



# Liberia

SHETRADES OUTLOOK | 2021

 ITC | SheTrades

 KOICA  Korea International  
Cooperation Agency



# About

## THE SHETRADES INITIATIVE

SheTrades is a flagship initiative of the International Trade Centre (ITC) that provides women entrepreneurs around the world with a unique network and platform to connect to international markets. The initiative aims to connect.

**3 million women entrepreneurs to market by 2021**

## SHETRADES WEST AFRICA PROJECT

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TIMEFRAME	November 2019	<b>COVERAGE</b> The objective is to strengthen women's inclusiveness and competitiveness in the cashew, cassava and shea sectors from the following countries:			
	September 2023				
OBJECTIVE	To improve the livelihoods of 10,000 women in selected agricultural value chains under the framework of the ITC SheTrades Initiative.		Côte d'Ivoire		Guinea
			Liberia		Sierra Leone

These projects support inclusive policy making. The objective is to provide governments with information and resources to implement gender-responsive trade policies. Support also includes actionable recommendations based on data from the SheTrades Outlook tool.

### ACTIVITIES

- Raise the awareness and strengthen the capacity of policymakers to boost women's economic empowerment through the SheTrades Outlook.
- Develop the capacities of business support organizations and service providers to deliver improved services to micro, small and medium-sized enterprises (MSMEs), as well as women producers.
- Develop the competitiveness of value chain operators, especially women-owned businesses, through training and coaching in export strategies, standards, packaging and branding.
- Create market linkages between value chain operators and international buyers through trade fairs, buyer visits, and business-to-business events.
- Build the capacity of women farmers through tailored trainings in production, processing, and quality and business management, based on their needs

## INTRODUCTION

### SHETRADES OUTLOOK

# Creating trade opportunities for women in Liberia

This policy brief presents analysis and recommendations for Liberia to unlock women's participation in trade by improving its policy ecosystem. It is based on the results of the SheTrades Outlook tool in Liberia, which collected and analysed data from 12 national institutions and five private sector organizations.

## WHY DOES WOMEN'S ECONOMIC EMPOWERMENT MATTER?

The COVID-19 pandemic emerged when Liberia was coping with a sluggish economy. In 2019, economic growth contracted by 2.3% due to low consumption and output. This was exacerbated in 2020 by the pandemic as prices of key export commodities plunged. The economic outlook is positive in 2021, given the government's prompt policy responses to COVID-19. However, as the pandemic tends to disproportionately affect women in households and those in the economy, there is a need to ensure that women are included in recovery efforts.

In Liberia, women represent half of the population and labour force and are predominantly employed in agriculture, forestry and fishing, as well as wholesale and retail trade. According to the National Establishment Census 2017, around 30% of businesses in Liberia are women-owned. However, Liberian women still face barriers to access education, financial resources and economic opportunities. This highlights the need to focus on supporting women to participate in more productive activities.



*The government recognizes that investing in women's technical capacity and facilitating access to resources can contribute to reducing poverty and promoting inclusive growth. Even prior to the pandemic, it incorporated women's economic empowerment in its national development plan – Pro-poor Agenda for Prosperity and Development (PAPD) (2018-2023). The PAPD outlines interventions such as adopting a gender-responsive budgeting approach and implementing the Revised National Gender Policy (2018-2022). Other interventions include providing equitable access to education at all levels, scaling up technical education and enforcing the Decent Work Act.*

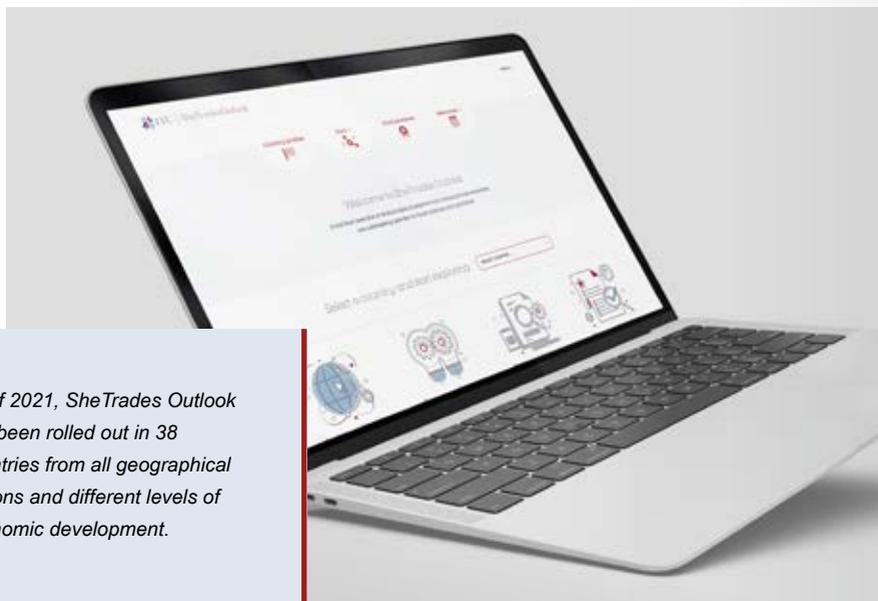
*The recovery from COVID-19 provides an opportunity to implement gender-inclusive policies and programmes aligned with the priorities set out in PAPD. SheTrades Outlook presents critical data to assess the country's status on trade and gender equality and identify priority areas for improvement.*

