma’ or ‘sugar-mama’. Respondents in every group acknowledged that god-pas were normal for young women to have, and that they were used generally by young women for day-to-day needs, for example to buy food or pay school fees. In Matadi, Buchanan, and Harbel, god-pas were also reported to be desired by young women because they didn’t just provide them with help surviving, but more superficially they gave them ‘fancy’ things like jewelry, and took them out for ‘big town’ – nice clubs that normally they would not be able to afford. While this was far more common among young women and older men, the adult men in Woimah and Harbel did point out that there were some instances of ‘God-mas’ in which older women with money would have similar relationships with younger men.

#### 4.7 Corporations vs. co-operatives

An important focus in this study was on the types of jobs that community members had, and how these jobs determined, or were determined by, the type of community in which they lived. It is useful to consider two communities in which most people are engaged in unskilled manual labor. Residents of a case-study community, Division 11, work for a large private employer and residents of Raymond’s Town work as a part of a community palm co-operative. It is clear that those in Raymond’s Town are very happy with their livelihood, and proud of the work they do since they are effectively working for their own community, despite it being hard manual labor, while those in Division 11 are unhappy with their livelihoods and complain about the hard work that they do for few benefits, and they have a tense relationship with ‘the company’ that employs them.

The livelihoods of residents of Division 11 are of course affected by the company, but because the company is so large, the economy of the town in which it is located is also strongly dependent on the company’s actions. This is true in the sense that Firestone is the major employer of many residents of Harbel, but also because those workers on the Firestone plantation patronize local businesses, enabling some non-Firestone employees to earn a living. However, when Firestone makes changes, the entire community is affected. For example, participants reported that recently Firestone had laid off many workers and they, without a way to make a living, had moved away. This meant that local businesses had fewer customers and were, in turn, suffering. Some participants in Harbel also explained that their

community was less safe because Firestone had hired ‘strangers’ (from other counties) to work as security guards for the plantation. Thus, there were frequently people in town that nobody in the community had seen before, and this made them nervous because they did not know what type of people they were. Many participants also suggested that these security guards were involved with exchanging sex for money or connections for jobs with local young women.

The male and female residents of Raymond’s Town, by contrast, primarily earn their livelihoods by working within their palm-oil cooperative called, the Pulukpeh (meaning “to drive hunger away” in the Kpelle dialect) Co-operative Project. The Project was established by the government in 1974 when new varieties of palms were planted with the assistance of the Liberia Produce Marketing Cooperation (LPMC). A building for processing the palm into oil was constructed by the local farmers and the African Development Foundation (ADF) and DEN/L. During the war, however, all of these structures were ruined during one invasion in which the towns were set ablaze; many of the people fled for a short time but returned and continued to cultivate the palm but were not able to process it efficiently without the building. In 2005, DEN/L donated a processing mill to expedite the process of turning the palm into oil and the community has since benefited greatly. The new management of the co-operative has just completed another round of elections; and the palm farms are being rehabilitated and extended to include rice and other crops. Everyone in the community relies on the co-operative for sustenance, and the community is obviously proud of their work.

#### *4.8 Keeping tradition*

While there is, in general, growing equality for women and they are enjoying more freedom and power than they had even ten years ago, there are still indications that traditional norms are enduring, and that some of these norms go against the ideas of women’s equality and rights. Though indeed these enduring traditions are not typical of all of Liberia, it is important to highlight the data collected in which these traditions did have an effect on gender in their respective communities. In the communities that are urban and/or not

### Case Study: Living in Division 11, Firestone Plantation, Harbel

Focus group discussions were conducted among adult males and adult females in Division 11 of the Firestone Plantation. Anybody who is a full-time contracted employee of Firestone is entitled to free housing on the plantation, free electricity during the evenings, free healthcare for oneself and 13 dependants, and free schooling for all of one’s children. In order to secure these benefits, a person must have an ID Card that indicates they are full time. Most Firestone employees are unskilled manual laborers. They wash rubber cups, tap rubber trees, boil rubber, cut weeds, and any other jobs to do with the production of rubber. These workers make \$50 US per month – men and women get equal pay – in addition to one bag of rice for their families. While they do not have to pay rent, school fees or medical bills, this amount of money is very little to support a household of up to 15 people.

Life within Firestone Plantation is unique – the people living there are almost literally living under the rule of the Firestone Corporation. They are subjected to various rules; one that respondents in both focus groups addressed frequently was that they were not allowed to keep their own gardens, which most families would use to supplement income. All of the respondents reported that saving money was simply impossible with their long hours and low salary. The adult males were not very happy (3) and the women were a little bit happy (2.1) – on average lower than the other communities. The reason they stayed, all respondents reported, was because it was a relatively good life for their children. Indeed, there was evidence that by working on the plantation, parents had made a good investment in their children. Among the females, all who had college-age children were able to support their children’s studies in the University of Liberia in most cases, and one woman had a son at Cuttington. They insisted that despite their misery, they would not leave because there was nothing else they could do once they left, since they were unskilled and uneducated. Instead, they went day to day hoping that they would not be fired.

isolated, we see fewer indications of these traditions having a negative effect on women. All of the communities report that some people still practice traditional marriages which allow for polygamy and in which, traditionally, the wife was the property of the husband and, should he die, she would become the

*‘The [rape] laws are an embarrassment to our practices’.*  
- *Adult male, Bargblor Town*

property of his family. Though a law (Inheritance Law) was recently passed to prohibit such practices, the ideas still remain and are surely practiced to an extent. In the more rural communities traditional marriages are almost exclusively used and in Bargblor Town and Bo-Waterside, polygamy is still commonplace. There remained other traditions, too such as the

traditional initiation societies for young men (Poro) and young women (Sande). During these initiations girls undergo female circumcision (clitorodectomy), a practice that is based upon the belief that a clitoris is a small penis which, if not removed, will ensure that a young girl never enters womanhood. Not only will she feel that she has not become a woman, but it is very likely that in traditional communities, a male would never marry such a woman. Such beliefs were especially apparent in the most isolated and undeveloped community of Bargblor Town. Bargblor Town was unique from other communities surveyed in that the population was all displaced, but to the same refugee camp and were thus able to maintain their traditional way of life with the same community of people. When they returned, their houses had been destroyed but their culture and beliefs endured. New ideas, however, began reaching their communities that the people did not necessarily agree with. Here, respondents in the male focus groups spoke very openly about how, in the past, they would have the role of teaching ‘girls about life’ [taking their virginity], regardless of the girl’s consent. Since the imposition of ‘women rights’, ‘child rights’ and ‘human rights’, they said, many of their traditional practices were criminalized. They said that they had stopped doing such things – marrying young girls, having sex with them, beating their wives, having sex with women even if they did not want to – but that they only stopped for fear of being caught, not because they believed it was a bad thing to do. As one adult man from Bargblor Town lamented, ‘[The law] has changed things and has termed it [taking a woman’s virginity] as rape and that it has to meet the consent of the girl and [she has to be] above 18. The laws are an embarrassment to our practices’.

Traditional beliefs are also maintained in Bo-Waterside, mainly because of the strong identity most of the Vai have as Muslims. Vai Muslims have traditionally attended Qur’anic school and relatively few adults had been educated in the Western tradition. In the adult male focus group, there were evidently strong feelings towards the imposition of education. One man explained in an in-depth interview the tensions that existed between the ‘older traditional people’ and the youth and ‘educated’ people of the community. According to this informant, many of the adults were reluctant to send their children to school specifically because they knew that eventually, their children would have good jobs, money and thus power over their elders. Some of these adults expressed that they wished their children would go to Qur’anic school at least in addition to Western school. The Vai have also maintained the Poro and Sande societies and, like those in Bargblor Town, spoke of the importance of their ritual practice of female circumcision. In Bo-Waterside, however, the young females were more aware that they could avoid Sande society and while possibly ostracized from their families, would still have a place in the community, especially among the younger people who shared similar beliefs. The young women, however, are still evidently under great control of their parents, while the young men have more power to make their own decisions that go contrary to traditional ways of life.

**Traditional beliefs at the expense of education**  
**A Case Study of Joseph Paasewe, 61, teacher and principal of his school**

“I was sent to mission school in Sierra Leone by my late father. I wanted to become a doctor and spent twelve years from elementary to high school. But my father suddenly died and he was the only one who was supporting me. I went to the University of Liberia for one year but ran out of money. I decided to go instead to teacher college and got my B-Certificate there. I still want to go to school to be a doctor but I have no money to do it. Compared to others, when you look at my success, those are traditional people. They hate western education. This place is dominated by Islamic studies and scholars. Western education only recently came; before that they set us out. Me, I went to Sierra Leone to get a western education at the mission, so I was lucky unlike the others who stayed here. My father was a goldsmith and could afford to send me.

The people who stayed, they have not embraced the Western education. The parents don't like their children in school, they don't attend the PTA meetings. But we continue, one day they will realize. Even though children come and drop – usually because of early marriage because parents give their daughters away. The parents decide when their children should go to school and leave school. There has been some change in recent years. This school, we have put through a few students all the way through and they have gone to Monrovia to continue education. The children here are saying they want to stay in school, or go to school, but the parents still have a lot of control over them. Ten years ago parents never wanted their children to go to school other than Islamic school, so it is changing a bit. But around here there are only Muslim scholars and all they know is the Koran.

One big problem here is capacity building. The people here want jobs but they don't have skills – all they can do for money is bush work. So those who don't get jobs, they feel hurt. In terms of moving up the ladder the biggest inhibitors is the business opportunities. Business is the most important thing around here, but not for everybody. Those who get \$2 or \$3 establish a little business, but the capital for this is not much. They earn but then they have to share it with the family. When the interest/profit comes, it is what you eat. You can never save.

[Situation put to him: tailor accumulates \$300 because he suddenly gets a contract to make all the uniforms for a school; what does he do with the money?] My people here will keep that money, they won't necessarily share it. “Once you never give out first, you don't expect nothing to come in”. This is except with your own family. So basically you can keep the money for yourself, but if you don't share then you cannot expect someone to help you out and share later down the line.

The Vai people are different – we must be united here so we can stand together. We need to organize ourselves, help one another. The problems in the community come from lack of unity. There were elderly people here, we are not wholeheartedly together in terms of decision making based on this traditional life. They all sit and discuss and decide – they alone make the decisions without the youth, but for the youth. They discuss what they want to be implemented. The youth disagree with them though. There is also a lot of problems with land here. Everyone has land, but nobody knows whose land belongs to who. People came to sell the land, then they sold it 2,3, 4 times, and they have deed every time. So more than one family shows a deed, there is trouble. So then nobody develops on the land because it will only cause trouble.

Once you go to school, the elders become afraid of you in decision making. For example, a year ago a group (NGO) came with a project and they reported it to the chiefs. They never called any educated men to see how to do it or how to go about the project. They just started sharing the materials amongst themselves. If the NGO had given the materials just to the educated people, then there would be big trouble. The community elders would go totally against them. They never call the teachers in decision making, they forget that teachers are role models and have ideas for the community. If there were some cooperation, then maybe this project would be possible. It would have to be some group of elders and educated people together, so the educated people would make the elders to feel important, to value their placement in helping the project. But then the educated people would need to be doing the work subtly, taking over without taking over.

What I have studied my people to be – they are living in self-interest. When you go back to the states and you have a project to take please do have a focal person who is educated and serious. Some 50-75% of these people will respond to projects, so these people must be at the forefront, especially the educated ones. Not the chiefs who just take the things for themselves and do nothing or don't know how to do anything except traditional matters. When it only involves the illiterate ones, I'm sorry, it won't work.”

#### *4.9 Ethnicity and economic decision-making*

While there are differences between certain ethnicities in terms of their domestic affairs, and while there were certainly major tensions during the war which resulted in certain ethnicities having extremely tense and often violent interactions with one another, there is no indication that in 2010 economic decisions are significantly affected by one's ethnicity alone. Nor is there evidence in this study that women in certain ethnic groups are particularly more disadvantaged, economically, than in others. While the ethnicity may be linked to economic decision-making for women, there is no direct correlation apparent in this study. Women in Vai and Krahn communities, while subjected to traditional practices including polygamy and circumcision, still engaged in business and made livelihoods for themselves.

Nor are there indications that people of different ethnicities are unwelcome in ethnically homogenous communities. Respondents, even in the areas that were historically the most ethnically divided areas, insisted that when it came to business, they would not refuse to hire somebody or refuse to do business with somebody based on their ethnicity. More than that, there was evident ethnic harmony even in these 'tense' areas, and respondents reported that violence occurred not as a result of ethnic hatreds, but as a result of land disputes that were necessarily tied to ethnic affiliation. Thus, violence would not occur because 'the Mandingo people are...' or because 'The Krahn people are...', but for some other reason. However, because ethnicity often is linked to the types of business that people do, the land that people own, or the types of people they marry, if an issue arises that causes tension, then people can be quick to attack the people that they perceive would tend to side with the enemy; these divisions are often along ethnic lines. Still, it is evident that ethnic tension is not the root of violence, but rather, that violence can lead to ethnic tension surrounding that particular issue.

We can, to be sure, note major differences between ethnicities, and which are attributed by the respondents themselves to be features of their ethnicity. The Vai, for example, tend to be Muslim, and with this identification comes many traditions that the Vai consider necessary to uphold. The tradition of attending 'bush school' and Qur'anic school is particularly important, especially for the adults. They consider Western-style education to be threatening to their power, so they tend to discourage their children from attending. This finding was unique to Bo-Waterside; it was the only majority Muslim community. We can compare Bo with Bargblor Town, where 'bush school' is a hugely important part of the people's tradition, but where they are also nominally Christian. Here, they see Western education as important and not contradictory to bush school. Therefore, we may argue that it is not necessarily ethnicity or even dependence on traditions that can lead to different attitudes in Western education, but rather that the presence of Islamic schools can, evident in one community, affect attitudes to education.

Another issue surrounding ethnicity is that Mandingo and Fulah tend to be engaged in larger-scale trade and tend to own more shops. They are dispersed throughout Liberia and are represented in most major towns and even in some smaller ones. They are well-known by all Liberians to generally be businesspeople; these differences did not cause any evident tension in the communities studied. In fact, in two of the communities – Farmersville and Bargblor Town, where Fulahs were participants, they remarked on how happy they were to be in that community which welcomed them as one of their own. In Lofa County, where there have been incidents of inter-ethnic violence, case study research was done in order to determine the extent of these tensions among most people, and whether they would affect economic decisions and business practices. As presented in the case study below, there were no indications that ethnicity affected business today, though it had during the war years when factions were often formed along ethnic lines. In short, based on the data collected for this study, it cannot be argued that ethnic tension alone interferes with economic relationships.

