J-Palm and Beyond: The Path to Informal Sector Formalization in Greater Monrovia and Policy Opportunities for Post-Formalization Growth

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INTRODUCTION

Consider Monrovia: An analysis of the coastal Liberian city, in which one third of the population resides, is informative and useful when assessing informal sector formalization strategies. Why Monrovia? There are five factors that make Monrovia a distinguishable city to assess. Monrovia is in a post-conflict country, highly centralized, foreign-aid dependent, has experienced rapid urbanization, and has an economy in which 60% of the informal sector employment is in Greater Monrovia. Though these factors are individually prevalent throughout Sub-Saharan Africa, their interconnectedness in Monrovia is unique.

The Greater Monrovia metropolitan area is the core of Liberia’s economic, political, and developmental functions. The focus on Monrovia has historical roots dating back to the settler-colonialism that led to Liberia’s establishment. Monrovia has remained a focal area poised for rapid urbanization. Liberia’s urban population peaked at sixty percent at the height of the civil wars, with more than one million internally displaced people living in the Greater Monrovia area seeking safety. Since the war, the percentage of the population living in Greater Monrovia has decreased to approximately 32.3% (LISGIS 2009, 25).

Despite the decrease in the urban population, Monrovia’s rapid urbanization and periods of instability have created a disconnect between supply and demand for infrastructure, the market economy, and services. Monrovia’s widespread informality is a product of and reflects this disconnect. The focus of this case study is the utility of strategic, social enterprises as economic development tools and effective formalization strategies. The study also argues that effective policies and governance play important roles in incentivizing formalization and supporting and facilitating growth after formalization. One social enterprise that encompasses a scalable strategy for informal sector formalization is J-Palm Liberia.

The formation of J-Palm sought to directly address the supply-demand disconnect, especially related to infrastructure and economic opportunity in Liberia. J-Palm Liberia has evolved beyond being a business that formalizes traditionally informal-sector activity to one that addresses other issues related to informality in Greater Monrovia. Careful analysis of J-Palm Liberia’s current and potential impact on economic development, workforce development, private sector development, and capacity building is informative for assessing the utility of social enterprises and the policies that support them. This case study will conclude with thoughtful analysis of appropriate policies and recommendations that can foster a systemically strong environment in which newly formalized ventures can thrive.

Figure 1. Picture of Country of Liberia (Source: Google Earth)

Figure 2. Map of Monrovia, Liberia (Source: Google Earth)
A BRIEF BACKGROUND ON MONROVIA, LIBERIA

MONROVIA’S HISTORIC CENTRALITY

Monrovia’s position as Liberia’s economic, political, and socio-cultural core predates the city’s historic settlement. Compared to the dense forests and mountains found throughout Liberia, tribes in the area utilized Ducor (or Dugbor, the name for present-day Monrovia used by tribes) as a neutral terrain for inter-tribe trade (Ngafuan 2010). Monrovia was the most rational location for settlement when the American Colonization Society sought to establish a colony for freed slaves. Settling in Monrovia enabled colonists to avoid attacks from indigenous tribes and logistical hardships that Liberia’s lush forests and mountains caused. Monrovia’s location along the Atlantic Ocean also enabled easy access to trade routes with other African countries and the United States. Surrounding Monrovia, the freed slaves engineered majority-Americo-Liberian “Congo Town” settlements as the centers of trade, prosperity, and essentially American-inspired order. The establishment of Liberia with Monrovia as the capital in 1847 formalized Monrovia’s centrality in Liberia’s development.

As urbanization increased during the mid to late 1900s, growth and development in Monrovia reaffirmed its centrality. The main driver of Monrovia’s growth has been rural-to-urban migration, in large part due to unbalanced development between rural and urban areas in Liberia. Monrovia has remained a destination for those seeking employment, education, better quality of life and overall opportunity (BTI 2018, 14). Though Monrovia experienced growth and potential for development in the mid-1960s, several potential factors for its developmental stalls have been analyzed. In his 1973 essay, “The Development of Liberia,” Louis P. Beleky asserts that “Liberia [was] endowed with an impressive capacity for rapid economic development,” and that its ability to produce was increasing (Beleky 1973, 43). Comparing developing countries to developed countries, Beleky conceded that starting in the 1960s, countries’ economic development was recognized as not production, but the capacity to produce (Beleky 1973, 43). He also stated that common factors exhibited by developing countries were their “inadequate utilization of available resources,” and consequently, their “dormant potential for growth” (Beleky 1973, 43). Monrovia’s potential for rapid economic development during the 1960s and 1970s became “dormant” as growth surpassed infrastructure and opportunity and socio-political tensions overwhelmed stability in the country.