## WHAT IS SHETRADES OUTLOOK?

SheTrades Outlook is an innovative, evidence-based policy tool designed by the International Trade Centre to identify policies, laws or programmes that contribute to or prevent women's participation in the economy and trade. This first-of-its-kind tool is based on 83 indicators, which are grouped under six interlinked pillars – Trade Policy, Business Environment, Legal and Regulatory Framework, Access to Skills, Access to Finance, and Work and Society.

SheTrades Outlook is based on data collected by national consultants from an average of 20 national institutions and organizations per country. Data is collected through interviews based on semi-structured questionnaires. Examples of institutions surveyed include ministries of trade, ministries of education, ministries of finance, public procurement authorities, customs authorities, central banks, national statistics offices, ministries of technology, ministries of women's affairs, business associations, chambers of commerce, and other trade support institutions.

SheTrades Outlook also makes use of reliable, publicly available, and recently updated databases from the Inter-Parliamentary Union, the United Nations Educational, Scientific and Cultural Organization, the United Nations Statistics Division, the World Bank, the World Economic Forum, and the World Trade Organization. Additionally, an average of three good practices are identified per country by national experts.



As of 2021, SheTrades Outlook has been rolled out in 38 countries from all geographical regions and different levels of economic development.

## RESULTS

# The results from the Outlook data

Seventeen organizations – 12 national institutions and five private sector organizations – were interviewed to collect data. Institutions were chosen based on their strategic objectives and relevance in relation to the six pillars of the initiative. Data was gathered between September 2020 and April 2021.



The SheTrades Outlook indicator scores range from zero to one. Liberia's performance across the six pillars is not uniform. Its lowest score is in Trade Policy, Access to Skills and Work and Society. The highest score is in the Legal and Regulatory Framework, followed by the Business Environment. Detailed information on the scores under each pillar is presented below. This includes strengths and bottlenecks, as well as gaps identified in the data.

## TRADE POLICY



Consultation process	
Official mechanisms in place to involve women's associations or organizations in consultation process	
Women associations or organizations participate in consultation processes	
Initiatives in place to encourage women's business associations or organizations to participate in consultation processes	
Gender-related concerns included in policies and regulations	
Trade-related concerns are included in the policy or plan of action on gender equality and women's empowerment	
Gender provisions are included in trade agreements or regional economic integration agreements	
Assessment, Monitoring and Evaluation	
Gender ex-ante and ex-post assessments are carried out for trade agreements	
Gender indicators are used in policies, programmes or projects	
Sex-disaggregated data	
Laws or regulations exist that mandate the collection of gender-disaggregated data	
Gender-disaggregated data on companies are collected	
Women's participation in strategic roles	
Women are represented in ministerial positions	
Women are represented in national parliaments	
There is a gender quota to promote women's political participation at national and subnational levels	
Capacity building on gender issues	
Trade ministry staff have been trained in gender issues in the past 12 months	
There is a gender focal point or similar representative focusing on trade and gender issues	



The Trade Policy pillar focuses on the inclusiveness of trade policies, agreements and practices. It also includes the adoption of gender-sensitive practices in trade and trade-related institutions. Liberia's low-to-medium performance in this pillar is primarily attributed to the lack of a trade and gender focal point, capacity-building on trade and gender issues, targeted initiatives to include women's associations in consultation processes and gender impact assessment of trade agreements.

### WHAT WORKS?

Liberia has joined the Buenos Aires Declaration on Trade and Women's Economic Empowerment. At the national level, it demonstrates strong commitment to gender equality through the Revised National Gender Policy (NGP) (2018-2022). **The Revised NGP aims to mainstream gender into all economic sectors and levels of government.** It highlights the importance of promoting gender-sensitive trade and increasing women's productivity for socio-economic development.

Under SheTrades Outlook, trade agreements can receive three ratings: 'limited', 'evolving' or 'advanced' levels of gender responsiveness. **Liberia is party to only one regional trade agreement, the Economic Community of West African States (ECOWAS), which has an evolving level of gender responsiveness.**

**Collection of gender-disaggregated data is incorporated in both the revised NGP and the PAPD.** The National Statistics and Geo-Information Act, which established the Liberia Institute for Statistics and Geo-Information Services (LISGIS), provides for the development and management of a gender-sensitive national statistical database. However, national statistics on poverty and income remain outdated. More recent data is needed to understand the effects of recently established policies on poverty and income by gender.

**The LISGIS collects gender-disaggregated company data through the National Establishment Census.** However, there is no disaggregation by trade orientation – exporting, importing or domestic companies. Nevertheless, the Ministry of Commerce and Industry (MOCI) estimates that 1% to 4% of exporting companies are women-owned.