#### *4.10 Sources of saving and loans*

All the communities are aware of the same options available for saving and borrowing money in Liberia, but not every community has access to all of these options. The ways that people in Liberia save depend on the amount of money or assets that a person has in the first place; thus in the poorer and more rural communities, we see fewer savings and loans options versus the urban and richer areas, where all

options are available and many people can use them. The most basic method of saving in Liberia is possessing cash – either in a cash box in the home, buried outside somewhere, hidden in the mattress, or simply in one’s possession. This type of saving was reported in every community and every group under study. The next level of savings – that is for those with slightly more money – is in susu. Susu means that a group of people, generally those who know and trust each other, join together and put money in a pool. At a certain point in time, depending on the susu that they are involved in, a person is able to get that pool of money. This can be used to expand a business, pay school fees, etc., and is ultimately a way for people to put money away and know that one day, they will have a lot of money. There are two types of susu in Liberia – Nigerian susu and daily/weekly/monthly susu. Daily/weekly/monthly susu requires that each person put the same amount of money every day/week/month (depending on the group) , and then when his or her time comes to collect the pool of money, they get the same amount as everyone else when it is their turn. Nigerian susu differs in that people can put whatever amount they want into the club, whenever they want, but the amount they get back on their collection day is calculated based on what they have put into the pool. In this study, every community reported using daily/weekly/monthly susu, and the urban communities reported also using Nigerian susu. While susu is available to both men and women, women tended to belong to susu clubs more often than men, across all communities.

Another way to save and also get loans is in the ‘savings club’ also called a ‘yearly club’. In these clubs, a person will give a certain amount of money or sign over certain assets (land, houses, vehicles) to the treasurer in order to become a member of the club. Then, if that person needs to borrow money at any point he or she is able to borrow a certain amount based on what his or her initial deposit was. The interest rate for these loans is often quite high – the lowest interest rate was 25%; in other communities it was 100%. Generally, if a person is unable to pay back the loan and the interest, then he or she loses the deposit, which in some savings clubs is never less than what is ever loaned. In other clubs, where the loan given is greater than the deposit, then if someone cannot pay back then he or she faces certain consequences. In some cases, it is reported that the person to whom the money is owed will have the right to go to the home of the person in debt and take whatever possessions will pay the loan back. In other cases, a debtor can require a person to work for him/her until the debt is paid off. In some communities, this debtor is the town chief, while in others it is a businessperson who has extra money. If a person is not a member of a savings club, then he or she is not allowed to borrow money from it; however, if he or she can find someone to stand for him/her, that is that someone who is in the club will guarantee that he/she will pay back the loan if the non-member doesn’t, then non-members can get a loan. This is rare, however, as a person who stands for someone else in a club expects that the non-member will be unable to pay the loan back.

It is also reported in many communities that Fulah businessmen often loan people money at no interest. Thus, many people turn to the Fulah to borrow money, and many people also report saving their money with the Fulah because they trust that they will not steal it. In less isolated areas, however, participants report that they tend to save less often with Fulah because they have better access to banks, where they would prefer to put their money today because they’ve heard rumors of some Fulah running away with people’s money.

Few people in this study use banks to save their money and get loans; this is simply because most of them claim to not have enough money to put in a bank, and do not have enough money or assets to secure a loan. In two of the communities, Woimah and Bargblor Town, there was simply no accessible bank, so nobody thought of using one. In Raymond’s Town there was a bank about an hour away, but few people used it and instead opted for local savings clubs. In Matadi and Buchanan, more people claimed to use a bank, but still few did. In this study’s sample, there was no evidence that men tended to use banks more than women or vice versa. Generally, banks are seen as institutions that are used by only those with a lot of money – more than the average participant had – but were viewed as a type of institution that one could trust and benefit from, especially by securing micro-loans for businesses. There were no indications that people were suspicious of banks and had desires to eventually have accounts. In many of the communities, people reported that the super-rich would have international bank accounts in addition to their local accounts. This, they acknowledged, was far beyond their own reach but they knew that some

people, especially those that had business abroad, had foreign bank accounts. This, for participants, represented the epitome of good savings practices.

#### 4.11 Gender and economic management

In general, women are seen as better at managing money – spending it on the home, investing in business, and not making rash decisions with it. Men, on the other hand are reported (by women and themselves) to waste it on alcohol, women, gambling and having fun. As one adult woman in Harbel explained to the agreement of others in the group, ‘Women can manage better than men because here most of the women are saving, but for the men, before the month ends, they [have] credited almost all of their salary... Only God knows what [our men] do with the money’. A young woman from Buchanan said, ‘Men spend more money on fun than women because when the man has money, he goes and drinks a lot but for the women, her attention will be on her home and her business. She will not have time to spend on fun’. An older male from Woimah similarly explained, ‘The women are more careful with their money; they take care of children and make the house look fine. The men go out and drink and have girlfriends [laughter]’. Although all groups agreed that women were better at managing money, most groups also acknowledged that a ‘good man’ would be better with money and would spend it on his own family, rather than wasting it outside of the home. One adult woman in Jacksonville explained that, ‘Some responsibly men give their money to the children, but some men will go spend it all in the club’. In some communities, there were differences between how a man would manage money that people knew about, versus how he would manage money that was only known to him, as discussed in the section above. All communities agreed that if the money was given to him in secret, though, he would mismanage it somehow. Thus, while it is somewhat expected for a man to be good with his money, mismanagement was never grounds for expelling someone from the community or family, it was rather a desirable trait that many women, it seems, could not expect of their husbands.

Despite the clear indication that men and women are aware that women are better with money, women don’t necessarily handle the money. There is somewhat of a cultural hurdle in terms of letting

**‘Women can manage [money] better than men... Only God knows what [our men] do with the money’.**  
- Adult female, Harbel

women manage finances instead, or letting women make decisions without consulting their husbands. This was discussed in the section regarding women’s empowerment in the public sphere but less so in the domestic sphere. Still, women are not totally restricted from making their own choices. The right to save and have one’s own

possessions is generally the same between men in women in all communities. The gender differences thus mainly lie in how men and women *choose* to handle their money. We can see that many women might choose to buy land with their money, and they are aware that it is their right to do so; some men will respect that and others will not, but in none of the communities was it remotely out of the question for a woman to have her own possessions and use her money however she wants. There are some difference between communities in terms of the ease in which a woman can make her own decisions and have her own possessions, but also in every community, participants reported that there were perfectly acceptable women who made their own money, spent their own money, and owned their own assets. The Precious and Prince scenario did not elucidate these relationships fully, though the straightforward questions did. Based on these, it was found that in Harbel, relative to other communities, women had less freedom to make economic decisions without consulting their husbands. Still, the groups reported that women could own land and clothes, and that a good man would consult with his wife before spending any money; a good woman would consult with her husband.

#### 4.12 How money is shared

Generally, Liberians see the sharing of money between a husband and wife as dependant on one another’s financial situation. If a husband needs money and will use it for a good cause, then the wife will give him some of her money; conversely, if the wife needs money for something, and the husband thinks it is a worthy cause, he will give some to her. There are no norms or expectations in terms of who handles

the money; it seems to vary from family to family but the ideal for most participants is that whoever has money and from what, in a good relationship, economic decisions should be discussed and agreed upon.

In general, women who are living away from their community are seen as more likely to send back money to their families than men who live away from their community. However, everyone is expected to do it and those who share more of their money are respected more. This creates evident pressure upon those who wish to accumulate money (elaborated upon, below), particularly the youth who are faced with modern ideas of capitalistic gain, accumulation and spending money only on the nuclear family, while the adults generally believe that children's main roles are to take care of their parents in their old age – children are an investment in the future.

#### *4.13 The problem with accumulation*

There is ample scholarship that highlights the tension that arises when certain individuals in a community, be it rural or urban, accumulate wealth. This is especially suspicious to the community if they cannot identify where that wealth came from (Geschiere, 1997), or if the wealth is not shared with others in the community (Maxwell, 2003; Meyer, 1997). While the fieldwork conducted for this study was not able to go as in-depth into these issues as a longer-term ethnography would have been able to, there are certainly indications that these tensions exist within the Liberian context. This was made especially clear during the questions that dealt with the way people would handle money depending on whether others knew they had it or not and/or where the money came from in the first place.

In some of the communities, participants reported that they would likely keep money for themselves if nobody knew they had it, whereas if everybody knew they had it, they would be expected to share it and in order to avoid losing status in the community, would share their money. There was no empirical data to help us determine why such trends might be prevalent in some groups or communities and not in others. In most groups, there was not a consensus about how men or women would spend money, depending on where the money came from. However, it is evident that for some people, there is a difference between money that is won (given to somebody publicly), money that is given to a person in secret, and money that is earned through work. In Jacksonville, the adult female participants said that in some cases a man who had money that others knew about (either through winning it or by getting a good job) would take the money home to his wife to discuss how to spend it, whereas if he had money given to him in secret, he would go and waste it on beer and women; a woman would, in either situation, use the money on the family. The young males and females in Jacksonville answered differently and said that a man would use secret money the same ways as he would money people knew about. In Bargblor Town, the young women say that a man would share money that people knew about, but would spend secret money on beer and girlfriends. The men thought that the women would send the secret money on things to benefit the immediate family, or to expand her business. There was no community that agreed solidly on how this money should be used, depending on its source, but the implications of these attitudes to money need to be researched more.

One implication of this tension is that it is difficult for people to accumulate wealth without, at the same time, being frowned upon by or, at worst, expelled from their community. Certainly this indicates a deeper problem in terms of whether economic development, particularly neo-liberal capitalism, is a system that can be easily adopted by certain communities in Liberia. Consider Woimah, a community in which all of the residents were displaced during the war; many of whom were displaced to larger cities where they had to fend for themselves by engaging in small business and trade. A case study was conducted in the market area of Zorzor, the nearest major town to Woimah, in order to elucidate how it was that certain businesspeople were able to grow their businesses, given the reality that others in the community certainly saw that they were prospering relative to everyone else. According to most of the successful business owners, the way that they were able to accumulate wealth was through buying more goods as soon as they had the cash. This is why many Liberians go into dry goods businesses – they can buy the goods and there is no urgency to sell them. If they've already bought the goods, then when people come to ask them for money, they can honestly tell them that they have none. This type of dynamic is very intentional – Liberians are acutely aware of the pressures that come with having a lot of money that

people know about. If you are seen as spending it in a way that the community respects: a business, a community development project, on hospital bills, on a child's college education. Spending money 'responsibly' ensures that the community will not be offended if one has too little left over to share. Conversely, if an individual is considered to be somebody who simply accumulates wealth and buys houses, cars, and takes vacations abroad, then that person will lose respect because none of these purchases seem practical; they are too selfish. Thus, meager accumulation and spending some money on oneself is acceptable – building a house, buying one car, sending children to school. Even with excessive wealth, as long as an individual gives back to the community, generously, then he or she will maintain or gain respect. If an individual has enough money to buy oneself fancy things that the community sees as not necessary – a second house, vacations and fancy cars – then he or she will almost certainly lose respect. We see indications of this in most of the ladders and in a few statements made by focus group participants. One individual in Farmersville indicated his acute awareness of this reality when he explained why he'd choose the \$10: 'Because when I am out there working for the community and people come to me for money, then I can say, 'look, I fixed the community' and they will have to leave me alone'. This statement was met with evident support from the rest of the group, who had tended towards more 'selfless' answers: 'I want to help my community develop'. The former individual, however, touched upon an issues that all of the respondents seemed to identify with: that they were working hard, making money, but that they were never able to enjoy their wealth. This can help explain why it is that participants in urban communities are so much less happy than those in urban communities: those in urban communities see the life that they could be living, and have the economic opportunities to make the money to live that life; at the same time, however, they have unending pressures from family and friends to share the profits of their hard work. They are then effectively working for others' benefit, not their own, all the while acutely aware of the life they could live if they just kept all the money to themselves. In the rural communities, however, there is far less disparity in the levels of wealth and there is an absolute limit as to how much money a person can possibly accumulate. Therefore, residents have a different vision of what it means to succeed, and they are more able to view success as being comfortable, not rich, in their life. Struggle is something to be avoided, of course, but a life without struggle is a happy life. In urban areas, a life without struggle is a start, but there are higher goals to reach.

## **5. Major findings – Adults**

### *5.1 The meaning of power and rights today: The power of money vs. the power of respect*

The communities that are less developed – Bargblor Town, Raymond's Town and Woimah – tend to view power and rights primarily in terms of social relationships, while the more developed communities – Matadi, Buchanan, Jacksonville and Harbel – view power and rights primarily in terms of the amount of money a person has. Those at the top, however they got there, tend to be perceived to have a better quality of life but are not necessarily respected by others in the community depending on the way they use or abuse their power.

During one module that was conducted in the adult focus groups only, participants were asked to 'imagine a ladder where those men/women [men were asked about men; women were asked about women] with the most power and the most rights are at the top, and those men/women with the least power and the fewest rights are at the bottom'. With this initial discussion point, the moderator created a visual ladder with two steps and then asked the participant to 'describe the people on these steps', intentionally being as open-ended as possible with the discussion point. When the discussion slowed down, the moderator asked the participants whether there were any steps in between the highest and lowest steps; in all groups, participants identified more steps. Again, they were asked to describe the qualities of men/women on these steps. From there, probing discussion questions were asked to identify more details surrounding the people on each step: jobs, education, values, households, savings practices. After an hour of discussion and the creation of a visual representation of the community's ladders, the participants were asked to estimate what percentage of men/women in their community are presently at

each step of the ladder, and what percentage of men/women were at each step ten years ago. The ladder exercise generated rich discussion, and the closed-ended questions about distribution around the ladder also provided interesting data to compare across communities..

In the focus group discussions surrounding the ladders, much was elucidated concerning the different ways communities conceived power and rights, and who in their community was considered to be on which step in this ladder. Most significantly, those in less developed communities view power and rights primarily in terms of social relationships while the more developed communities view power and rights primarily in terms of the amount of money a person has. Following this, those at the top in less developed communities are viewed very positively, while those at the top in the more developed communities are viewed with significantly more negativity. In all of the communities, participants reported that some of those on the top included leaders of some sort. In the rural areas, these leaders were town chiefs, women's leaders and chairpersons; in urban areas they tend to be named as mayors, police commanders, and commissioners. Those at the top are also widely reported to be those with good jobs relative to the job opportunities in the community. In rural areas, this includes midwives, school-heads, church-leaders and owners of small businesses; in urban areas this includes NGO workers, owners of large businesses or companies, doctors and nurses. In all the communities, those at the bottom are generally reported to be those without jobs or, at best, those who only work intermittently for other people. There were major differences between the more developed areas and the less developed areas in terms of the specific characteristics of the people on the different steps on the ladder. Of course, we see different features for the people depending on the type of community because of the different livelihoods that people pursue in each, and the different opportunities that people have in terms of access to education and job opportunities. But there is a more general trend that is not necessarily dependant on the specific opportunities in each community.

Despite the differences in perceptions of power and rights between the more developed and less developed communities, there is a common theme throughout: that in order to climb the ladder a person must manage money, work harder and make contacts in order to increase earning power; to fall down the ladder a person will mismanage money, become lazy and complacent, and mistreat those below him/her to the detriment of one's earning potential. Thus, we can see in all communities that there is the common perception that money can lead to power and rights; the difference is that in more developed communities, to be powerful one must have money whereas in the lesser developed communities, a person does not necessarily need money in order to be powerful and just because someone has money doesn't necessarily mean that he or she is powerful. It depends how this money is used that is the major determinant of which step a person stands in these communities.