CONFLICT AND RAPID URBANIZATION

Political instability directly affected rapid urbanization in Greater Monrovia leading up to and during the 1990s. Various political crises overwhelmed Liberia between 1970 and 1980. Those crises set the stage for the 1980 coup d’état, and subsequently Liberia’s two civil wars, which occurred between 1989-1996 and 1999-2003. During that period, Monrovia played even more of a central role, as the only city in Liberia protected by peacekeepers for a majority of the war. Monrovia’s role as a haven for safety directly correlates to the dramatic increase in Liberia’s urban population during the civil wars. Historically, the Government of Liberia has defined “urban” as settlements with more than 2,000 people (Republic of Liberia 2012, 4). Before the wars, as of 1985, 42% of Liberia’s population lived in urban settlements (World Bank Urban Pop 2018). Liberia’s urban population peaked in 1991 during the first civil war when approximately 1.2 million people (60% of Liberia’s population) experienced internal displacement and internally lived in Monrovia (World Bank Urban Pop 2018). By the end of Liberia’s civil wars in 2003, the urban population in Monrovia decreased to 45% of Liberia’s population (World Bank Urban Pop 2018). The Liberian civil wars destroyed Liberia’s infrastructure, obliterated its economy, and negated any developmental gains from the mid-1900s.

For an area originally designated as an elite settlement for America-Liberians, the influx of most of Liberia’s population into Monrovia overwhelmed the city’s already-decimated capacity to provide sufficient physical, economic, and social infrastructure. As of Liberia’s 2008 National Census, out of a total population of
approximately 3.4 million people, 1.1 million people (~32.3%) lived in the Greater Monrovia area (LISGIS 2009, 7). Regarding Liberia’s urban population, Greater Monrovia comprised approximately 54% of the country’s urban population (Figure 3) (LISGIS 2009, A1-3).

LIBERIA’S FOREIGN AID DEPENDENCE

After the wars, Liberia’s diminished human and economic capital led to a dependence on foreign aid that remains a significant factor in Monrovia’s and Liberia’s development. Between 1980 and 2008, the percentage of Liberia’s national budget dependent on foreign aid peaked at almost 800% (Figure 4) (Chester 2010).

Figure 3. Urban-Overall Population Comparison

![Bar chart showing population comparison between Greater Monrovia and Liberia.](image)

Figure 4. Liberian % of National Aid Reliant on Foreign Aid

![Graph showing Liberian government spending and foreign aid.](image)
In the fiscal year 2018/2019 “Citizen’s Guide to the Budget” publication, the Government of Liberia projects that $51.325 million of Liberia’s total revenue of $570.148 million USD (~10%) consists of “grants from foreign government and international organization” (Figure 5) (Dept of Budget and Development Planning 2018/2019, 2). In addition to foreign grant funding, Liberia relies heavily on foreign financing for infrastructure and economic stimulation. The “Citizen’s Guide” outlines specific revenue sources per county. In Montserrado County, in which Monrovia is located, “Donor Funds” (grant and financing) consist of around $97.6 million USD (80%) of the county’s $121.8 million USD funding source (Appendix A) (Dept of Budget and Development Planning 2018/2019, 2).

A comparison of previous years found in Appendices B and C show that funding from external grant sources have varied ranging from 10% to 20% of the national budget (Ministry of Finance and Development Planning 2018/2019, xxiv). The Government of Liberia’s reliance on foreign grant and financing aid for important development needs such as infrastructure, technical assistance and basic services, and industry development initiatives directly correlates to Monrovia’s ability to develop congruently with the rapid population expansion.

**MONROVIA’S RATIONAL INFORMALITY**

With development lagging behind Monrovia’s growth, informality has emerged as a rational response to the lack of formal economic opportunities. According to a 2016 World Bank report, Liberia has a 40.9% poverty rate, with impoverished people living on less than $2 USD per day (World Bank 2016). Approximately 1.1 million people make up the Liberian labor force between ages 15-64 (Ministry of Labor, Liberia 2010, 24).
to the Government of Liberia’s 2010 Labor Force Survey, Liberia had a 48.5% labor participation (Ministry of Labor, Liberia 2010, 24). Of that percentage approximately 68% of employment was in the informal sector. Liberia follows international guidelines to establish categorical exclusions for informal sector employment, with two exceptions (Figure 6—yellow highlight) (Ministry of Labor, Liberia 2010, 48). Additionally, 60% of informal sector employment was urban, mainly within the Greater Monrovia area (Ministry of Labor, Liberia 2010, 48). While most municipal governments view the vast level of informal sector employment to be an issue, informality in Monrovia has been a response to the disconnect between supply and demand for economic opportunity, jobs, and a better quality of life.