### WHERE IS MORE PROGRESS NEEDED?

Mainstreaming gender in trade entails collecting gender data, using gender indicators in policies and programmes, strengthening institutional capacity on trade and gender issues, and engaging all relevant stakeholders in trade policymaking.

While the Ministry of Agriculture (MoA) has employed gender indicators to monitor and assess its policies and programmes, the MOCI has yet to follow this practice. **The government has also not conducted ex-ante and ex-post impact assessments of the ECOWAS trade agreement to evaluate its distributional impacts by gender.**



To conduct proper gender analysis of trade policies and trade agreements, it is crucial to strengthen the capacity of the MOCI to address gender equality in trade. This can be achieved by **providing training on gender issues to the trade ministry staff and appointing a trade and gender focal point**. The Bureau of Small Business Administration under MOCI, which is responsible for promoting the interests of women-owned micro, small and medium-sized enterprises (MSMEs), can serve as a starting point.

Having women represented at the ministerial and parliamentary levels can help to champion gender issues in policymaking. **However, as of 2021, only 22.2% of ministerial positions are held by women. Further, only 3.3% (one out of 30) of the senate and 12.3% (nine out of 73) of the congress are women.** The PAPD aims to increase political participation of women at the national and local levels to 30% by 2023.

Trade policy consultations should involve underrepresented stakeholders, including women. **In Liberia, several associations and organizations are invited to participate in consultations. However, there is no targeted initiative to include women's associations; their participation in consultations is limited.** For example, the Women on Board Network Liberia participated in a meeting on the AfCFTA, while the African Women in Cross Border Trade in Liberia has not been significantly engaged. Data on the number of participants is not actively collected by MOCI.

Liberia does not currently use a standard definition of a 'women-led business'. Using an internationally recognized definition of a 'women-led business' could help support targeted initiatives and programmes on women's economic empowerment, identify women stakeholders to include in consultation processes and promote collection of better data on women in business. In this regard, **Liberia may wish to consider adopting the definition of a 'women-led business' prescribed in the International Organization for Standardization's (ISO) International Workshop Agreement (IWA) 34: Women's entrepreneurship – Key definitions and general criteria.**

## LEGAL & REGULATORY FRAMEWORK



### Signature, ratification and implementation of international conventions



Country has ratified the Convention on the Elimination of all Forms of Discrimination Against Women (CEDAW) and the CEDAW optional protocol



Laws, policies, and procedures are reviewed to ensure compliance with CEDAW articles and the Committee concluding remarks



International Labour Organization conventions 100, 111, and 183 are ratified and enforced in the country



### Restrictions to access productive resources



Women and men have equal inheritance rights



Women and men have equal ownership rights to immovable property



Women and men have equal access to financial services



### Restrictions related to the labour market



The law mandates non-discrimination based on gender in employment



The legal framework offers women legal protection from sexual harassment in the workplace



The law mandates equal remuneration for females and males for work of equal value



### Paid parental leave



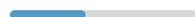
Maternity leave policies exist



Parental leave is available for both parents



### Child-care facilities



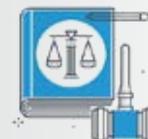
Families with children under school age receive any support for early childhood education and care



Parents receive child-care support



Initiatives are in place to encourage investment in child-care preschool facilities



This pillar assesses Liberia's adoption of laws and regulations that protect and promote women's rights. It also covers laws and policies that encourage women's entry, continuity, and advancement in labour markets by supporting women, for example, to combine work with childcare responsibilities. More than 50% of the data for this pillar has been sourced from World Bank Women, Business and the Law 2021; the Office of the High Commissioner for Human Rights (OHCHR); and the ILO Information System on International Labour Standards.

Liberia has the highest performance in this pillar. This is associated with the country's ratification of international commitments such as the Convention on the Elimination of All Forms of Discrimination Against Women (CEDAW) and the International Labour Organization (ILO) Convention 111. Gender issues are also integrated in national laws.

### WHAT WORKS?

**Liberia has ratified CEDAW and has signed its Optional Protocol.** Laws and policies have been reviewed to ensure compliance to the convention. The country has also ratified the ILO Convention 111 on the discrimination in employment and occupation, which is incorporated in the Decent Work Act 2015.

Liberia has established laws that provide equal rights to inheritance and immovable property for men and women. No legal provisions restrict equal access to financial resources. **Further, the Decent Work Act prohibits sexual harassment in the workplace and gender-based discrimination in employment. In addition, the Act entitles men and women to equal remuneration for work of equal value.**

**The Decent Work Act also mandates the provision of both maternity and paternity leave benefits.** An employed mother in Liberia is entitled to 14 weeks of fully paid maternity leave. Meanwhile, an employed father of a child is entitled to five days of unpaid paternity leave.

The Ministry of Education works with several organizations to encourage investment in childcare facilities and build the capacity of early childhood education centres and educators. These organizations include the United Nations Children's Fund (UNICEF), the Global Partnership for Education (GPE), the Open Society Initiative of West Africa (OSIWA) and We-Care Liberia.