Those at the bottom step, among all communities have a few similar characteristics: they have no voice in the community, they are unable to do things for themselves, and they have less money and possessions. There are, again, differences between the more developed and less developed communities: those on the bottom step in the developed communities tend to be poor and uneducated and therefore are not respected in their community, while those in the bottom steps in rural communities are those who do not interact with others in their community or do so in destructive ways; they may or may not be poor because of this.

#### *More Developed Areas*

The respondents in the more developed areas tended to view power and rights in terms of the amount of money and possessions a person had. In Jacksonville the women at the top are 'rich people, those that are working'; 'Big, big people in their compounds, drinking cold water. They have a video, cars, everything. Whatever they want. Every day they are happy. All is good with them'; the men in Jacksonville similarly report that men at the top are 'wealthy people', 'business people' in Harbel, 'everything is good with them'; they 'feed their home'. In Buchanan the men report that those at the top 'have big expensive cars, like a Hummer', 'they live in beautiful buildings'; the women say that those at the top are 'women who have money'; 'owns estates and jeeps'.

In many cases in the urban communities, especially among the women, characteristics of those at the top tended to be slightly negative. In Harbel, for example, the women said that those at the top could be 'proud people', and 'can promise you things and not fulfill them, even if they were once your friend'. In Matadi, women reported that some women at the top 'look down on people', are 'very proud', 'lack basic respect', 'give people the cold shoulder' and 'have an attitude'. The men in Matadi have less negative views of those at the top, but still say that some men at the top 'don't reciprocate respect with one another and those below', and 'they do not contribute services to the community'. The women in Jacksonville reported that women at the top are 'selfish people, they don't have time for people. They have their money so they don't want to know about anyone' and 'she doesn't help people with money'. The men in Jacksonville are less negative but still say that those at the top 'suppress the poor' and some of them are even ritualistic killers (sacrificing other humans in return for money and power from the spirit world). In Buchanan the women report, they 'feel more important', they are 'spoiled', they are 'boastful' and have 'no respect for others' rights'.

There are also indications that those at the top in more developed communities are above the law in certain respects. In Jacksonville, the men report that those at the top 'are easily set free by police or court' and 'they take people to court easily'; 'justice is not for the poor in Maryland County'. In Buchanan the men report that those at the top 'think and act like they are above the law' and the women say that they 'have no respect for others' rights'.

#### *Less Developed Communities*

The main feature that male and female respondents in less developed areas put on the top step were people who were somehow helpful for the community: 'leaders', 'helps others', 'people come to them for advice'. They are always held in high esteem, for example in Raymond's Town, the women say that those on the top 'do everything for themselves [they don't ask for help from anyone]', 'people look up to them', 'people can always contact them' and 'everything is good with them'. The men report that those at the top 'live on the good side of the community', 'give advice', and 'instruct people'.

Those on the top step in the less developed communities are always viewed positively. In Woimah, the men 'care for the people' and 'get support from the community'; the women 'provide lounging for visitors', 'can contribute to the town', are diligent. In Raymond's Town, men at the top 'live on the good side of the community', 'give advice' and are 'decision makers'; the women are looked up to, 'people can always contact them and they coordinate activities for the community. In Bargblor Town, women at the top 'take care of strangers', 'you can rely on them because they say they will do something and they do it' and 'the people up here have respect for the people who are down'; the men are those who 'help community members', 'settles conflicts', and 'assists people in need'.

In the less developed areas, those at the bottom are always considered to be somehow not contributing to the community and dependent upon the community. In Woimah the men at the bottom are 'lazy', 'dependant' and 'cannot work for themselves'; the women have 'no voice', 'they follow', they are 'useless', they are 'rogues' and 'they don't want to do anything for themselves'. In Bargblor Town, the women are 'not strong', 'old people' and 'they want to do things but they are not able'; the men 'don't socialize with other community members', 'only has time for his or her own immediate family members and not others' and are 'selfish and mean'. In Raymond's Town the women have 'no money to do anything for oneself' and the men 'feel inferior to socialize with others' and 'people don't listen to them'.

#### *Mid-developed communities*

Those on the top step in the mid-developed communities vary – Farmersville participants tend to view those on the top like those in the more developed communities; Bo-Waterside participants tend to view those at the top like those in the less developed communities. However, in each of these mid-developed communities, there are characteristics on the ladders that are found in both the more developed and less developed communities. In Farmersville, for example, the men identify those on top as those who 'have more money', 'have contacts' and 'belittle people who have less power'; the women see those at the top as having money and pride. At the same time, however, men at the top also 'influence decisions', they

‘organize people and projects’ and have ‘community-given leadership position’; the women are ‘responsible for the entire community’, ‘resolve conflicts’, ‘they are active’ and ‘they give ideas’. In Bo-Waterside the men at the top are ‘boastful’, ‘does not associate with others’ and ‘has money’ and the women ‘are ordered besides God and government’; ‘look down on people’, and ‘make money’. At the same time, men at the top are village chiefs and elders; women at the top are ‘respected’, ‘take care of strangers’ and solve problems’.

In the mid-developed areas, again we see that in Farmersville the qualities of those at the bottom tend more towards those of the more developed communities, and those in Bo tend more towards the lesser developed communities. In Farmersville, men at the bottom are ‘not working’, ‘they can only buy rice’; women ‘are not doing anything’, ‘depend on their husbands and friends’. In Bo, men at the bottom ‘see themselves differently’ and ‘people hardly listen to them’; women at the bottom have ‘lots of stress on them to contribute’ but can only contribute ‘small things to their community; sometimes their children are not supported.

### *5.2 Social mobility today*

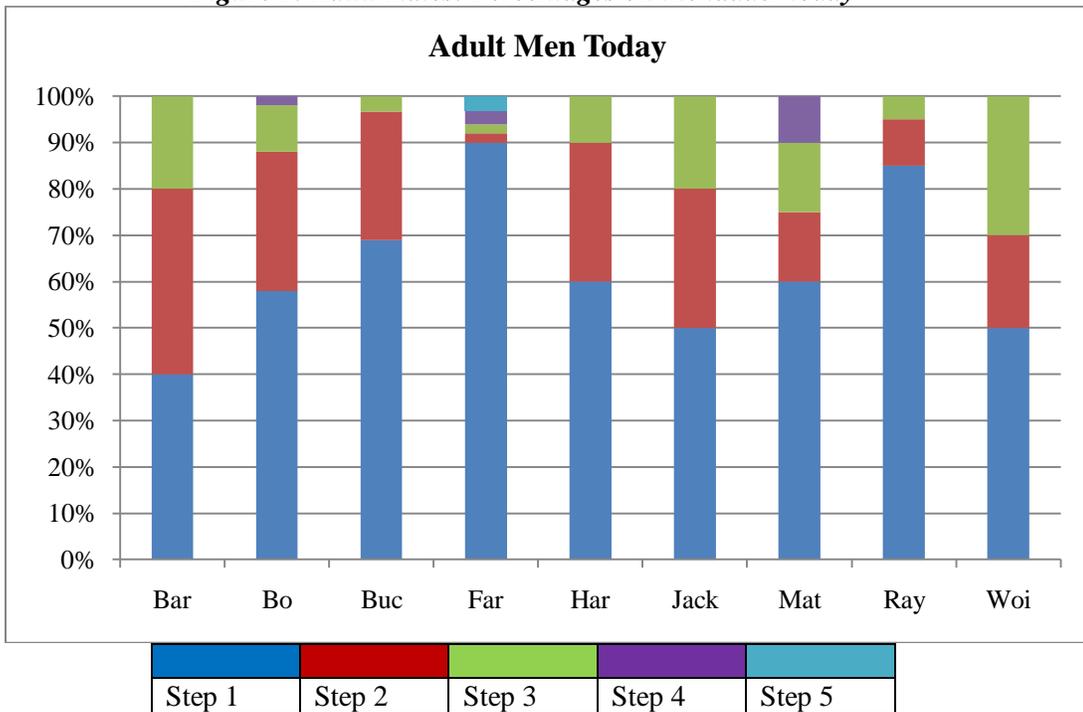
All of the groups were able to explain what it takes for a person to move up and down the ladder and considered it possible, though not easy, for a person to go from the bottom step to the top step, or from the top step to the bottom step. Generally, moving up involved saving money, expanding one’s business and becoming better educated, even within the less developed communities that tended to see power as not dependant on wealth.

One feature found in all the communities is the presence of the ‘liaisons’ in the middle step – those who help those below them contact those above them and vice versa. This indicates that it is difficult for those with very different levels of power to interact with one another, necessitating this middle step.

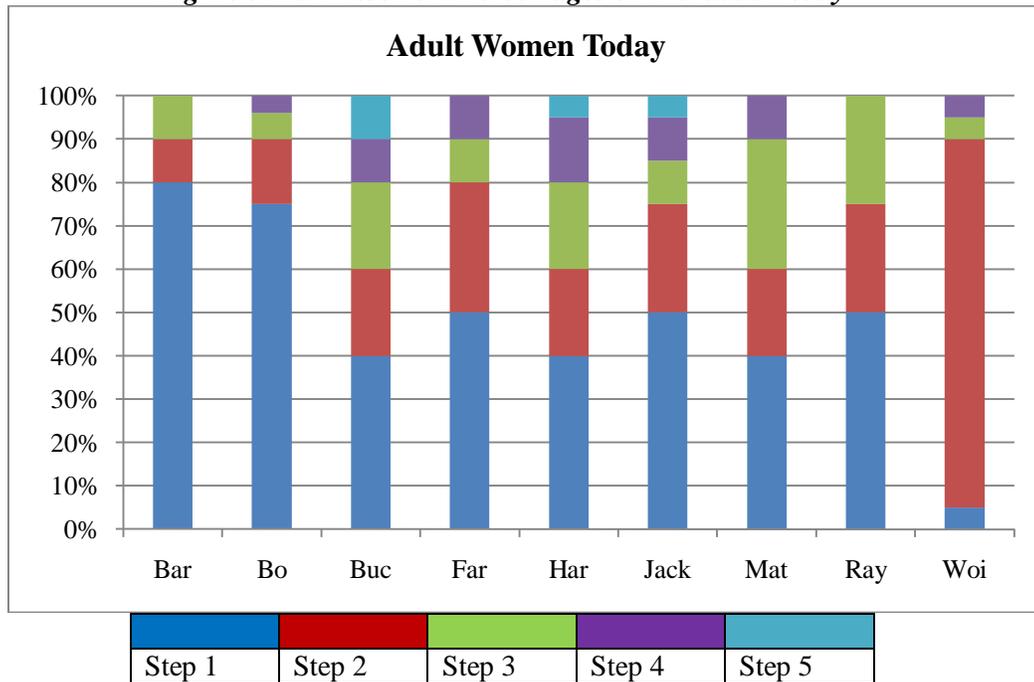
### *5.3 Social status by community (adult women today and adult men today, by community)*

One community identified five steps on the ladder, two identified four, and the other six identified three steps. The communities in which adult males placed the highest percentage of people on the bottom step were Farmersville (90%) and Raymond’s Town (85%); the communities in which adult males placed the least percentage of men on the bottom step were Bargblor Town (40%) followed by Bo-Waterside (58%). The community in which adult men considered themselves to have the highest percentage of men on their own top step was Woimah (30%) followed by Bargblor Town and Jacksonville (30% each). The community in which adult men that saw themselves as having the lowest percentage of men on the top step was Bo (2%), followed by Farmersville (3%) and Raymond’s Town (5%). In all of the communities except Bargblor Town, the lowest step was where the majority of the men stood; next was the second step, except in Farmersville where 10% of the men were divided between 4 steps.

**Figure 2: Adult males: Percentages on the ladder today**



**Figure 3: Adult Women: Percentages on the ladder today**



In three of the communities the women identified five steps, in four of the communities they identified four steps, and in the remaining two they identified three. There was some variation between

communities in terms of the percentages of women on the bottom step. Woimah identified only 5% of the women on the bottom step, while Bargblor Town identified 80% and Bo identified 75%. The other six communities put women at either 40% or 50%. The community that identified the highest percentage of women at the top step is Raymond's Town (25%); the others had between 4% and 10% of women. The largest single steps occupied by women are the bottom steps in all the communities except Woimah, which put 85% of women on step two.

#### *5.4 Social groups becoming more differentiated*

It is important to consider the ways that social differentiation is occurring overtime, for example whether there is an emerging middle class, and also whether the people consider themselves to be moving up or down in power in rights in the last ten years. Thus, the participants were asked how the ladders of today compared to ladders that would have been prepared ten years ago. Comparing the percentages of people on each step of the ladder today versus ten years ago, we can see on average the percentage of men and women on the lowest steps is decreasing, and on average the percentage of people in the middle class is increasing. According to the men, in all of the communities except Farmersville, Jacksonville and Raymond's Town, there are more people in the middle steps today than there were 10 years ago.

In the other communities, excluding Matadi, the men perceived these middle steps to be occupied by those who had moved up the ladder. Because all groups reported that being on step one was undesirable, we can say that most respondents believed life to have improved for a significant percentage of the male population in the last ten years, though not all do. In Matadi, participants only reported a slight increase (10%) in the number of people who had moved down on the ladder; here there was also a significant decrease (from 25% to 10%) in those who occupied the top step. Another significant decrease in the number of people in the top step was found in Farmersville, where 30% made up the top two (of five) steps of the population 10 years ago, and where today only 6% are in the top two steps.

In four of the communities – Bargblor town, Bo-Waterside, Buchanan and Harbel, adult male participants considered there to be fewer men on the bottom step today than there were ten years ago; in Woimah they considered there to be an equal number though there were more men from the previously top step who had even more power today as compared to ten years ago. In five of the communities, male participants considered there to be more men on the bottom step today as compared to ten years ago. This change was particularly drastic in Farmersville (from 50% to 90%) and Raymond's Town (from 40% to 85%). In four of the communities – Farmersville, Jacksonville, Raymond's Town and Woimah – there are fewer men on the middle steps than there were ten years ago. The top steps in each community, whether they are from a ladder of five, four or three steps, increased in every community (or were newly created) except Farmersville, Matadi, and Raymond's Town.

The adult males identified on average 3.56 steps today and 3 steps ten years ago. The adult males in only two communities – Bo and Woimah – identified new steps; these were placed on the top of the ladder, indicating a larger difference between the extreme levels of power within the communities. Bo males considered there to be only one step – a step of men with very little power – 10 years ago. Woimah residents identified two steps that the men were equally divided into, but which today has a new step of those with more power than anybody had ten years ago, which 30% of residents now have who moved from what is now the middle step. On average, the adult males identify that 60.7% of males in their community are on the bottom step and 11.4% are on the top step. Ten years ago the figures are on average similar: 59.3% were on the bottom step and 9.1% were on the top step. Thus we see more movement from the top step downward than we do from the bottom step upward, though there was still slight movement upward. Thus we can see that there has not been much growth among the middle steps of power on average; however, in individual communities there have been significant changes. The biggest growth among the middle steps is found in Bargblor Town (from 10% to 40%), Bo (where three new steps were formed, the two middle making up 40%). The biggest decreases in the middle step is found in

Farmersville (from 50% to 7%) where many people fell down, Woimah (from 50% to 20%) where many people moved up and Raymond's Town (from 35% to 10%) where many people moved down. Buchanan, Harbel, Jacksonville and Matadi only had 5-10% fluctuations in the percentages of men in the middle steps.

