

One Woman's Story

Subsistence Farmer Becomes Market-Oriented Entrepreneur

By Penelope Hucker and Suliman Kamara

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During Liberia's two civil wars, women suffered violence, rape, discrimination, loss of family members and the general disruption that wars bring. Even with peace restored, life is not easy for women and girls in Liberia. Girls are commonly deprived of education and married off in adolescence only to confront widespread discrimination as adults. While civil law has made progress in the protection of women's rights, the discriminatory practices of customary law still prevail in much of the country.

Despite such odds, Liberia's women have created a strong model of participation in society. They played a key role in ending the war, and helped bring Africa's only woman president to power. The government has established a Ministry for Gender and Development and is working to protect the rights of women and girls.

Madame Tetejay Sesay is an example of the creditable resilience of Liberian women. In a remote cocoa-farming community in the Kolahun District of Lofa County, she has spent the last four years farming cocoa and helping her fellow farmers reap the rewards of Liberia's second-most-important commercial crop.

A Drive to Improve

She has suffered the all-too-common hardships of war, losing her husband and two of her children. Another son narrowly survived with debilitating injuries. But she did not lose her drive to improve her life and help her community.

At the death of her husband, Sesay, who has only an elementary-school education, inherited her family's cocoa farm. Although it is unusual for women to farm tree crops in Liberia, she began cultivating the neglected trees in 2005, making just enough to support her family. Then she grasped at an opportunity offered to smallholder cocoa farmers by ACDI/VOCA through the USDA-funded LIFE activity to receive training and technical assistance.

Under LIFE, ACDI/VOCA has provided training throughout rural communities in the cocoa belt of



Bong, Nimba and Lofa counties to improve farming practices such as crop husbandry, integrated pest management, post-harvest handling and marketing. Other training is provided on farmer group organization, access to credit, association management, business skills, solar drying, storage, warehouse receipts programs and crop diversification.

Madame Sesay participated in one of the farmer field schools for cocoa farmers, and she learned about other income-generating activities for her household. Today, her surviving son helps her on the 15-acre family farm where they grow cocoa for export. They also grow eddoes (a starchy root vegetable) and other assorted vegetables to sell to local markets to make extra money during the off-season.

A New Beginning

From struggling simply to feed her family, Sesay has opened up new opportunities for cocoa farmers in her community. With help from LIFE's training and technical assistance package, the farmers formed the Sebelhill Cocoa Farmers' Association in Lofa County in October 2008. Recognizing her leadership qualities and quick grasp of the business skills taught by the LIFE program, the association members elected Madame Sesay chair of the board of directors. Of the 195 members, 144 (42 women and 102 men) voted for her.

Under her leadership, members of the association learned Farming as a Business through training offered by ACDI/VOCA through LIFE. Sesay's business approach has enabled her to grow from

a subsistence-level farmer to a market-oriented farmer and farmer advocate. She helped legally register the Sebelhill association in April 2009.

After learning the fundamentals of banking and accessing credit, Sesay helped the association develop its own rural credit operations. Key to Sebelhill's financing program is getting members to bulk their cocoa in order to obtain internal credit. It works this way: Members of the association pay registration fees and then buy shares of cocoa as initial investment capital. The shares are used to advance partial payments of cocoa to farmers with immediate financial needs.

Through this system, advance payments can be made based on the value of the cocoa brought into the association warehouse pending sale to an exporter. This rural credit system serves as an incentive for farmers to sell their cocoa in bulk, which offers efficiency and market clout.

Also, the association's access to credit has allowed it to obtain legal cocoa trading status from the Liberia Produce Marketing Corporation (LPMC), which controls the export of all agricultural produce. Sebelhill Cocoa Farmers' Association is the only LIFE-sponsored farmers' association that has obtained a "cocoa buy" permit through LPMC, and thus the right to deal directly with exporters.

Madame Sesay faced extraordinary obstacles, but has managed to make the leap from subsistence-level farmer to a local force in Liberia's cocoa value chain. She has rallied her fellow farmers to increase their skills, establish an association, bolster their security and establish a sophisticated rural credit system. Her leadership skills were previously known only in her village, but her ability to lead the Sebelhill association has made her a nationally known entity and a role model for other businesswomen.

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