### WHERE IS MORE PROGRESS NEEDED?

Although the Decent Work Act provides for the equal remuneration of men and women for work of equal value as well as maternity leave, **Liberia has not ratified ILO Conventions 100 (Equal Remuneration Convention) or 183 (Maternity Protection Convention)**. The country is well-positioned to ratify the two ILO Conventions and signal its commitment to these issues at the international level.

There are initiatives to provide better childcare facilities, but parents do not receive childcare support such as tax deductions, tax credits, child allowances, and financial counselling services with a focus on child-related expenses.

## BUSINESS ENVIRONMENT

<b>Presence and participation of women-business associations</b>	
Women's business associations are represented at the national level	
Women's business associations are represented in all key sectors and subsectors	
Women-owned businesses have participated in activities carried out by chambers of commerce in the past 12 months	
<b>Business start-ups</b>	
Support services are available when establishing a company	
An incubator or accelerator programme exists in the country	
<b>Access to trade-relevant information</b>	
Help and information desks are available at government offices to assist companies complying with national regulations and export/import requirements	
Key updated information on customs procedures and trade regulations is visible at borders and published or notified online in a timely manner	
<b>Public procurement</b>	
Access to information on public procurement is available	
The public procurement process is transparent	
There is a preferential scheme for public procurement for women-owned enterprises	
<b>Grievance mechanisms to report unfair practices</b>	
Means exist for women and men to report complaints of wrongdoing on regulations and procedures	
Official mechanisms in place to monitor working conditions and data are collected on workers in export-processing zones	
<b>Existence of special frameworks and initiatives</b>	
A single-window electronic interface exists, and digital trade facilitation mechanisms are in place	
National institutions use gender-sensitive guidelines developed by the World Customs Organization or other national monitoring framework	
Training and sensitization have been provided to border-level agents and officials in the past 12 months	
<b>Public-private dialogue and frameworks</b>	
The regulatory framework for public-private partnerships includes gender concerns	
Structured dialogues have taken place with the private sector regarding gender equity policies, programmes, and activities in the past 12 months	



A conducive business ecosystem is essential to achieve resilient growth through the business cycle. This pillar focuses on the inclusiveness of the business ecosystem and covers industry bodies that support women's entrepreneurship. It also includes the ease and costs of establishing and running a business, trading across borders and accessing information and public procurement markets.

Liberia's medium-high performance in this pillar is related to the implementation of a preferential scheme on public procurement for women, availability of business start-up support and the presence of women's business associations.

### WHAT WORKS?

There are several women's business associations in Liberia, which represent businesses from various economic sectors and at the national level. These include the African Women in Cross Border Trade (AWICBT), Women on Board Network Liberia, African Women Entrepreneurship Program (AWEP), and the Female Cassava Farmers Association. Some associations, such as the Liberia Business Association and the Chamber of Commerce, consist mainly of women-owned businesses.

Starting a business in Liberia is relatively simple as it takes only five steps and 18 days on average. **Information on establishing a business is provided by the MOCI via a step-by-step handbook, information desks, and online resources.** The MoA also has information desks to assist in establishing companies in the agri-business sector. Start-ups can access the Growth Accelerator 1.0 from the Liberia Business Association (LIBA), at a cost, to position their business for growth.

Liberia has adopted a preferential public procurement scheme. The Bureau of Small Business Administration under MOCI ensures that **25% of public procurement contracts are allotted to Liberian-owned MSMEs, with at least 5% going to women-owned MSMEs.** The Public Procurement and Concessions Commission (PPCC) ensures that the application procedures are followed. Information on the application process for public tenders is available via the official gazette, newspapers, and online portal. However, there may be some delays in the dissemination of information. The PPCC maintains an online [Vendors Register](#), which includes 566 businesses – 450 are owned by men, 82 are woman-owned and 34 are equally owned by both.

With regards to customs procedures, the **Liberia Revenue Authority (LRA) has an online platform that cites the laws and regulations related to trade, tariff classification and pre-arrival processing.** LRA contact numbers are provided in case businesses need further information. Some information on trade statistics, export and import incentives and permit declarations are available on the MOCI website.

**The LRA has a protest and appeal mechanism that allows exporters and importers to file complaints concerning wrongdoing related to trade regulations.** Traders can also raise complaints at the Department of Economic Affairs under the Ministry of Justice. However, the institutions do not collect gender-disaggregated data on the number of complaints.



## WHERE IS MORE PROGRESS NEEDED?

**Liberia is at the early stages of developing the single electronic window interface.** Additionally, the simplified trade regime is only partially implemented. Nevertheless, customs declarations and submission of sea/air cargo manifests can be done electronically via the LRA website.

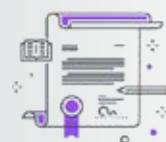
**The government has not officially adopted the World Customs Organization's (WCO) Gender Equality Organizational Assessment Tool (GEOAT).** However, the government plans to use a gender-sensitive customs framework, and LRA has conducted gender-sensitization workshops to all customs staff. Customs officers also receive mandatory training on the Amended Customs Code and other trade regulations. However, gender-disaggregated data has not been collected on training participants.