**Table 13: Empowerment since 2000**

|               |             | Bar- Town   |     | Bo           |      | Buchanan     |      | F-ville      |      | Harbel       |      | J-ville      |      | Matadi     |      | R-town      |      | Woimah      |     |
|---------------|-------------|-------------|-----|--------------|------|--------------|------|--------------|------|--------------|------|--------------|------|------------|------|-------------|------|-------------|-----|
| <b>Male</b>   | <b>Mean</b> | 1.1         | 1.3 | 1.06         | 1.39 | 1.48         | 2.3  | 1.25         | 1.8  | 1.63         | 2.25 | 1.52         | 1.95 | 3.2        | 2.1  | 2           | 1.75 | 1.2         | 2.1 |
|               | <b>EI</b>   | <b>-0.2</b> |     | <b>-0.33</b> |      | <b>-0.82</b> |      | <b>-0.55</b> |      | <b>-0.62</b> |      | <b>-0.43</b> |      | <b>1.1</b> |      | <b>0.25</b> |      | <b>-0.9</b> |     |
| <b>Female</b> | <b>Mean</b> | 1.2         | 1.8 | 1            | 1.56 | 1.22         | 1.21 | 2.3          | 1.27 | 1.3          | 1.5  | 1.7          | 1.7  | 2.15       | 1.75 | 1.85        | 1.2  | 1.5         | 1.8 |
|               | <b>EI</b>   | <b>-0.6</b> |     | <b>-0.56</b> |      | <b>0.01</b>  |      | <b>1.03</b>  |      | <b>-0.2</b>  |      | <b>0</b>     |      | <b>0.4</b> |      | <b>0.65</b> |      | <b>-0.3</b> |     |

Male average: -0.28 (less empowered)  
 Female average: +0.05 (more empowered)

*5.5 Social status by gender (male vs. females today)*

Today, on average women consider themselves to have more women on the higher steps of the ladder than men consider themselves to have men on the top steps of the ladder. More specifically, in all of the communities except Bargblor Town and Bo-Waterside, there is a higher percentage of men in the lowest step than there are women. In Jacksonville men and women make up equal percentages of the bottom step (50% each), but in the other communities there are from 20% to 45% more males than females on the bottom step. Adult men in Farmersville consider nearly all of their men (90%) in the community to occupy the lowest step of the ladder, while women consider themselves to have only 50% on the lowest step. The most significant difference between men and women is in Woimah where only 5% of females are on the bottom step while 50% of males are on the bottom step.

On average, women consider themselves to have a higher percentage on the top step of their own ladder than men consider themselves to have on the top step of their own ladder, in five of the nine communities the women identified more people on their top step than men did on their top steps – comparing this becomes slightly complicated given the participants identified different numbers of steps. In Bargblor Town, Bo-Waterside, Matadi, and Raymond’s Town, male and female participants identified the same number of steps as one another, and only in Bargblor Town did the males have a higher percentage of people on their top step. In the other communities, if we compare the male and female highest steps with one another, we see that in Buchanan and Farmersville, the women have higher percentages while in Harbel, Jacksonville and Woimah, men have the higher percentages. In Harbel, however, where women identified five steps while the men only identified three. If we combine the two top steps, then there are more women than men on the highest steps of the ladder. Similarly in Jacksonville, where women also identified five steps while men only identified three, if we combine the women’s top two steps then they have only 5% less on the top steps than men do on their own top step. In Woimah and Bargblor Town there are many more men than women with the highest amounts of power, indicating that in these communities – the two most isolated and rural – women are more limited in the amount of power they can have, while many more women can have power in the other communities. In the other communities, women see themselves as having more power than the men consider themselves to.

We can also see that women tend to view themselves as having more social differentiation than the men do – they identify an average of 4.1 steps on the ladder versus the males’ 3.56 steps.

### *5.6 Discussion: Power gains larger among women*

Having looked at the data in a number of different ways, there are a few major findings to highlight and explain. Among all the communities, there was a general movement of males and females upwards from the bottom step towards the middle steps. On average, the adult females consider the highest step of their ladder to be made up of 9.3% of the population, and the bottom step to be made up of 47.8% of the population. Ten years ago there were on average nearly the same percentage of women (10.1%) at the top, but many more women on the bottom (68.4%). This indicates that among females, there is on average a growing middle group moving from the bottom step, and not many people who are at the top falling down.

There are, however, variations between communities. There were fewer women in the bottom step today compared to ten years ago in seven of the nine communities. The two in which there are presently more women at the bottom step than there were ten years ago are Matadi (from 10% to 40%) and Raymond's Town (from 25% to 50%).

Another variation is that there was an increase in the percent of people among the middle steps in all communities except Raymond Town (explained below). Those on the highest steps of the ladder, whether situated within a ladder with three, four or five steps, increased in percentage or were an entirely new step in all communities except Matadi; there were equal percentage of those on the top step today as compared to ten years ago in Harbel and Raymond's Town.

Compared to the males, there is substantially more movement upwards among the women. This indicates that women perceive themselves to have much more power today than they did 10 years ago, while men perceive themselves to have only slightly more. The most substantial movements from the bottom step upwards among the women was found in Woimah.

Ten years ago there were less drastic differences between the percentage of men and women on the bottom step. If four of the communities – Bargblor Town, Farmersville, Jacksonville and Woimah – there was a higher percentage of women (10% higher in Bargblor Town; 30% higher in the others) in the bottom step than men; in Bo, Buchanan and Harbel the figures are nearly equal; in Matadi and Raymond's Town there was a higher percentage of men than women on the lowest step – in Matadi this figure is most drastic: 40% more men than women on the lowest step; in Raymond's Town there were 15% more men than women on the lowest step. Examining the top step of the ladder, we see that Bo-Waterside and Bargblor Town had nearly equal numbers of men and women at the top step (though in Bargblor, the men identified a middle step that the women didn't), and that Farmersville had a much higher percentage of men on the top step (10% on step five; 20% on step four) than women (women did not identify these steps, but even on their own designated top step they identified just 5% of women). Woimah also had a higher percentage on the top step (50% against the women's 20%). Only in Matadi, Harbel and Jacksonville did women have more people at the top step, (25% more, 15% more and 2% more, respectively). In Raymond's Town, men and women had equal percentages of people on top, though the women had more people in the middle step.

In the five communities where we saw a general trend of more women becoming more powerful, we can identify a few features that may have contributed to this movement. First, as many respondents pointed out, ten years ago women tended not to engage in business to the extent that they do today. It is often found, in this study and in others, that women did much of the business during the war because of the danger (of being abducted to fight, or killed because of suspected ties to enemy factions) that their husbands would be in if they ventured too far from home. While ten years ago would have been well into the years that women would have been doing business, it was still relatively unsafe for anybody to move around, so there was an absolutely limit to how much business a woman could do. Since the war is over, women have continued doing business and are thus relatively more economically powerful in that respect. Men, on the other hand, do not necessarily have any new power as a result of the war years, which could explain their relatively low increase in power over time, but still an increase because the reality is that they have more power in the sense that at least they can now move around freely.

Another factor that may explain the increasing power of women in these five communities is that they have been reached by sensitization campaigns. Even Woimah, which is very isolated and difficult to

access, has had a relatively high amount of NGO activity. Respondents in all of these communities were knowledgeable about women's rights and child rights; some were aware of specific laws that had been passed to benefit women particularly. At the same time, there are no sensitization campaigns that focus on men; men are often portrayed as the gender that rapes, abuses and treats his wife as a possession. Considering the men are comparing their lives today with ten years ago, during war and having few economic opportunities, and still not seeing much improvement in their lives, it is important to ask why. It is entirely possible that with all the attention to women's rights – often enforced to the perceived detriment of the man's, they are feeling, as one man put it, 'ignored'. This feeling was reported in many of the male focus groups, and might help explain why adult men are the unhappiest group in Liberia, yet were relatively happy in two of the communities that we've identified as experiencing relatively less social change in the last ten years: Bargblor Town and Raymond's Town.

Having considered why it might be that more women are gaining power in certain communities, it is important to examine the communities in which they are not. Bo and Bargblor Town, as discussed in a previous section, have strong cultural obstacles to this type of social change. Bo-Waterside is predominantly Muslim and, as a minority in Liberia the group tends to hold strongly to its seemingly threatened presence in the country. Bargblor Town is not only extremely isolated still today, but very significantly the community was able to flee Liberia to Cote d'Ivoire together, and maintain their community practices and relationships, despite a totally new environment. The other two communities where women's power was not increased were Matadi and Raymond's Town, where during the war did not face the same safety concerns in terms of moving around as they did elsewhere. Thus, we see that in these two communities, both men and women have less power today than they did during the war years, whereas in the other communities there were major increases in the power that women had as compared to men. Central Monrovia was generally the safest place to flee within the country because it experienced the least amount of destruction, though there were of course major battles in 1992, 1996 and 2003, and sporadic violence throughout the years of active fighting. Raymond's Town was part of Charles Taylor's stronghold and, as focus group participants explained and has been documented elsewhere, benefited economically from his years as a warlord and continuing throughout his presidency, so the region was largely protected from much of the violence that destroyed many other villages and forced its inhabitants to flee.

### *5.7 The family*

There were some differences between communities regarding the family structure of those who are seen to be more powerful and less powerful. Most basically – larger families are viewed as less desirable in the more developed areas whereas in the lesser developed areas, larger families are to be respected and expected of those who have the ability to support so many dependants. In the more developed communities, people at the bottom were reported to have big families and many children – more than twelve in a house. In rural communities, though, more children was not necessarily a quality of those in the bottom; in fact in Woimah and Bargblor town, having many children and additional dependants was a characteristic of somebody at the top. In Raymond's Town, the women saw those at the top step as having many family members living in their house – more than those on the bottom step, mainly because 'people can bring their children to them to help them'; not necessarily because they have had large families. This goes along with the finding that in the less developed areas, there are significant pressures upon those who have more power and money need to help those below them. In these less-developed communities, it is this generosity that keeps them 'up', while in the more developed communities, those at the top tend to be less generous and are viewed by those below as 'selfish'. In Matadi, the men specifically noted that those at the top had fewer children, but more dependants, but that this was not necessarily a desirable situation to be in.

**A Closed Culture:**  
***How wartime experiences influence post-war perceptions of women's rights***  
*Written by S. Benedict Dossen*

One thing that stood out clear between the groups in Bargblor Town (Grand Gedeh County) and Bo-Waterside (Grand Cape Mount County) was their tendency to stick to their culture and perpetuate their traditional way of life. The ideology, concept, value or practice of women's rights, gender equality and child rights seemed to be factors with centrifugal potentialities that affected the people's association with/acceptance of systems (people, agencies, or believes) that promoted these values and objected to their traditional values. This was exemplified in the people of Bo Waterside showed strong interest and respect for their traditional/bush (Sande and Poro) school systems, and the people of Bargblor Town reverence for traditional mask dancers (also called "country devil").

For Bo Waterside, the men complained that they were being measured with the wives a lot. Women were given so much more attention and power (in terms of organization advocating for their rights and promoting their well being) than the men. They seemed to perceive this practice as promoting/instigating a rivalry between them and the women; which was considered as an affront to their masculinity. They could hardly see why it was so significant to be in agreement with their wives for having sex or negotiating on the number of children they wanted to have. For most of them, this was a trivial issue for two people's consent. For the others who acknowledged the importance of communicating with their wives, they still felt that they should be in absolute control of everything pertaining to their family, which makes the women second and, not equal. An old man said that he mostly abhors the fact that he has endure the "disrespect" of his wife visiting her friends without his approval or not being home upon his arrival from the farm. Another one said that it irritates him to be told that he cannot punish (beat) his wife or chastise his son as he pleases because people every time talk about women rights, child rights and abuse. For him these "things" are destroying their culture and taking their wives and children away.

The issue of gender equality also seemed to be a very strong value for the men of Bargblor Town to accept and/or practice. Of all the other communities/counties where people appeared, if not comfortable but tolerant in expressing their views and emotions about the policies/laws put in place for women's protection; Bargblor town was the one place where the men uttered strong and obvious dissatisfaction and resentment for the level of attention paid towards women's protection. As they spoke, they demonstrated strong non verbal actions (such as banging the table, claspng their fingers, hissing their teeth or frowning their faces on issues they disagreed with) which complemented their verbal expressions. They could not accept the idea or practice of having women equal to them when in fact they felt that the idea/practice was directly contrary to what they considered their normal or traditional way of life. For example, one man said, "I hate the fact that we [men] cannot be allowed to 'rape' women again." As astonishing as this was to me and the reporter, the entire room appeared calm as if in affirmation. The man continued but with some manners of euphemism, "before we were allowed to 'show the very young girls the light [take their virginity]'. And if there were any mistakes [injuries] done in the process, we only had to pay for the medications or gave the family some money as compensation." It was obvious in the room that, for this man and all the other men, this was normal and he/they wanted things to always be same. "It hurts me when we cannot have our [manly] ways" said another

man. “It’s like we’re in fear when ever want to do something (dominate their wives)”, he continued. “Before, women were our properties.” Interestingly, the rest of the men joined in, saying a resounding “yeah men!” (This in Liberian terms was equivalent to a consensus.)

Still talking about their views and reactions to women’s participation and laws that protect them, another old man joined in and said, “before we could have sex with our wives whenever we wanted to. Our properties were our properties; we didn’t have to share if we chose not to. But now everything has changed. We are forced to share our properties with the women whether we were married before we had them or not. This is not fair at all. This is making the women frisky towards us.” Another man then narrated a story of an elderly couple. According to him the couple had seven children. One day the wife reported her husband to police for forcibly having sex with her when she did not agree. Consequently, the police had the man charged, detained and transferred to the court which rendered a guilty verdict had the man put in prison to serve time. After the story, the expression in the room was one of repugnance and revenge toward the woman. The men could hardly conceive any justifiable reason for which a wife of seven children will report her husband for forcibly having sex with her. Some of them said that she was mean, and others said that she may have had sex earlier with another man; hence she was trying to prevent her husband from discovering the truth.

The ideology of protecting women (and even children) tended to be a crucial factor affecting the relationship between men and women. Men tried to use what little power they had the best way possible to still show/prove their masculinity, in other words to threaten women or remind them of their feminine inferiority. For instance, upon our arrival in the town, we were greeted by many men. They came from all corners and walked right up to us and took seats. Surprisingly, there wasn’t one woman who could come to us. The few women who we saw were all standing a little distance away, not daring to come closer—as if there was an invisible danger sign (that only the town’s people could read) somewhere near us and all the other men.