THE PATH TO J-PALM

Scarce economic opportunity has led to vast informal entrepreneurship in Monrovia that affects every sector within Liberia’s economy. Agriculture has the highest percentage of people working informally, but according to Liberian guidelines, agriculture is not included in its classification of the informal sector (Figure 6). The manufacturing and wholesale and retail trade sectors make up the 2nd and 3rd highest share of informal employment in Liberia (Appendix E) (Ministry of Labor, Liberia 2010, 54). Despite the exclusion of the agriculture sector, many wholesale and retail market products are rooted in agriculture before transitioning to Liberia’s market economy.

Many of the petty traders, market women, and informal sector workers in Monrovia sell food products or products derived from agricultural yields. One product that remains along the nexus of the agriculture sector and recognized informality is palm kernel oil, which is mainly used for cooking. Liberia’s abundance of palm trees makes production of palm-based products like palm oil and palm wine an accessible way to enter the market economy.

Despite the abundance of palm trees to produce the supply, the disconnect between supply, demand, and capacity has created a production-side inefficiency. Palm oil production is labor intensive, but with efficient technology, smallholder palm oil producers can produce adequate supply with lessened labor burdens. Figure 7 shows the palm kernel oil production process. Despite ample opportunity to access prime materials for oil production (palm trees), inefficient smallholder capacity, lack of profitable market access domestically and internationally, and systemic barriers have prevented many palm kernel oil producers and sellers from breaking the cycle of poverty. Inefficiency in the production or pre-market process for palm oil producers as well as other manufacturers ultimately passes costs along to informal wholesalers and retailers. The time-intensive production process lessens the potential yield and economic impact that production of palm oil and other non-agricultural palm oil-derived products have for Liberia.
According to an analysis of palm kernel oil production between 1969-2002 (Appendix F), Africa and Asia make up the largest share of palm tree production in the world (Verheye 2010, 3-4). Within Africa, Liberia produced less than its neighboring countries. Though some of the assessed period was during the Liberian civil wars, current production process inefficiencies are in large part due to lack of infrastructure and market access. Not only were problems with the production process a barrier, but the lack of infrastructure (roads, plumbing, consistent electricity) in many parts of Liberia also posed a huge systemic barrier to both the farmers’ and ultimately urban informal wholesalers’ and retailers’ economic opportunity.

It is estimated that 35% of Liberia’s palm fruit are not harvested each year, with an additional 50% loss of oil during processing (J-Palm Liberia 2019). Recognizing that these major inefficiencies during the palm kernel oil production process prevent many palm oil producers from breaking the cycle of poverty, Mahmud Johnson decided to invest in infrastructure. This enabled smallholder suppliers to shorten productive time, produce more yields, and have better access to the market. What began to assist rural farmers to quickly get products to urban markets has evolved into J-Palm Liberia, a manufacturing company that uses processed palm kernels to make hair and skin care products.

THE J-PALM LIBERIA SOLUTION

J-Palm Liberia emerged as a solution to the disconnect between supply, demand, and capacity in the palm oil industry. Established in 2013, J-Palm provides processing machinery for oil production. J-Palm then purchases, recycles, and mills palm kernels to create beauty products. J-Palm’s products are manufactured and packaged in Paynesville, located in the Greater Monrovia area.
For a deeper understanding of why and how J-Palm Liberia works to address informal sector formalization, economic development, capacity building, and private sector development, an interview was conducted with Mahmud Johnson, J-Palm’s founder (Appendix G). During the interview, several areas of interest arose that highly impact issues and potential opportunities faced by Johnson, other social entrepreneurs, and people looking to formalize (Figure 8). These areas establish the foundation for entrepreneurs to adapt to the formal system and have access to the market economy. The conversation with Johnson also sheds light on structural barriers that disincentivize formalization and hinder businesses’ ability to grow and break cycles of economic disparity.