**The regulatory framework for public-private partnerships (PPPs) does not include gender considerations.** While there have been sector meetings on the outdated gender-mainstreaming strategy in agriculture (2012-2015), the Anti-rape Law, and gender equality and sexual harassment in the workplace, there is room to conduct structured dialogues with the private sector focused on gender equity policies related to trade and business.

## ACCESS TO SKILLS



<b>Universal access to education</b>	
Law mandates compulsory education	
Adult literacy rate (age 15 years and over) (female/male ratio)	
<b>Monitoring frameworks</b>	
National numeracy tests are gender-disaggregated	
Data on drop-out ratios are available by gender	
<b>Access to tertiary education</b>	
Scholarships are available to continue tertiary education	
Enrolment rate in technical and vocational programmes for people aged 15–24 years (female/male ratio)	MISSING DATA
<b>Targeted programmes to enhance skills for workers</b>	
National industry placement programmes are available for undergraduates	
Programmes to enhance production skills for workers have been available in the past 12 months	
<b>Targeted programmes to enhance skills for companies</b>	
Training opportunities to support micro-, small, and medium-sized enterprise owners' skills and knowledge have been offered in the past 12 months	
Special training to facilitate access to markets has been available in the past 12 months	
<b>Targeted support to enhance skills and access to information</b>	
Support was provided to women's associations and organizations in the past 12 months	
Programmes exclusively targeting women with incentives were provided in the past 12 months	
<b>Access to information and communication technologies</b>	
Policies and programmes are in place to support business innovation exclusively targeting women	
National statistics on access to information and communication technologies are available	
Access to information and communication technologies (female/male ratio)	



Improved access to education is essential to build the necessary human capital skills, reduce the inequality of opportunities between men and women and break the vicious cycle of poverty. This pillar focuses on measures designed to enhance women's capabilities and business-related skills. The objective is to close the education gap and equip women with the capacity to compete and succeed in international markets and occupations traditionally dominated by men.

Liberia's low performance in this pillar is due to lapses in the collection of gender-disaggregated data and the provision of accessible tertiary education, technical vocational education and training (TVET) programmes, nationwide skills upgrading programmes, and other capacity-building programmes for women-led MSMEs and women's business associations.

### WHAT WORKS?

Liberia has conducted efforts to improve education and capacity-building, although, access to skills remains a major area for improvement. For example, **the law mandates compulsory education for children aged six to 14 (grades one to nine)**. Further, the results of the national numeracy test taken by students are gender-disaggregated. In 2018, 8.02% of male students passed the mathematics test. The passing rate for female students stood at 7.98%.

**Some capacity-building programmes exist for women owners of MSMEs.** However, they are limited to topics such as business management, accounting and budgeting, marketing, and customer service. Training on agricultural best practices for women smallholder farmers, ICT skills for girls and trade facilitation for cross-border traders are also available.

**A job matching service for new graduates is offered by the National Bureau of Employment under the Ministry of Labour.** A fellowship programme, the President's Young Professionals Programme, places new graduates in government roles so they can benefit from mentorship and experience in public service.



## WHERE IS MORE PROGRESS NEEDED?

Building human resource capacity of both men and women is crucial to reduce poverty and boost economic growth. The PAPD, the country's national development plan, highlights the need for equitable access to education and skills programmes. However, substantial investment and monitoring of outcomes in education and skills of the population remains crucial.

**Liberia's adult literacy rate (female-to-male ratio) indicates that women are more disadvantaged than men with regards to learning opportunities.** There is no data on dropout ratios by gender at different education levels. **TVET programmes are underdeveloped and data on TVET enrolment rate by gender is scarce.** However, the PAPD cites that the computer science programme has the highest demand. Scholarships to attend tertiary education have been discontinued as of 2020 due to lack of financial resources.

**Nationwide skills programmes to upgrade workers and support business innovation of women-led businesses are needed. Providing special training on public procurement could also help MSMEs, especially women-owned businesses, take advantage of the preferential public procurement scheme. Women's business associations do not receive targeted information or technical support from national institutions. Finally, there is limited gender-disaggregated data on existing programmes.**

## ACCESS TO FINANCE



<b>Access to financial services</b>	
Coverage of financial service providers	
Digital financial services are available	
There is access to formal financial resources (female/male ratio)	
<b>Gender responsive strategies and programmes</b>	
The government is committed to using gender budgeting	
Financial inclusion strategies and programmes exist	
Financial training has been provided in the past 12 months	
<b>Support for women-owned businesses and business associations</b>	
Women-owned businesses receive financial support to participate in trade fairs	
Women's associations and organizations receive financial support from institutions	
<b>Fiscal and targeted trade finance schemes</b>	
Financial institutions are mandated to report gender-disaggregated data	
Fiscal schemes are available to facilitate entrepreneurial opportunities	
Trade finance schemes are available in the country to facilitate trade	
<b>Financial instruments and other financing opportunities</b>	
Financial instruments are available to support entrepreneurial opportunities	
Venture capital financing opportunities are available to support women entrepreneurs	



This pillar focuses on women's access to formal financial services. It also covers whether governments – alone or in partnership with the private sector – have developed innovative solutions to promote financial inclusion for women. Examples include addressing the lack of physical collateral or verifiable cash flow requirements.