### **The role of migration:**

One factor which I observed to be crucial and may have influenced the behavior of the men of these two communities is that the women of the towns generally did not have the opportunity to play a more leading role as the sole bread winners of their families during the war. As for the other villages where the people remained in their communities during the war and where the women had to assume more leadership roles in providing for their families while men were being targeted, these two villages had a somehow different story. The men could maintain their leading role for women as compared to other communities. Mass migration seemed to play an important role. For example, the people of Bargblor Town migrated to Ivory Coast for refuge during the war. They maintained their families and their way while in Ivory Coast. Thus, upon returning to the Liberia they went right back to their village and their normal way of life. This is similar for people of Bo water side where many of them had the opportunity to travel to the Sierra Leone easily (due to the fact that they live the border). They still practice their old way of life while in Sierra Leone. Interestingly, these two groups of people claimed to have received more information and encouragement on the values of gender equality and new laws about women’s protection in Liberia, especially after the war. Therefore, they were very keen on practicing their normal culture and frustrated about the level of changes which they have to adapt to. This also shows how strong they were about the sending of their children to the bush schools (Poro and Sande). They believe that their children can learn their way of live and perpetuate it, but with the

proliferation and preference for formal school for which more of women's rights are articulated for, it looks like a serious challenge for them.

Now for them, accepting the new practice and ideology is more difficult because they have for a long time enjoyed practicing their "normal behavior". At the same time, however, they seemed to be hit more than the others in the aftermath of the war. In other villages surveyed, the communities experienced women as leaders or bread winners during the war, when men were targeted more often than not. Therefore, after the war, there was less difficulty in adapting to women's increasingly leading roles throughout Liberia. Thus, after the war, these communities were confronted with either allowing the women to continue playing a more leading role or go back to their "old" way of life when the women mostly stayed at home with children. The latter was not a viable option because many men benefited from women's empowering role during the war years, so they saw the benefit in letting the women continue. Some men (in the focus groups) thought that it was important to note that their behavior (hiding from the rebels) during the war was mere subscription to the first law of nature – self preservation. They said it was a time when they could not do anything to change the situation; they had to hide in order to live [otherwise, they would never have allowed the women to do all that they did]. Better still, some women, having realized their potential (as the war presented an opportunity to release more of their functionalities), continue moving forward. For example, people of Woimah and Zorzor (Lofa County) confirmed that women were less involved in business before the war, but during the war they had to make business to help sustain their family and so after, they are more involved. Other women had to move about looking for jobs (mainly selling for other people) to earn money. After the war these women had some experiences that they tend to put to use. Unfortunately, the people of Bargblor Town and Bo Waterside may not have completely had the opportunity to learn a new way of life (allowing women to lead more). Maybe if they had more of the chance to see women keep up the family during the war, the level of resentment for equality and women's rights would be less.

## 6. Major findings – Youth

### 6.1 *All in a day*

In the youth focus groups only, a module was designed in order to find out how male and female youth typically spent their days, and how they perceived the opposite sex to spend their days. Three participants in each group were asked to go through their days, hour by hour, and fill in a color-coded chart according to what they did. Their days were divided into relaxation, school/studying, working for income, or working around the home. After three volunteers described their day, the moderator asked the group to discuss how the opposite sex would typically spend their day. Once the group came to an agreement, the moderator filled in a fourth column with the corresponding colors. Then, the group was asked to discuss the differences in young male and females' days. In analyzing this data, it must be considered that the sample size for each community was necessarily quite small ( $n=3$ ), since the activity was time-consuming, and it also must be considered that the age of respondents can certainly affect how a young person spends his or her day. Therefore, comparisons between communities are difficult and the data collected in this study did not indicate any trends based on the community features that have been considered throughout this analysis. To analyze this question, it is more useful to consider each group's responses independently to see how they view themselves, and how they view the opposite sex within a single community.

On average, young men spend most of their day working for income (6.25 hours), and the least of their time doing domestic work (1.72 hours). Young men in Harbel and Bargblor Town work the most; young men in Buchanan and Bo work the least. Young men in Matadi, Jacksonville, Harbel and Woimah engage in more domestic work; young men in Bo, Farmersville and Buchanan engage in the least. Young men in Matadi, Bo, Bargblor Town and Woimah spend the most time relaxing, while residents of Jacksonville and Farmersville relax the least.

On average, women spend most of their time relaxing and less time in school or work. They spend significantly more time engaged in domestic work (4.2 hours) than men (1.72 hours). Young women spend the most time relaxing in Matadi, Bo and Buchanan; they spend the least time relaxing in Bargblor Town, Jacksonville and Woimah. They spend the most time engaged in domestic work in Jacksonville, Matadi and Farmersville, and the least time in housework in Bo, Harbel and Raymond's Town.

Based on this data, we cannot see any trends based on level of development or any other features. Again, this is likely due to the small sample size, but it is certainly clear that women, on average, spend more time engaged in domestic duties than males.

*Table 15: Time use of young males according to young males*

| <b>MEN actual</b> | <b>barg</b> | <b>bo</b> | <b>buch</b> | <b>farm</b> | <b>harb</b> | <b>jack</b> | <b>mat</b> | <b>ray</b> | <b>Woimah</b> | <b>AVG</b>   |
|-------------------|-------------|-----------|-------------|-------------|-------------|-------------|------------|------------|---------------|--------------|
| Relaxing          | 5.67        | 6.00      | 6.33        | 2.67        | 4.33        | 2.25        | 6.50       | 4.67       | 5.50          | <b>4.88</b>  |
| Schooling         | 0.00        | 4.00      | 7.17        | 5.00        | 1.00        | 4.25        | 2.13       | 0.00       | 3.67          | <b>3.02</b>  |
| Working           | 10.33       | 3.00      | 1.00        | 5.67        | 12.33       | 8.25        | 5.33       | 6.33       | 4.00          | <b>6.25</b>  |
| Domestic          | 1.67        | 1.00      | 1.50        | 1.33        | 2.00        | 2.00        | 2.33       | 1.67       | 2.00          | <b>1.72</b>  |
| HRS TOT           | 17.67       | 14.00     | 16.00       | 14.67       | 19.67       | 16.75       | 16.29      | 12.67      | 15.17         | <b>15.88</b> |

*Table 16: Time use of young females according to young females*

| <b>WOMEN actual</b> | <b>barg</b> | <b>bo</b> | <b>buch</b> | <b>farm</b> | <b>harb</b> | <b>jack</b> | <b>mat</b> | <b>ray</b> | <b>Woimah</b> | <b>AVG</b>   |
|---------------------|-------------|-----------|-------------|-------------|-------------|-------------|------------|------------|---------------|--------------|
|                     |             |           |             |             |             |             |            |            |               |              |
| Relaxing            | 2.00        | 7.00      | 6.67        | 5.00        | 4.33        | 2.17        | 12.00      | 4.33       | 3.00          | <b>5.17</b>  |
| Schooling           | 2.33        | 3.00      | 4.33        | 7.00        | 7.00        | 3.00        | 3.33       | 0.00       | 2.67          | <b>3.63</b>  |
| Working             | 6.83        | 4.67      | 2.33        | 0.00        | 4.33        | 0.83        | 0.00       | 10.33      | 7.33          | <b>4.07</b>  |
| Domestic            | 3.83        | 2.00      | 3.33        | 5.00        | 3.33        | 8.00        | 5.33       | 3.33       | 3.67          | <b>4.20</b>  |
| HRS TOT             | 15.00       | 16.67     | 16.67       | 17.00       | 19.00       | 14.00       | 20.67      | 18.00      | 16.67         | <b>17.07</b> |

## 6.2 Youth and gender

It is particularly useful to consider how each gender perceives the other to spend his/her day and compare it with how the day is actually spent. On average, young women assume that young men are relaxing more than the young men actually are relaxing. Similarly, young men assume young women are relaxing more than they actually are. That both genders perceive themselves to be relaxing less than the opposite gender indicates first, a lack of awareness surrounding the actual day-to-day of others, and also that they see themselves to be more disadvantaged than the other gender. .

Young males assume that young women are relaxing more than they actually are, that they are in school less than they actually are, work less than they actually do, and engage in less domestic work than they actually do.

**Table 17: Difference between assumed male time use and actual male time use**

| Differences | Woimah | bo   | buchanan | farm | harbel | jacks | matadi | raymond's | bargblor | avg  |
|-------------|--------|------|----------|------|--------|-------|--------|-----------|----------|------|
| Relaxing    | 1.50   | 4.00 | 3.67     | 5.33 | 2.33   | 4.75  | 2.50   | 0.33      | 2.33     | 0.94 |
| Schooling   | 3.67   | 2.00 | 7.17     | 1.00 | 1.00   | 4.25  | 3.88   | 0.00      | 0.00     | 1.54 |
| Working     | 8.00   | 0.00 | 5.00     | 5.67 | 5.67   | 0.25  | 5.33   | 2.33      | 2.33     | 1.28 |
| Domestic    | 1.00   | 9.00 | 1.50     | 0.33 | 1.00   | 0.50  | 1.67   | 0.33      | 1.67     | 0.11 |
| Hrs total   | 1.83   | 3.00 | 3        | 0.33 | 1.33   | 0.25  | 2.71   | 2.33      | 1.67     | 0.80 |

\*red figures indicate assumed is less than actual

**Table 18: Difference between assumed female time use and actual female time use**

| differences | Woimah | bo   | buchanan | farm | harbel | jacks | matadi | raymond's | bargblor | avg  |
|-------------|--------|------|----------|------|--------|-------|--------|-----------|----------|------|
| Relaxing    | 0.50   | 5.50 | 4.33     | 2.33 | 1.67   | 5.75  | 5.83   | 1.67      | 0.33     | 0.98 |
| Schooling   | 3.67   | 2.00 | 1.33     | 2.00 | 1.00   | 4.25  | 2.13   | 0.00      | 0.00     | 2.20 |
| Working     | 4.00   | 1.00 | 2.50     | 2.67 | 3.33   | 8.25  | 0.00   | 1.33      | 10.33    | 0.37 |
| Domestic    | 1.00   | 5.50 | 2.50     | 0.67 | 3.00   | 5.00  | 0.00   | 6.33      | 10.33    | 2.61 |
| Hrs total   | 1.83   | 3.00 | 2        | 1.67 | 0.33   | 1.75  | 3.71   | 3.33      | 0.33     | 1.02 |

The time use charts are especially useful because they allow us to see a single group's perception about their own day and the day of the opposite sex can vary throughout communities. The males, on average, see themselves as relaxing one hour less per day than females, going to school two hours more per day than females, working one half hour more than females, and doing two and a half hours less domestic work than females. On average, the women see themselves to have strikingly similar schedules to young males. They see themselves as relaxing slightly more (.18 hours) than males, going to school slightly less (.5 hours), and working and doing domestic work for nearly the same amount of time as men.

### *6.3 The importance of education*

While all youth expressed that getting an education was important, those in more developed areas had more specific reasons for their responses. There were no significant differences between young men and young women concerning attitudes to education. One young woman in Harbel explained that, 'It is good to go to school because [if you do not] go far up in school, you will suffer. You will not have good work to do in the future'.

The youth males in Jacksonville talked in depth about how improved their lives had become as a result of the new university in the area. What was previously a technical college is now a university which attracts people from elsewhere in the country; it also enables locals to stay in Maryland instead of moving to Monrovia. A significant challenge for the youth of Jacksonville was finding a way to move to Monrovia to attend college. This would involve leaving the family and community base that many youth rely on for day-to-day survival. Further, the journey to Monrovia itself is expensive, and arriving in a city without contacts is risky. Having a university nearby was a significant improvement in the opportunities for the youth of Maryland County: the decision to enter higher education was no longer a choice between family and economic opportunities.

The major concern for the youth was how to pay for school. In nearly every case, the reason that a young person did not finish school, whatever level, was because of financial constraints. Most of the youth who were out of school expressed interest in going back, as long as they had the financial support to do so. In the rural areas, there was less drive to go back to school than in the urban areas – in the rural areas people generally had livelihoods that were sustaining them; therefore, an education would not necessarily help them more. This was particularly evident in Raymond's Town, where the youth saw the importance of education, but were happy with their current employment and thus did not have a strong drive to leave what they were doing to go back to school.

**“Making it” from the perspective of an young Matadi Market-Woman**  
*Interview conducted and transcribed by Mrs. Sondah Geepea-Wilson*

“I was in senior high (10<sup>th</sup> grade) student when I dropped out of school in 2001 because of pregnancy. My parents were in Ghana at that time and I had to take care of myself. The boy who impregnated me said that I should abort the child and I refused. Because of this, he abandoned me and I had to go through the struggle alone.

My parents returned in 2004 and even their presence did not change anything. I continue supporting myself and my daughter. I explained my problem to a friend who gave me US\$100.00 (One Hundred United States Dollars) with which I started charcoal business. I used to go out of town and buy the coal. I started selling in the day and go to school at night. I continued this until I graduated from the AGM night school in 2007.

After high school I didn't go to school because of money business. I then swapped from coal market to selling of finger foods (fried plantain, acherkel [[grinded cassava meal]]). I later took loan from a community yearly savings club through a recommendation by a friend. The club gave me L\$3,000.00 (Three Thousand Liberian Dollars) which I added to my business money. I was not keeping any money. I use to add the profit to the market to make it big. And my market money was used to buy food in our house too. This made it impossible for me to save.

In 2008 when I was 23, I wrote University of Liberia entrance exam and was successful.

A friend gave me US\$170.00 (one hundred seventy United States Dollars) which I used to continue my business. I started selling farina (gari). I use to go out of town and bring the gari and sell by bucket. I also used to bring other good too.

Even though things have been difficult for me, if I were a young man, it would be more difficult. An example is my father who is not working. He does not feed his family, and they have no respect for him. The children are now the bread-winners. Like my business, it can help feed the house.

My experience has taught me stay away from having a boyfriend. I don't want to have a child out of marriage. I explain this to someone my friends and the little one. I advise them to take time in life - how to get around males and get into relationships. No one can advise me now because I did not listen when my parents used to tell me. I tell my daughter not to follow my mistake.

When I have money in time to come, I will look back at where I came from. I will buy land, build a house, educate my children, etc. I will inform my husband about my plans to take care of where I come from and own a land, or a house and if he does not agree, I will try to make him understand but if he refuses, I will go ahead with my plan because I know it is good and I know where I am coming from – my struggle, etc. The women's right law and property rights law will back me if he does not agree to support my plan.

Even if I have a good job, I will still do my business because I know that business-will I will never lack.

The big, big, people out there must advocate and help the youth so that job opportunities must be provided to help with their school. And business without backing is nothing. Loan opportunities will help. I don't have a bank account but I save L\$200.00 (two hundred Liberian Dollars) monthly in the savings club. I wish to be prosperous in my small business and progress in school so that people can see me and say “this girl came from the scratch and here is she today.”