When discussing the decision to undertake the role of liaison between informal palm oil farmers and sellers and the formalized market, Johnson affirmed that the social mission of helping people break the cycle of poverty was his motivation. He also described the production inefficiencies caused by the lack of infrastructure and ineffective capacity-building:

Initially I was inspired by social mission. I went to college for economics and government. Thinking in college was social standpoint, how to make government more effective. I learned about the inefficiencies in the oil palm supply chain. So, I set up a business with social mission working with oil palm farmers to get better incomes. I thought, ‘Why do we have all these palm trees in Liberia, but majority of smallholder farmers still live in poverty?’

Other motivations were rooted in the desire to provide the physical, social, and economic infrastructure to make the production process less time-intensive and improve farmers’ and sellers’ market access. What started as an effort to improve production-side processes transitioned into an enterprise that effectively answers and produces questions about the roles informal sectors play within the formal market system. Beyond that, Johnson’s position as a social entrepreneur who has incentivized previously informal-sector workers to incorporate into J-Palm’s supply chain is informative to understand the issues and opportunities these entrepreneurs face and how government policies can further support them.

As a company, J-Palm strategically and inclusively approaches informality in the following areas:

**Informal Sector Formalization and Private Sector Development:** Realizing that those working within the informal sector do not frequently break the threshold of poverty, J-Palm serves as a conduit for informal sector formalization and private sector development. The investment in infrastructure that can be used by formerly informal sector suppliers is a strategic effort to empower efficient production.

**Capacity-Building and Workforce Development:** The company’s business model remains inclusive of peoples’ existing labor contributions and enhances their productivity for higher yields and profitability (Johnson 2019). From its establishment, J-Palm has provided opportunities to its stakeholders that function more as a partnership and take each person’s educational and business-related capacity into account. J-Palm provides infrastructure and training on the product development and retail sides of the operation. Understanding that Liberia has a young workforce with varying levels of educational attainment, J-Palm offers full-time and part-time positions that are accessible to various educational and skill levels. While high-level management positions require higher levels of education, J-Palm offers part-time, commission-based sales positions to employees with lower levels of educational attainment (many with an average of five years of education) (Johnson 2019). The company also offers relevant trainings as employees transition into different roles. Figure 9 breaks down employee roles, as well as departments and training within J-Palm.
Economic Development: Overall, J-Palm’s model provides targeted economic opportunity. The company’s ability to train for and provide employment opportunities for a wide range of educational attainment and skill levels proves that J-Palm’s leadership is not only committed to poverty alleviation but also economic access and development. Employees also retain a more consistent income than they would while working in the informal sector. Within six years of operations J-Palm has employed or developed supplier relationships with a minimum of 730 people across five counties in Liberia (Figure 10) (Johnson 2019). Plans for J-Palm’s growth and product expansion provide even greater opportunity for economic development in Greater Monrovia.

J-PALM AND BEYOND: POLICY AND INCENTIVE SUPPORTS

Social entrepreneurs’ methods of informal sector formalization and private sector development are positive contributions to economic development in Greater Monrovia. Even still, government policies and incentives

Figure 9. J-Palm Company Positions and Trainings

![Figure 9. J-Palm Company Positions and Trainings](image)

Figure 10. J-Palm’s impact by the numbers (Source: J-Palm Liberia)

![Figure 10. J-Palm’s impact by the numbers](image)
play an essential role in incentivizing formalization and creating a robust and supportive business environment to support growth. Understanding challenges faced by businesses at various phases in Monrovia is not only essential to guide policy strategies, but also helps to evaluate the effectiveness of strategies. While Johnson acknowledged that the process for registering enterprises is simple, with a quick application turnaround time, he also emphasized that several systemic and widespread issues disincentivize formalization. Going further, he affirmed that some barriers hurt businesses that have formalized and seek to grow.

Figure 11 highlights several existing and proposed policies that are applicable to companies like J-Palm. These sample policies and incentives are instituted by national, regional, and international actors with main aims to alleviate poverty and support small business development. In addition to the primary actors, several partners work with Liberia in various capacities on these programs. These partners’ functions are in the areas of policy
and advocacy, funding, and technical assistance and capacity-building (Appendix G). Due to centralization in Liberia, Monrovia’s government has not enacted its own official policies.