Liberia's medium performance in this pillar is linked to the government's gender-budgeting approach, the implementation of a financial inclusion strategy and the availability of access to finance training and financial support to women-led businesses. Financial institutions are also collecting gender-disaggregated data.

### WHAT WORKS?

Liberia has implemented new policies geared towards increasing women's access to financial resources. The government established a [Gender-Responsive Planning and Budgeting Policy \(2019-2023\)](#), led by the Ministry of Finance and Development Planning (MFDP). **Six government institutions have adopted gender-responsive budgeting to date.** These are the Ministry of Finance and Development Planning; the Ministry of Health; the Ministry of Agriculture; the Ministry of Gender, Children and Social Protection; the Ministry of Education and the Ministry of Justice.

**The Central Bank of Liberia, together with the Ministry of Finance and Development Planning and other ministries and private sector players, have worked together to formulate the National Financial Inclusion Strategy (NFIS) (2020-2024).** The strategy aims to expand access to financial services and credit, improve digital financial services to support participation in the digital economy and enhance consumer protection and financial capability. The MFDP has also conducted a training on financial access for women-owned start-up businesses.

Although limited and sporadic, national institutions such as the Central Bank and Chamber of Commerce have worked with the African Women Entrepreneurship Program (AWEP) in Liberia to provide financial support for some of AWEP's women-owned business members to participate in international trade fairs.

**Exporting and importing companies can benefit from trade finance schemes such as letters of credit, open account payments and bill collection. Tax incentives and subsidies in certain sectors are also available to support entrepreneurs.** These sectors are agriculture, tourism, manufacturing, and information and communications technology.

**Business owners can also benefit from financial instruments offered by the Liberian Bank for Development and Investment (LBDI), such as solidarity funds, guarantee funds and microloans.** However, there are no programmes solely targeted to women.



## WHERE IS MORE PROGRESS NEEDED?

In 2019, there were only an average of three commercial bank branches and four automated teller machines per 100,000 adults. However, the rise of mobile money services has been driving financial inclusion in the country. This highlights the need for investments in both digital and physical financial infrastructure to improve access to finance, especially for women in rural areas.

Women can legally open a bank account in the same way as men; however, account ownership at financial institutions and mobile money service providers is lower among women than men. In general, only 35.7% of people aged 15 and above have a financial account. The NFIS cites lack of necessary documentation, costs related to account ownership and lack of trust in financial institutions as barriers to account ownership.

In addition, venture capital opportunities for start-up businesses are scarce. Women's business associations do not receive financial support to enable them to increase their technical capacity.

## WORK & SOCIETY



### Women's opportunities in the labour market



Women are allowed to work in the same industries and perform the same tasks as men



Estimated annual earned income, purchasing power parity (female/male ratio)



### Division of labour



Labour force participation rate (female/male ratio)



Female share of employment in managerial positions (%)



### Gender occupational bias



Unemployment rate with advanced education (male/female ratio)



Time spent on unpaid domestic chores and care work (male/female ratio)



### National and regional awareness initiatives



National public campaign has been launched including gender considerations in its message or designed exclusively to promote gender equality and women's economic empowerment in the past 12 months



National organizations have participated in regional or international initiatives, working groups, or dialogues aimed at promoting gender equality and women's economic empowerment in the past 12 months



### Support of private and non-profit initiatives



Awards and recognition programmes have been used to highlight companies' best practices or initiatives to promote gender equality and women's economic empowerment in the past 12 months



National institutions have supported awareness initiatives launched by the private sector, non-governmental organizations, or international organizations to promote gender equality and women's empowerment in the past 12 months



This pillar addresses the unconscious or conscious gender biases that prevent women from participating equally in the economy. This includes existing patterns of job segregation and the interventions set up by governments to address these biases.

The country's low performance in this pillar is attributed to the lack of gender-disaggregated data on time spent on unpaid domestic chores, national public campaigns on gender equality, and participation in regional or international initiatives on gender equality or women's economic empowerment.

### WHAT WORKS?

Evidence shows that the Decent Work Act 2015 has had a positive impact. According to the World Bank's Women, Business and the Law 2021, women and men in Liberia may work in the same industries and perform the same tasks. **The labour force participation rate and the estimated annual earned income in purchasing power parity are nearly equal between men and women.**

### WHERE IS MORE PROGRESS NEEDED?

**Gender-disaggregated data on time used for unpaid domestic chores is not collected in the country.** Such data could help reveal whether there are prevailing barriers for women to participate in income-generating activities.

**Statistics, such as unemployment with advanced education and female share of employment in managerial positions, are also outdated.** However, 2016 data shows that unemployment among those with advanced education is low but more prevalent among women (9.57%) than men (7.48%). In 2010, women accounted for 20% of managerial positions.