## 7. Conclusion

### 7.1 Findings

With this wealth of data a few of the most significant findings should be reiterated. This study of gender and poverty in Liberia has revealed that, first, women are indeed gaining power in public life. They are able to hold leadership positions, get jobs, engage in business, join savings clubs, have their own money, make their own decisions, go to school and are given equal rights. Many of these changes have occurred within the last ten years. At the same time, however, women are still subordinated within marriages, despite their ability to take care of the entire family themselves in many cases. They are often the more responsible partner, and are considered to be better at managing money; however, when it comes to making decisions in this regard, they often must get the approval of their husbands. This is a major obstacle to the potential economic viability of many women in relationships in which their husbands do not agree with their plans. Another major finding concerns the differences between lesser developed and more developed areas of Liberia. In lesser developed areas, traditions are more strongly maintained that can be detrimental to women's equality. At the same time, they are aware that moves are being made to try to empower women; this is sometimes met with disdain from males in these communities. From their perspective, women are getting 'all the attention' when they feel that they did not do anything wrong. Such sentiments are also found in urban areas, though people there, especially young people, tend to understand why it is that women should be given more freedoms and have a particular struggle to fight with respect to being empowered. Third, we find that financial accumulation is not so straightforward in Liberia: in many cases, excessive wealth is looked down upon and, especially if a wealthy person does not share, then he or she is effectively outcast from the community. At the same time, people want to accumulate money in order to better themselves. The pressures that people are faced with in this regard are significant and have a major effect on the economic decisions people make, particularly with regards to savings. Fourth, we find that young people strongly value education, but are disappointed by the lack of jobs available to them despite their hard work in school. Finally, it was found that ethnicity is not a major factor in economic decisions; in every community surveyed, whether homogenous or heterogeneous, there were no indications that one would not do business with someone of another ethnic group, nor that one ethnic group was more privileged than another with respect to certain economic opportunities.

### 7.2 Policy recommendations

Based on this research, we can make the following recommendations to government and civil society:

- The concept of women's 'empowerment' needs to be expanded to include both the public and domestic spheres.
- Initiatives that promote gender equality should give more attention to the needs of men, too.
- Everybody works, but often they do odd-jobs that are unreliable and do not contribute to the local economy in the long-term. Assisting in the start-up of cooperatives can benefit entire communities.
- Community-based projects are more likely to be embraced, carried out and sustained by populations than out-of-community or migrant/wage labor.

- Everywhere, people think that improved roads are a critical first step in improving the livelihoods of those living in rural areas. They would farm more if there were roads to get their goods out more quickly (before it spoils).
- Access to education is important, but without jobs to absorb graduates, young people are increasingly discouraged, disappointed. Job creation must be addressed at the local-level to see what types of industries would actually work given the different features of each community.
- Opportunities for skilled and semi-skilled workers should be created in their communities to prevent migration of all skilled workers to the cities.
- Lending programs that require people to save their money in bank accounts for specific purposes (ie a fund for their child's college, immediate re-investment into business) will enable entrepreneurs to accumulate money/assets without having the pressure of sharing it with others. This is especially relevant for women, who are under pressure to give money to their husbands.
- Legislation and law enforcement can induce people into acting in a certain way, but more needs to be done to help them understand *why* such legislation is important. Human rights interventions, especially regarding women's rights, FGM and child-rights, must endeavor to be culturally sensitive and locally-run.

## Appendix – Tools Used for Study

### Activity 1. Community Questionnaire

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#### Purpose

To provide background information about the community; and  
To identify community level factors that may contribute to gender differences and changing gender norms in economic decision-making and access to opportunities.

#### *Selection of Informants*

Identify two or three local key informants who are very knowledgeable about the community. It would be useful to include informants of both sexes because some questions probe into women's and men's specific local experiences.

The informants might be a community leader, government official, politician, an important local employer, a business or financial leader, teacher, or healthcare worker. Relevant considerations are not only which informant is most likely to know the requested information, but also which informant is most likely to provide it in an unbiased manner. Follow-up interviews with additional informants or focus group participants should be conducted as needed to complete the questionnaire.

When providing the global team with responses to the Community Questionnaire, please also include the responses to the close-ended focus group questions from activity 2.

#### *Time Requirement*

One hour.

#### Materials Needed

Blank copies of Community Profile.

**Community identification**

Interview information

Name of interviewer: \_\_\_\_\_

Date(s) of interview: \_\_\_\_\_

Name of respondent: \_\_\_\_\_

Age, Sex, and Position in the community:

\_\_\_\_\_

Name of supervisor: \_\_\_\_\_

Signature of supervisor (indicating the Community Profile was reviewed): \_\_\_\_\_

Any comments/observations during the interview:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Community information

Name of village/neighborhood: \_\_\_\_\_

Country \_\_\_\_\_

URBAN: City: \_\_\_\_\_

Department/Province: \_\_\_\_\_

RURAL: County/District: \_\_\_\_\_

Department/Province: \_\_\_\_\_



C1.4. Roughly what share of the population is poor currently in this community?

- LESS THAN 10 PERCENT.....1
- 10 TO 20 PERCENT.....2
- 20 TO 30 PERCENT.....3
- 30 TO 40 PERCENT.....4
- 40 TO 50 PERCENT.....5
- 50 TO 60 PERCENT.....6
- 60 TO 70 PERCENT.....7
- 70 TO 80 PERCENT.....8
- 80 TO 90 PERCENT.....9
- MORE THAN 90 PERCENT.....10

Now

C1.5. What share of the community's population was poor 10 years ago?  
(please use same codes as above)

10 years ago

Have there been any major events that affected economic opportunities here over the past 10 years? Perhaps this area received a major development project? Or on the negative side, a major weather shock? [If the informants do not mention the food/fuel crisis or the global economic crisis, probe into whether these may have had local impacts.]

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**C1.8** In your view, how easy or difficult is/was it to find work with a private employer in the local area?

- VERY EASY .....1
- FAIRLY EASY .....2
- NOT SO HARD IF HELP IS AVAILABLE FROM RELATIVES/FRIENDS.....  
.....3
- NOT SO HARD IF HELP IS AVAILABLE FROM A PAID AGENT/MIDDLEMAN ...4
- SOMEWHAT DIFFICULT .....5
- VERY DIFFICULT .....6

- A. Currently
- B. 10 years ago

Why? Tell me about the most important employers in the private sector. How have private sector employment opportunities changed compared to 10 years ago?

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**C1.9.** What is the average daily wage of an unskilled adult male worker in this village/neighborhood? How much was this wage ten years ago?

A. Currently? \_\_\_\_\_

B. 10 years ago? \_\_\_\_\_

**C1.10.** What is the average daily wage of an unskilled adult female worker in this village/neighborhood? How much was this wage ten years ago?

A. Currently? \_\_\_\_\_

B. 10 years ago? \_\_\_\_\_

**C1.11.** In your view, how easy or difficult is/was it to find work with the government in the local area?

VERY EASY .....1

FAIRLY EASY .....2

NOT SO HARD IF HELP IS AVAILABLE FROM RELATIVES/FRIENDS.....

.....3

NOT SO HARD IF HELP IS AVAILABLE FROM A PAID AGENT/MIDDLEMAN ...4

SOMEWHAT DIFFICULT .....5

VERY DIFFICULT .....6

A. Currently

B. 10 years ago

Why? What are the main government jobs available to people in this area? How have government employment opportunities changed compared to 10 years ago?

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Are there public works projects here that hire many local people? Do women work in any of these jobs?

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**Part 2. Services and Information Access Information**

C2.1. Does this community have any of the following facilities today? And did it have any of these facilities ten years ago?

| Facility                               | A. Have Currently?    | B. Had 10 years ago?  |
|--|-----------------------|-----------------------|
|  | YES.....1<br>NO.....2 | YES.....1<br>NO.....2 |
| i. A public preschool                  |                       |                       |
| ii. Primary school                     |                       |                       |
| iii. Lower secondary school            |                       |                       |
| iv. Upper secondary school             |                       |                       |
| v. Bus terminal or train station       |                       |                       |
| vi. Church/Mosque/Temple               |                       |                       |
| vii. Public library                    |                       |                       |
| viii. Post Office                      |                       |                       |
| ix. Health Clinic                      |                       |                       |
| x. Job training or vocational programs |                       |                       |

C2.2. What percentage of secondary-school-age children attend public secondary schools?

- ALL CHILDREN ..... 1
- MOST CHILDREN ..... 2
- ABOUT HALF OF THE CHILDREN ..... 3
- LESS THAN HALF.....4
- VERY FEW/NONE.....5

C2.3. What share of the community has these services?

|                            | The entire community [1] | Most of the community [2] | About half of the community [3] | Less than half/very few [4] | No one in the community [5] |
|----------------------------|--------------------------|---------------------------|---------------------------------|-----------------------------|-----------------------------|
| a) Electricity?            |                          |                           |                                 |                             |                             |
| b) Pipe-born water?        |                          |                           |                                 |                             |                             |
| c) Public standpipes?      |                          |                           |                                 |                             |                             |
| d) A public sewage system? |                          |                           |                                 |                             |                             |

C2.4 Currently, the electricity service is:

- VERY GOOD ..... 1
  - GOOD ..... 2
  - AVERAGE..... 3
  - POOR..... 4
  - VERY POOR..... 5
- 

C2.5. Currently, the potable water service is:

- VERY GOOD ..... 1
  - GOOD ..... 2
  - AVERAGE..... 3
  - POOR..... 4
  - VERY POOR..... 5
- 

C2.6. Currently, the public sewage system is:

- VERY GOOD ..... 1
  - GOOD ..... 2
  - AVERAGE..... 3
  - POOR..... 4
  - VERY POOR..... 5
- 

C2.7. Is this community served by a public transport system?

- YES..... 1
  - NO..... 2
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If no, the walking distance to the nearest community with public transportation is:

Distance (in walking minutes) \_\_\_\_\_

Do the women in this community have any particular difficulties using any of these services?  
What gaps in services are most important for the men here?? [Probe into all major services, including healthcare and public transport]

Women: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

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Men: \_\_\_\_\_

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Are the government's local administrative services nearby? If not, how difficult are these for people to reach?

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**C2.8** Does the village/neighborhood have access to the following? And was this the case 10 years ago?

YES.....1

NO.....2

| <b>Information Source</b>        | <b>A. Currently</b> | <b>B. 10 years ago</b> |
|----------------------------------|---------------------|------------------------|
| i. Local newspaper               |                     |                        |
| ii. National newspaper           |                     |                        |
| iii. National television station |                     |                        |
| iv. National radio station       |                     |                        |
| v. Community bulletin board      |                     |                        |
| vi. Public telephones            |                     |                        |

|                                       |  |  |
|---------------------------------------|--|--|
| vii. Public place to use the internet |  |  |
|---------------------------------------|--|--|

**Part 3. Social Information**

C3.1. Do people generally get along in this community?

EVERYBODY GETS ALONG HERE VERY WELL.....1  
 MOSTLY PEOPLE GET ALONG HERE BUT SOMETIMES THERE ARE TENSIONS.....2  
 THERE ARE A LOT OF TENSIONS AND MOSTLY PEOPLE STICK TO THEMSELVES.....3

[Skip if 1 is selected:] What are some of the causes of the tensions? Has there ever been property damage, injuries, or deaths due to these tensions? [Identify forms of violence, if present, and probe into whether there may be specific groups that may often be causes of or victims of the tensions, such as male youths or certain minority groups? Also probe into whether and how women in the community may be affected by these tensions.]

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3.2 What proportion of people in this village/neighborhood contributes time or money toward common development goals, such as (RURAL: building a levy or repairing a road; URBAN: repairing a road or maintaining a community center)?

Everyone .....1  
 More than  half.....2  
 About  half.....3  
 Less than  half.....4  
 Nobody.....5

3.3. If there was a water supply problem in this community, how likely is it that people will cooperate to try to solve the problem?

Very likely .....1  
 Somewhat likely  .....2  
 Neither likely nor  unlikely.....3  
 Somewhat unlikely.....4  
 Very unlikely.....5

C3.4. In the past year, were there organized meetings of residents to discuss community issues?

YES .....1  →(If no, skip to question C3.5)  
 NO.....2

| C3.4a. If so, number of time such meetings were held | C3.4b. What percentage of village residents attended these meetings? | C3.4c. What percentage of participants were women? |
|--|--|--|
| _____  | _____  | _____  |
|  |  |  |

C3.5. Ten years ago, were there organized meetings of residents to discuss community issues?

YES .....1

NO.....2

→(If no, skip to question C3.6)

| C3.5a. If so, number of time such meetings were held<br>_____ | C3.5b. What percentage of village residents attended these meetings?<br>_____ | <b>C3.5c.</b> What percentage of participants were women? |
|---|---|---|
|   |   |   |

C3.6. What are the two most important organizations active in the community and what is their purpose? Are the members of the organizations mostly men, women or both? How does one join these groups?

| Name of Organization | Type of Group<br>(indicate code)<br>[a] | Gender<br>Composition<br>[b] | Type of<br>membership<br>[c] |
|----------------------|---|------------------------------|------------------------------|
| #1                   |   |                              |                              |
| #2                   |   |                              |                              |

| Types of Groups   | Gender Composition   | Membership Type   |
|---|--|---|
| A. Farmer/Fisherman group or cooperative<br>B. Other production group<br>C. Traders or Business Association<br>D. Professional Association<br>(doctors, teachers, veterans)<br>E. Trade Union or Labor Union<br>F. Neighborhood/ Village committee<br>G. Religious or spiritual group (e.g. church,<br>mosque, temple, informal religious group, religious<br>study group)<br>H. Political group or movement<br>I. Cultural group or association (e.g. arts, music,<br>theater, film)<br>J. Burial society or festival society<br>K. Finance, credit or savings group<br>L. Education group (e.g. parent-teacher<br>association, school committee)<br>M. Health group<br>N. Water and waste management group<br>O. Sports group<br>P. Youth group<br>Q. NGO or civic group (e.g. Rotary Club, Red<br>Cross)<br>R. Ethnic-based community group<br>S. Other groups | 1. The membership<br>includes men and<br>women<br>2. The membership is<br>mostly men<br>3. The membership is<br>mostly women | 1 Born into the group<br>2 Required to join<br>3 Invited<br>4 Voluntary choice<br>5 Other (specify)<br><br>#1 _____<br><br>#2 _____<br><br>#3 _____<br><br>#4 _____ |

C3.7. What two community groups are the most important for women in this community? (simply indicate “same as #1” or “same as #2” in first column if relevant and skip rest of columns for that group)

| Name of Organization | Type of Group (indicate code)<br>[a] | Gender Composition (indicate code)<br>[b] | Type of membership<br>[c] |
|----------------------|--------------------------------------|---|---------------------------|
| #3                   |                                      |   |                           |
| #4                   |                                      |   |                           |

3.8. Do any of the groups that you just mentioned interact on a regular basis with groups outside the community? Have any of the groups received support in the past 5 years from the government or from civic or private groups outside the community? If so, which of the four groups received this type of assistance? [Again, skip #3 or #4 if same a #1 or #2]

| Organization | Organization interacts regularly with one or more external groups?<br>Yes .....1<br>No.....2<br>[a] | Received government funds?<br>Yes .....1<br>No.....2<br>[b] | Received civic or private support from outside the community?<br>[c] |
|--------------|---|---|--|
| #1           |   |   |  |
| #2           |   |   |  |
| #3           |   |   |  |
| #4           |   |   |  |

Are there any women who play important leadership roles in this community? Who are they and what do they do?

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**Part 4. Political Information**

**C4.1.** Is/was there an elected village/neighborhood leader?

YES..... 1

NO..... 2

**A.** Currently

**B.** 10 years ago

**C4.2** Is/was there a council in the village/neighborhood?

YES..... 1

NO..... 2

**A.** Currently

**B.** 10 years ago

**C4.3.** If so, what percent of council members are/were women?

YES..... 1

NO..... 2

**A.** Currently

**B.** 10 years ago

Tell me a little bit about the local government here. Are your local politicians accessible to people and active in supporting the community?

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Do women hold any important positions in the local government?

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*Thank you for taking the time to complete these questions. Your answers are very important in informing our assessment of local factors that may be shaping men's and women's economic decision-making.*

## *Activity 2: Interview Guide for Adult Focus Group Discussion*

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### Special Module for Focus Group Discussion on Ladder of Power and Rights

*[This module substitutes for modules 1 and 2 of the main focus group tool. And questions in modules 3 and 4 (from the original focus group tool) that overlap with questions about the ladder have been removed below. Please note that the term “women/man” in the questions below should be substituted throughout the tool below with the sex of the focus group. Also, the term “community” should be substituted with the actual name of the community.]*

#### Introduction

- Welcoming and round of introductions
- Explanation of study purpose
  - We are conducting a study on the opinions and experiences of different people with making key economic decisions.

#### [ Module 1: Ladder of Power and Rights

In general, do you think this community is a good place for a woman/man to live? Why?  
And for a [mention opposite sex]?

FGD1. Generally speaking, would you say that you are:

1. Very happy                      2. Pretty happy                      3. Not very happy                      4. Not happy at all

*[Provide the focus group members with small pieces of paper and pencils to record individually their levels of happiness. Collect the papers in a cup and record the responses on a chart so that all can see.]*

Would any of you like to share some of the reasons for your happiness rating?

Do you think the same things make women and men happy? Why?

What do you do to have fun? Do you think women and men spend the same amount of time and money doing things that are fun?

Now we are going to create a Ladder of Power and Rights. Imagine that the top step is for the women/men who live in this community who have the most power and who enjoy the most rights here. And the bottom step is for women/men in this community who have the least power and who enjoy the fewest rights.

*[The facilitator should draw a ladder that only depicts the top and the bottom steps. As the focus group members describe the different qualities of women/men at these two steps, the facilitator should note key features on the chart next to their respective steps. And the note taker needs to be sure to capture all of the rich details that make each step distinctive.]*

- What does it mean to be a woman in this community who is powerful and who has many rights?
    - o *[Use these questions only as needed to encourage a rich discussion:]* Tell me about the qualities of women/men who are on the top step of Ladder of Power and Rights. What is their life like at home and in this community? How do they feel? What do they do?
  - What does it mean to be a woman in this community who has little power and few rights?
    - o Tell me about the qualities of women/men in this community who are on the bottom step of the Ladder of Power and Rights. What is their life like here? How do they feel? What do they do?
- Now, I'd like us to think about the steps between the very top and the very bottom. Let's place a step just above the lowest step. What is a woman's/man's life like who has somewhat more power than a woman/man at the very bottom step?

Thinking about the different women/men who live in this community, do you think we need to place another step between step two and the top step? Is it easy for women/men on step two to climb up to the top step? Or should we add another step below the top step? *[If so, have the group describe the characteristics of women/men on step 3, and repeat until the group is satisfied that all the different levels of power and rights are well described for the different women/men of their community. Throughout the Ladder activity, the note taker needs to be careful to document the specific steps of the ladder that are associated with each of the responses of the focus group members]*

I'd like to know more about the Ladder, and what generally happens at the different steps.

*[Please change the color of your marker for annotating the Ladder so it is clear which responses the group provided without specific probing, and which responses emerged from the more detailed questioning below. There is no need to ask any of the questions below that were already addressed without probing. Again, the ladder is designed to capture information about women's lives at the specific steps, and not just about women in general. It may be that on some questions there is little difference among women at the different steps, and this is fine. But then this should be recorded in the notes as well as the factors and events that relate to the different groups of women in the community at the specific steps of the ladder. Please encourage extensive*

*discussion about each of the topics below, and how they relate to the specific levels of power and rights that the group has indicated on their ladder.]*

- Let’s focus for a moment on step 1. Do women who live on step 1 generally have a certain level of education? Why is this the case?
- What about step 2, do women on step 2 here have the same level of education?
  - *[Repeat this query about education for each of the steps, always probing into the reasons for the similarities or differences between the different steps mentioned by the group. Then, for each of the topics below, begin on the bottom step and, as with the topic of education, carefully move the discussion up the ladder step-by-step].*
- What would the woman/man’s husband/wife *[opposite sex of focus group]* be like at step 1? And what would the couple’s relationship be like on step 1?
- What type of households can be found at step 1? *[Let the group interpret “kinds of households” however makes sense to them. Then probe into whether women at this step might have a certain size of household or certain kinds of members in their household.]*
- What types of paid work or income generation activities would a woman/man have at step 1?
- If a woman/man earns money, can she/he alone decide how to spend it at step 1?
- What are the biggest things that a woman/man would own, or alone be able to buy and sell at step 1?
- Do women and men work together on their economic activities and purchases at step 1? Why? Why not?
- Would a woman/man have savings at step 1? If so, how would they save? Would they have a bank account? *[Probe deeply into the specific ways that women/men save in the community and whether and how this may vary at the different steps. We want to know if savings practices change as power and assets are accumulated.]*
- If a woman/man on step 1 wants to start a small business and needs \$100, what different places could she turn to for a loan?
- What roles do women/men play in the community at step 1?
- Now, I’d like to ask you how a woman/man can move up the Ladder and acquire more power and rights in her life.

- What generally happens to a woman in this community who moves from step 1 to step 2? *[Probe step-by-step into the factors or events that have happened to women in the community that have helped them to move up at each step of the ladder. The note taker needs to be careful to document the factors or reasons that cause women to move up at each of the different steps. Please do not discuss upward movement in general terms. The discussion needs to be grounded in specific steps and specific experiences of women in that community.]*
- Now I'd like to know if it is possible for a woman to lose power and rights here, and fall down the steps of the Ladder?
  - If so, what generally happens to women in this community who move down from the top step? How and why does this happen? *[As with the questions on climbing up the ladder, move the discussion step-by-step down the ladder on what causes women to fall at the different steps.]*
- What would help to prevent women from losing power and rights? *[Please encourage the group to relate their responses on how to prevent falling to specific steps and reasons for falling.]*

Imagine that this community had 100 women living here. If we had to divide up these women between the different steps of your ladder, how many would be on the top step? [Continue to get the percentages for all of the steps, and note the shares on the chart.]

- I'd like to ask you what would be different about this ladder if we were creating it 10 years ago? *[Mark the differences on a list. When completed, ask the group how they think 100 women might have been distributed in the community 10 years ago and note the shares on the ladder. Ask them to explain their responses.]*

In many countries, laws have been changing to provide women with more rights. What new laws of this kind are you aware of? [If there is silence, perhaps probe into a couple of the following areas as relevant to your country context: in some countries there are relatively new laws setting a minimum age of when women can legally marry, or laws that strengthen women's rights to own and inherit property, or that strengthen child support or women's share of assets in the event of divorce. There are also sometimes new laws that support equal pay for equal work, or stronger laws to protect women from domestic or workplace emotional abuse and violence. ]

- Do you see any changes in recent years because of these laws? What has changed?

Module 2. The Market

*Begin the next series of questions with a blank chart. At the top on the left of the chart, create a list with the best jobs that are available in the community. Then draw a line at the bottom of the list, and start another list right underneath with the worst jobs. Once the two lists are complete, then create columns for women and men and add check marks to indicate the jobs that are held by men and the jobs that are held by women in that community. It is important that the focus group does not know where the questions are heading, and so do not prepare this chart in advance.*

|                | Men | Women |
|----------------|-----|-------|
| The best jobs  |     |       |
| ....           |     |       |
| ....           |     |       |
| ....           |     |       |
| ....           |     |       |
| The worst jobs |     |       |
| ....           |     |       |
| ....           |     |       |
| ....           |     |       |
| ....           |     |       |

*It is also important to remind the focus group to base their responses on the jobs that women and men actually have and not those that they could have or that some women and men may have in other places. Please explain to the group that we are not only interested in knowing the most common jobs, we would like to create a long list of the many different economic activities that people do in the community. If people mention a general job, like farming or running a business, ask them to describe the specific kinds of farms or businesses that people have in that community. If the group is only naming jobs that are specific to their sex, then gently probe into the presence of common jobs for the opposite sex until it becomes clear that the idea is to create a full list. ]*

- What are the best ways that people make a living in this community?
  - [For a few of the common types of jobs, ask:] What makes this a good job?
- What are the worst ways that people make a living?
  - Why is this a bad job?
- Which of these different jobs do men do? And women?
  - Do you think men and women are better at doing different types of jobs?
- [Pick a job in the table that both men and women do.] More or less how much would a young man from this community earn when he starts working in [mention the type of work]? And a young woman, how much would she typically earn when she first starts? [Please indicate whether the pay is daily/weekly/monthly]

- How would this chart be different ten years ago? How have work opportunities changed for women and men here?
- Generally, how do people get jobs here How do they find out about a job opening? Is it easy to obtain information about job opportunities? *[When asking this set of questions, refer to specific jobs in the chart that are important in that community]*
- Now I’m going to tell you about a case involving a married couple who live here, and who are named Judith and James. Judith has been working very hard and has managed to save \$100; and she is thinking of investing her savings in a business. Judith has discussed her business ideas with family and friends, and she would like to start a small food stand in the market selling her homemade sweets. James, however, does not support his wife’s business plan. How difficult do you think it would be for Judith to go ahead with her small business without James’s support?

| FGD4.                                 | 1. Very easy | 2. Easy | 3. Neither easy or difficult | 4. Difficult | 5. Very difficult |
|---------------------------------------|--------------|---------|------------------------------|--------------|-------------------|
| For Judith to go ahead without James? |              |         |                              |              |                   |
| For James to go ahead without Judith? |              |         |                              |              |                   |

[With this question, it is fine to invite the group to raise their hands after calling out each option. Again, record the responses and invite explanations of them.]

- Why?
- Would this be different if James decided to open a business, and Judith was not supportive of his decision? [Record response.] Why?

Module 3: Community Life

FGD5. How often do people in your village/neighborhood help each other out these days?

- |                   |                             |                      |                   |                  |
|-------------------|-----------------------------|----------------------|-------------------|------------------|
| 1. Always helping | 2. Helping most of the time | 3. Helping sometimes | 4. Rarely helping | 5. Never helping |
|-------------------|-----------------------------|----------------------|-------------------|------------------|

[Ask for a show of hands and try to reach a consensus]

- Why did you give this rating? How important is it for people to get along and help one another in a community?
- What roles and responsibilities or activities do people carry out to make this community a better place? *[Create this chart similarly to the chart on best/worst jobs.]*

Community Roles                      Men                                      Women  
and Responsibilities

....  
....  
....  
....

- o How have women's and men's roles and responsibilities in the community changed since 10 years ago?
- o Do any women hold positions of authority in the community? Did they 10 years ago?
- o When there is a community meeting here, are they well attended?
- o Do you think that women and men participate equally in important decisions about the affairs of this community? How has this changed over the years?
- o [If women's leadership/participation has grown:] Do you think women's increased role in the life of the community has led to any changes here?

FGD6. In some places, economic opportunities may be limited by fear of crime or violence. On a scale of one to five, with one being a very safe community and five a very dangerous one with frequent thefts and assaults, how would you rate the safety of this community?

1. This community is very safe with no crime and people can leave their doors open
2. This community is safe with only minor crimes once in a while
3. This community is neither dangerous nor safe with some thefts and assaults on a regular basis
4. This community is dangerous with many thefts and assaults
5. This community is very dangerous with frequent thefts and assaults at all times of day.

| FGD6              | Very safe | Safe | Neither safe nor dangerous | Dangerous | Very dangerous |
|-------------------|-----------|------|----------------------------|-----------|----------------|
| This community is |           |      |                            |           |                |

- o [If safety is poor:] How does the poor safety of the community affect people's lives here?
  - o [Ask no matter what the rating:] Do women and men face different types of safety problems in this community?
- My final questions are about role models and your hopes for the youth of this community.

- Who do you think that young women and young men most admire these days? Is there anyone on TV or radio, in the newspapers, in politics, or perhaps in sports or entertainment? Are these good role models?
- What are your greatest hopes for the youth in this community?

*Many thanks for being so generous with your time today and for sharing your views and experiences.*

## **Activity 2: Interview Guide for Youth Focus Group Discussion**

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### **Focus Group on Making Key Economic Decisions**

#### **Introduction**

- Welcome and introductions
- Explanation of study purpose
  - To explore differences in how women and men make key economic decisions, and whether and how the norms and practices surrounding these decisions may be changing.

#### **Module 1: All in a Day**

1. Let's begin our discussions today by talking a little bit about your district [**mention district name**]. What changes have taken place here in recent years?

*[Note: Refer to the area that covers the lowest level of government. There is no need to spend a great deal of time on this topic due information in the community questionnaire. The idea is to warm up the group. Except where otherwise indicated, the questions should refer to the particular sex of the focus group. Please also substitute references to "this community" for the actual name of the locality as appropriate below.]*

2. In general, do you think this community is a good place for a woman/man to live? Why? And for a [mention opposite sex]?

3. FGD1. Generally speaking, would you say that you are:

|                 |                     |                    |                       |
|-----------------|---------------------|--------------------|-----------------------|
| – 1. Very happy | – 2. A little happy | – 3. Not too happy | – 4. Really not happy |
| –               | –                   | –                  | –                     |

– *[So that other focus group members' responses do not influence the results, invite each member to vote privately. For the young people, have them put their heads down and raise their hands. For the adults, the two team members should split up and ask each adult individually. ]*

- Would any of you like to share some of the reasons for your happiness rating?
- What do you do to have fun? Do you think women and men spend the same amount of time and money doing things that are fun?