Only a few national institutions, such as the Ministry of Gender, Children and Social Protection; Liberia Revenue Authority; the Ministry of Labour; and the Ministry of Posts and Telecommunications, have been participating in international dialogues on gender equality and women's economic empowerment. **There is also a need to for more national institutions to support the initiatives of private and non-profit organizations on these issues. Lastly, national public campaigns on gender equality are rare.**

# The way forward

Liberia has established several frameworks to promote gender equality. This includes the Pro-poor Agenda for Prosperity and Development (PAPD) (2018-2023), the Revised National Gender Policy (2018-2022), the Decent Work Act 2015, the Gender-Responsive Planning and Budgeting Policy (2019-2023), and the National Financial Inclusion Strategy (2020-2024).

During the COVID-19 pandemic, governments need to ensure that economic recovery opens opportunities for both women and men. The African Continental Free Trade Agreement (AfCFTA) provides an opportunity for Liberia to increase women's participation in trade and to guarantee that women drive the recovery in the wake of the pandemic. Critically, gender issues must be mainstreamed into the implementation as well as the monitoring and evaluation of established policies and strategies.

Results of SheTrades Outlook in Liberia help to identify focus areas that will accelerate the country's progress on gender equality and women's economic empowerment. Key areas for improvement are primarily in trade policy, access to skills, access to finance, and

work and society. Priority interventions could include gender-mainstreaming in trade policy, investing in education and skills of the population and facilitating women's access to finance amidst the rise of digital financial services.

Due to the impact of the COVID-19 pandemic on women in business, data is ever more important to inform prompt, targeted and evidence-based policy responses. The lack of updated gender-disaggregated data on business and trade, income and poverty, education and time spent on unpaid domestic work hinder a deeper understanding of the pandemic's disproportionate effects on women. This emphasizes the urgent need to collect national statistics. Regular collection of these data is key to monitor outcomes of existing policies and strategies on women's economic empowerment.

Importantly, cooperation among national institutions, private sector associations, non-profit groups and international organizations through dialogue and harmonized initiatives is imperative to advance gender equality in the country.

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## THE WAY FORWARD: GENDER-MAINSTREAMING IN TRADE POLICY

In Liberia, gender-mainstreaming in trade policy remains an important initiative. This entails capacity-building on gender issues at the operational and organizational levels, data collection and monitoring and assessment. To deliver on the 2017 Buenos Aires Declaration on Trade and Women's Economic Empowerment and increase women's participation in international trade, several recommendations may be considered.

### Suggestions:

- Include women's business associations in all trade policy consultation processes and monitor their participation, particularly in AfCFTA consultations;
- Establish a trade and gender focal point and raise awareness among trade ministry staff and other national institutions on its role;
- Organize training workshops on trade and gender for trade ministry staff to strengthen institutional capacity on the issues concerning women's participation in trade;
- Use gender indicators in programming and collect gender-disaggregated data for the monitoring and evaluation of trade and business-related policies, programmes and projects;
- Conduct ex-ante and ex-post gender impact assessments of trade agreements, for example for ECOWAS;
- Adopt an internationally recognized definition of a women-led business, specified by the ISO International Workshop Agreement 34: Women's entrepreneurship – Key definitions and general criteria. This will improve the targeting of trade and business-related policies, programmes and projects, such as the preferential public procurement scheme for women;
- Implement the gender-responsive budgeting approach in all government institutions, including the Ministry of Commerce and Industry; and
- Improve coordination among government institutions to harmonize efforts on gender equality and women's economic empowerment and to learn from each other's experiences.

## THE WAY FORWARD: TARGETED INITIATIVES

Liberia also needs to focus on trade facilitation and ramp up efforts to support women's participation in business and trade.



### Suggestions:

- Adopt a gender-sensitive customs framework, for example, the World Customs organization's Gender Equality Organizational Assessment Tool;
- Implement a single electronic window and consolidate trade and customs-related information in one easy-to-access online platform;
- Conduct nationwide skills upgrading programmes for workers, modernize TVET programmes, and encourage women's participation in such initiatives;
- Conduct specialized training on rules governing trade and public procurement to encourage businesses, especially women-led businesses, to participate in international trade and preferential public procurement;
- Provide accessible incubator and accelerator programmes as well as venture capital financing opportunities to foster start-up businesses, especially those led by women;
- Leverage public-private partnerships to improve financial services infrastructure and digital connectivity, particularly in rural areas;
- Simplify procedures and requirements to open a financial account and provide nationwide financial literacy campaigns or trainings targeted to women to encourage financial account ownership; and
- Provide financial support to women's business associations to enable them to carry out their activities focused on women's economic empowerment.

### GOOD PRACTICE: GENDER ANALYSIS OF THE AGRICULTURE SECTOR

*The Ministry of Agriculture (MoA) developed a gender-mainstreaming strategy (2012-2015) to improve women's access to productive resources and involvement in new areas of the rural economy. The implementation of the strategy resulted in the creation of a gender unit at the Ministry of Agriculture and the use of gender indicators in agriculture programmes and projects for monitoring and evaluation.*

*In 2018, the MoA conducted a gender analysis of the Smallholder Agriculture Transformation and Agribusiness Revitalization Project (STAR-P), which identified gaps in women's economic empowerment in agriculture and the gender-responsive programming of the MoA. According to the analysis, women still face a higher burden than men in production activities in the rice, oil palm and horticulture value chains.*

*The analysis also found that while some programmes have target percentages for women beneficiaries and collect gender-disaggregated data, limited resources were allocated to gender-specific initiatives and most programme documents tend to have no gender considerations. Ultimately, the gender analysis highlighted the need to update the gender-mainstreaming strategy and develop an action plan based on the findings.*

Source: [Ministry of Agriculture](#)

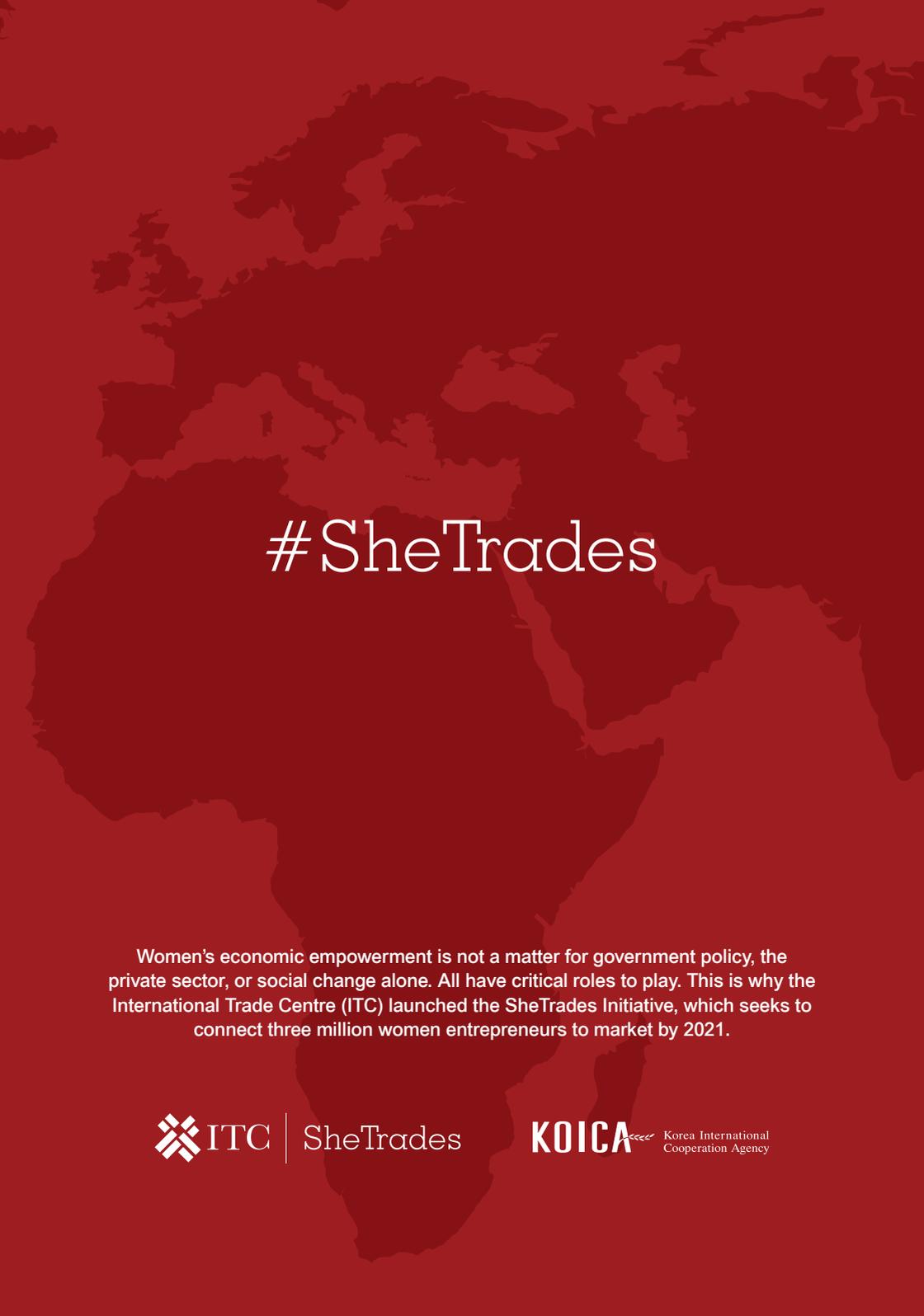
### FOR FURTHER INFORMATION

More information about this Policy Brief and the SheTrades Outlook project can be found at: [www.shetrades.com/outlook](http://www.shetrades.com/outlook)

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### Contribution to UN Sustainable Development Goals:





# #SheTrades

Women's economic empowerment is not a matter for government policy, the private sector, or social change alone. All have critical roles to play. This is why the International Trade Centre (ITC) launched the SheTrades Initiative, which seeks to connect three million women entrepreneurs to market by 2021.