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- Now I'd like to learn a little bit about how women/men in this community typically spend their day. Try to remember how you spent your time yesterday [if this was not a day of work, then mention the most recent day of work]. If yesterday was not a typical day, then describe another day. What time did you wake up? What did you do in the early morning? What did you do next?
- [Note: As the focus group member narrates their day, use three different colored markers or highlighters to indicate on a timeline how they spent their day. Perhaps document daily schedules for three focus group members to get a general sense of time use patterns in that community.]

|  |   |
|--|---|
| - Work inside the home on chores and caretaking      | - |
| - Paid work or own income-earning enterprise or farm | - |
| - Free time  | - |
| - Going to school/studying/traveling to school       | - |

|              |   |   |   |   |
|--------------|---|---|---|---|
| - 5:00 a.m.  | - | - | - | - |
| - 6:00       | - | - | - | - |
| - 7:00       | - | - | - | - |
| - 8:00       | - | - | - | - |
| - 9:00       | - | - | - | - |
| - 10:00      | - | - | - | - |
| - 11:00      | - | - | - | - |
| - 12:00 p.m. | - | - | - | - |
| - 1:00       | - | - | - | - |
| - 2:00       | - | - | - | - |
| - 3:00       | - | - | - | - |
| - 4:00       | - | - | - | - |
| - 5:00       | - | - | - | - |
| - 6:00       | - | - | - | - |
| - 7:00       | - | - | - | - |
| - 8:00       | - | - | - | - |
| - 9:00       | - | - | - | - |
| - 10:00      | - | - | - | - |
| - 11:00      | - | - | - | - |
| - 12:00      | - | - | - | - |
| - 1:00       | - | - | - | - |

- o What time of day is generally the most difficult? Why? Do some activities compete with others?
- o How would this table be different if it was prepared by a group of [mention opposite sex]? How do you think that they spend their day? [Repeat the timeline exercise in

*the last column, and invite the group to discuss the differences between how women and men spend their days.]*

- *[Refer back to the earlier discussion on gender differences in having fun and ask how it compares with men's and women's time use indicated in the table.]*
- If you could change how you use your time, what would you change?

## **Module 2: Family Life**

Now I'd like to talk about your educational experiences, and how young people in this community make the transition from their years of schooling to the world of work and starting a family. *(At this point we will be asking a few questions about those who have attended some school; be sure that those who have not attended school understand that they are not being left out, and we just have to ask a few questions to those who did).*

1. Do young people here generally go to school?
- 2. What do you think about going to school? Is it useful to get an education?
- 3. Do you think there are differences between young people who finish primary school *[or whatever level is appropriate]* and young people who do not?
- 4. FGD2. For those of you who are no longer going to school, was this because of:

|                         |   |   |   |                   |
|-------------------------|---|---|---|-------------------|
| – 1. Your own decision? | – 2. A decision made jointly with an adult in your household? | – 3. A decision made by an adult in your household? | – 4. No school around at the time (because of war?) | – 5. Other reason |
| –                       | –   | –   | –   | –                 |

- *[So that other focus group members' responses do not influence the results, again invite each member to vote privately. For the young people, have them put their heads down and raise their hands. For the adults, the two team members should split up and ask each adult individually.]*
  - Was this an easy or difficult choice? Why? *[Spend time on this question. Invite responses from different focus group members about their own decision-making processes about when to end their education.]*
- 5. If you only had money to send one child to school, and you had a daughter and a son, which one would you choose, and why? What would most people in your community choose and why?
- 6. For those of you who went to school, when you left school or finished your education, did you have a special goal? Did anyone help you try to achieve your goal? Did anyone get in the way?
- 7. If a young *[gender of group]* from this community wants to continue going to school after primary school (change this to secondary school if many of the participants are better educated), what kind of support would be available? What obstacles would he/she face?
- 8. For those who worked after finishing their education, what was your first job? Was this a good job?

9. FGD3. For those of you who went to school, was the work that you did right after you left school:

|                         |  |   |   |             |
|-------------------------|--|---|---|-------------|
| – 1. Your own decision? | – 2. A joint decision with an adult in your household? | – 3. A decision that was mostly made by an adult in your household? | – 4. The only type of work that you could find? | – 5. Other? |
| –                       | –  | –   | –   | –           |

– *[So that other focus group members' responses do not influence the results, again invite each member to vote privately. For the young people, have them put their heads down and raise their hands. For the adults, the two team members should split up and ask each adult individually. ]*

10. Is it easier for young men or young women to find a job? Why?

11 Now let's say for some reason a young unmarried woman in this community really wants to find better work, and she decided that she needed to move to *[name a nearby county that would require her to move a long distance, but not Monrovia]* there were more opportunities.

- How easy would this be for her? Do many young women here migrate far away?
- How would it be for *[opposite sex]*

12. Once a young person finds a job away from their community, do they send back remittances? Who will send more money back home to support their family? A son or a daughter? *(Ask all participants to respond to this quickly)*

13. Now I'd like to change the subject a little bit, and talk about the time when young people usually come together and start their own families in this community.

- At what age does this generally happen?
- Do young people enter into formal marriages here? Or do they usually just live together? Have the practices surrounding marriage changed compared to 10 years ago? Do people normally do a traditional marriage?
- Tell me about how dowry works here.

14. Again, in this community, at what age do women typically have their first child in this community?

- Is this a good age?
- How many children do women generally have in this community? How many children did your mothers have?
- Do women decide how many children they want to have?

15. If a couple is formally married, and they decide to get a divorce, is this easy to do? What are some of the biggest hardships facing a woman and a man going through a divorce? Has this situation changed in recent years? *(Probe into the divisions of big assets)*

16. If a divorced or separated couple in this community got into a dispute, say over child custody/support or the division of property, where would a woman likely turn for help with resolving such a dispute? Where could a man turn? *[If relevant, probe into the presence/use of both informal and formal dispute resolution mechanisms that are present.]*

- What is the best way to solve disputes like this?

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**Module 3: The Market**

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- *Begin the next series of questions with a blank chart. At the top on the left, begin a list with the best jobs that are available in the community. Then draw a line and start another list underneath with the worst jobs. Once the two lists are complete, then create columns for women and men and add check marks to indicate the jobs that are held by men and the jobs that are held by women in that community. It is important that the focus group does not know where the questions are heading, and so do not prepare this chart in advance. It is also important to remind the focus group to base their responses on the jobs that women and men actually have and not those that they could have or that some women and men have in other places. If it seems participants are only thinking of jobs of their own gender, ask, 'well, what does your aunt/uncle do?', etc. without mentioning men or women specifically. Also, for the worst ways to make a living, try to get respondents to answer more about the economically bad jobs, not only those that are morally wrong (stealing, etc)*

| –                                 | – Men | – Women |
|-----------------------------------|-------|---------|
| – Good ways to make a living.     | –     | –       |
| – ....                            |       |         |
| – ....                            |       |         |
| – ....                            |       |         |
| – ....                            |       |         |
| – The worst ways to make a living | –     | –       |
| – ....                            |       |         |
| – ....                            |       |         |
| – ....                            |       |         |
| – ....                            |       |         |

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- 1. What are the best ways that people make a living in this community?
  - 2. What are the worst ways that people make a living?
  - 3. Which of these different jobs do men do? And women?
  - 4. What is keeping you from getting this job?
  - 5. *[Pick a job in the table that both men and women do.] More or less how much would a young man from this community earn when he starts working in [mention the type of work]? And a young woman, how much would she typically earn when she first starts? [Please indicate whether the pay is daily/weekly/monthly]*
  - 6. Do you think men and women are better at different jobs?

7. Imagine the case of a married couple living here. Let's call them Precious and Prince. Precious has been working very hard and has managed to save \$100; and she is thinking of investing her savings in a business. Precious has discussed her business ideas with family and friends, and she would like to start a small food stand selling homemade sweets. Prince,

however, does not support his wife’s business plan. How difficult do you think it would be for Precious to go ahead with her small business in this community without Prince's support?

| – FGD4                                     | – 1. Very easy | – 2. Easy | – 3. Neither easy or difficult | – 4. Difficult | – 5. Very difficult |
|--|----------------|-----------|--------------------------------|----------------|---------------------|
| – For Precious to go ahead without Prince? |                |           |                                |                |                     |
| – For Prince to go ahead without Precious? |                |           |                                |                |                     |

- [With this question, it is fine to invite the group to raise their hands for the option that they agree with. Again, record the responses and invite explanations of them.]
  - Why?
  - Would this be different if Prince decided to open a business, and Precious was not supportive of his idea? [Record response.] Why?
  - What money belongs to a Precious? What money belongs to a Prince?
  - Is the money that Precious earns from her business hers to decide how to use, or is some of it for Prince to decide how to use?
  - Does Precious have her own possessions? Does Prince have his own possessions?
  - What does Precious spend her own money on? What does Prince spend his own money on?
  - Does Prince ever give Precious money? Does Precious ever give Prince money?
- 8. Where do people borrow money from in the community? Are there places to borrow other than family or friends? How do people get money to start a business?
  - Do people in this community belong to any specific money-saving clubs? How are the clubs helpful? Are the members of the groups mostly the same sex?
- 9. Do the sources people use to borrow money differ for women and men?
- 10. Now I would like to spend a little bit of time talking about savings. How easy or difficult is it for families to save in this community?
  - How do women here first start to save? For example, do they open a bank account? And once a woman has a certain level of savings, how might she change the ways that she saves? [Probe into the specific savings instruments and document the details of how women and men build up their level of savings over time.]
  - What about men? How do men here first start and then build up their savings?
  - Imagine Prince and Precious have a baby who is sick and they need money to take the baby to the doctor. What do they do? What do people do if there is an

emergency? Do they have their own savings for emergencies? Do they go to savings clubs? Friends and family?

- In an emergency in which you needed cash, which would you sell: a goat or a motorcycle [change these choices based on apparent items of value in the community]

11. What are ways people mismanage money in this community? Are there differences between women and men? Are men or women better at managing money?

12. Now I have a few situations that I'd like you to discuss.

- A man in your community wins \$1000 in a Cellcom sweepstakes; everybody knows about this winning because it is in the newspaper. What does he do with the money? Would a woman do something different with it?

- A man in your community gets \$1000 from a friend abroad, only he knows about it. What does he do with the money? Would a woman do something different with it? *(If these questions are not eliciting responses, ask them how they would feel if a friend of theirs was given \$1000 by a relative, and that friend did not share any of the money with his or her family or friends)*

- A man gets a temporary job with an NGO that will end in 3 months. Is he expected to share his salary? How? Will this differ between a man and a woman?

- A man gets a temporary job doing public works and is residing away from the village. Is he expected to send money back to the village?

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#### Module 4: Community

1. Prince has a choice about a job. One option is to make \$10/day on a public works project to repair the roads in his community. Another option is to make \$12/day working on a private farm outside of his community, for which he gets free transportation to and from. Which one would he choose, and why?

2. What responsibilities or activities do people carry out to make this community a better place? *[Create this chart similarly to the chart on best/worst jobs.] [Note, these are not NGOs that come and do jobs, but community-based projects, which may be assisted by NGOs, but that are initiated or carried out by the community itself]*

| – Community Responsibilities and leadership roles | – Men | – Women |
|---|-------|---------|
| – ....  | –     | –       |
| – ....  |       |         |
| – ....  |       |         |
| – ....  |       |         |

- *[For the youth focus groups:]* Do youth participate in making this community a better place? If so, how?
- Do many people attend community meetings here?

- Do you think that women and men participate equally in important decisions about the affairs of this community? How has this changed over the years?
- [If women’s leadership and/or participation have grown:] Do you think that women’s increased participation has led to any changes in the development of the community?

3. FGD6. In some places, economic opportunities may be limited by fear of crime or violence. On a scale of one to five, with one being a very safe community and five a very dangerous one with frequent thefts and assaults, how would you rate the safety of this community? *[Don't discuss too much, just poll the participants]*

1. This community is very safe with no crime and people can leave their doors open
2. This community is safe with only minor crimes once in a while
3. This community is neither dangerous nor safe with some thefts and assaults on a regular basis
4. This community is dangerous with many thefts and assaults
5. This community is very dangerous with frequent thefts and assaults at all times of day

| FGD6              | Very safe | Safe | Neither safe nor dangerous | Dangerous | Very dangerous |
|-------------------|-----------|------|----------------------------|-----------|----------------|
| This community is |           |      |                            |           |                |

- [If safety is poor:] How does the poor safety of the community affect people’s lives here?
- [Ask no matter what the rating:] Do women and men face different types of safety problems in this community?
- [For women only] would you rather sell in a market where only women were allowed inside? Why?

4. In many countries laws have been changing to provide women with more rights. What new laws of this kind are you aware of? *[If there is silence, perhaps probe into a couple of the following areas as relevant to your country context: in some countries there are relatively new laws setting a minimum age of when women can legally marry, or laws that strengthen women's rights to own and inherit property, or that strengthen child support or women's share of assets in the event of divorce. There may be new laws that support equal pay for equal work, or stronger laws to protect women from domestic or workplace emotional abuse and violence. ]*

- Do you see any changes in recent years because of these laws? What has changed?

8. My final questions are about role models.

- Who do you think that young women and young men most admire these days? Is there anyone on TV or radio, in the newspapers, in politics or perhaps in sports or entertainment? Are these good role models?

- What is your greatest hope for the youth in this community?

*Many thanks for being so generous with your time today and for sharing your views and experiences.*

**Purpose**

- **To provide in-depth analysis on a topic that emerges as important in the focus group discussions for understanding gender differences in economic decision-making or local trends in gender equality more generally.**

**Selection of Informants**

Upon completion of the focus groups, the team should come together and propose topics that would be appropriate for the mini case. Based on the topic, additional interviews should be conducted as needed with local informants who are knowledgeable about the topic and can provide relatively objective information. In many cases, it may be useful to consult with informants of both sexes on the topic.

**Time Requirement**

- One to two hours.

**Description of Method**

**Please prepare a mini case study during the field work in the community. The case should be selected because the topic clearly emerges as important during the focus group discussions for understanding gender differences in economic decision-making, or a new trend in local gender relations and norms. The topic might be an important figure, event, or factor in the recent history of the community, preferably within the past 10 years.**

**Below are a couple of ideas of topics that a mini case study might explore:**

- **a local male or female role model who has broken, or helped to break, a gender barrier. This might be a successful woman who was mentioned in the focus group because she blazed new trails in a particular business. Or perhaps there is a politician who provides scholarships or employment connections for young women;**
- **the opening of a new high school or vocational school;**
- **a factory opening or closure that employs(ed) many male or female workers in the community;**
- **a particular incidence of violence against a woman that is mentioned by more than one focus group;**
- **common migration opportunities used by numerous young women and men;**
- **the opening of a new train or bus station that connected the village to urban labor markets;**

- the role of an important local economic organization in helping (or excluding) economic activities of importance to women;
- the gender dimensions of an important micro-credit program operating in the community;
- the arrival of internet service or another type of media; and how women and men are using it.

**For each case, it will be important to present diverse perspectives on the topic and to discuss the different views and experiences of males and females. Below are a few general questions to consider in the data collection and analysis:**

- What effects has this factor had on the wider community?
- When were the effects first apparent and how long did they last? How have these effects changed over the last 10 years?
- Have men and women been affected differently by the changes, such as changes in who is being hired or in earnings?

**Analysis/Output**

The case should be about 1 to 2 pages long, and provide evidence from multiple perspectives on the topic and the reasons for its impacts on economic decision-making and gender equality in the community.