Despite the lack of official policies, the Monrovia municipal government has entered a Memorandum of Understanding (MOU) with the Federation of Petty Traders and Informal Workers Union of Liberia (FEPTIWUL). As the largest informal worker cooperative in the country, the Monrovia government’s decision to embrace and work with FEPTIWUL is transformative. Not only are they formally recognized, but the MOU creates a partnership between the group and municipal government to improve the relationship between the formal and the informal systems. When assessing the bare intent of these policies, and target business stage, most appear to range from “relevant to J-Palm’s work but inaccessible” (*** to “relevant, accessible, and helpful to achieve J-Palm’s goals.” The existence of policies and incentive programs with various actors, components, and target stage of business is a useful step in incentivizing formalization and supporting business growth. But there remains a disconnect between policies and implementation. This type of disconnect negatively affects social enterprises’ and other small businesses’ ability to grow, and disincentivizes formalization.

When discussing the disconnect between available policies and implementation, Johnson identifies several areas of interest that should be addressed. He noted the following as J-Palm’s barriers:

**GOVERNANCE AND POLICY:**

- Lack of transparency in application processes
- Bureaucratic system is time intensive
- Lowering import taxes
- Corruption at ports leading to hidden export fees
- Lack of access to government-administered financing (especially for younger entrepreneurs who would be more likely to start social enterprises)
  - High interest rates (approx. 30% for most commercial banks) and no guarantee on return disincentivizes people

**INFRASTRUCTURE:**

- Basic infrastructure such as paved roads and plumbing not accessible in many parts of the country (difficult to access some suppliers, difficult to transport and export goods)
- Manufacturing infrastructure lacking (which increases import costs and lessens businesses’ competitive advantage)
  - Lack of efficient equipment and product processing space

**CAPACITY-BUILDING/PARTNERSHIPS:**

- Workforce development lacking
- Training employees on product science, customer services, finance, and sales is expensive

Though policies and incentive programs set the guidelines and standards, the infrastructure and people’s capacity to produce effectively lay the foundation for successful informal sector formalization. As J-Palm seeks to grow in product offering and company size, it will remain imperative that existing conditions within Liberia do not hinder that growth.
RECOMMENDATIONS

To further incentivize formalization and create a business environment in which social enterprises or formerly informal businesses can thrive, four critical success factors must be the basis of future policies. Monrovia’s position as a post-conflict, centralized, aid-dependent, rapidly urbanized, and 60% informal-sector employment city provides many opportunities to approach private sector development, workforce development, economic development, informal-sector development, and capacity-building. Because of the civil wars, Liberia has a vast diaspora living abroad, many seeking to contribute to development. Centralization can be utilized to create a strategic formalization strategy that is inclusive of the informal sector’s current contributions to the market. The relationship with donors can be leveraged to receive funding, train employees, technical assistance, and capacity-building. The number of people working in the informal sector suggests that entrepreneurship is prevalent. These opportunities frame the critical success factors on which the recommendations are based.

CONCLUSION

Although there are many approaches to informal sector formalization, support for social enterprises like J-Palm Liberia is essential because these businesses are strategic, adaptive, and address several issues that arise from informality. By promoting and supporting these ventures, Monrovia’s and Liberia’s governments make their intentions clear. The Government of Liberia recently adopted the Pro-Poor Agenda for Prosperity and Development, which focuses on the most vulnerable. Because such a large portion of Liberia’s population lives in the Greater Monrovia area, embracing social enterprises and other targeted entrepreneurship ventures through supportive policies and incentives will enable these ventures to have an impact beyond poverty alleviation and aim for economic opportunity and prosperity.
BIBLIOGRAPHY


APPENDIX A

FY 2018/2019 Montserrat County Funding Sources

Source: Citizens Guide to the Budget
## Multi-Year External Funding Sources and Amounts (Millions)

### APPENDIX B

**External Resources (Excludes Core Budget)**

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### Government Grants

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### Other Sources

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# APPENDIX C

## Multi-Year External Funding Sources and Amounts

### National Budget 2018/19

#### 1.6 Summary by Economic Classification

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<th>Economic Classification</th>
<th>FY2016-17</th>
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#### 1.7 Sector Summary

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Source: Liberia National Budget 2018/2019 (p. xix)
APPENDIX D
Expenditure by Sector: Industry & Commerce

![Table showing expenditure by sector for Industry & Commerce](Image)

Source: Liberia National Budget 2018/2019 (p. xxvii)

APPENDIX E
Number of People Working Informally, by Sector, by Sex

![Table showing number of people working informally by sector](Image)

Source: Liberia IUR, 2019
# APPENDIX F

World Palm Oil Production

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<th>Palm oil production (x 1000 tons)</th>
<th>Palm kernel production (x 1000 tons)</th>
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<td>Guinea</td>
<td>42,600</td>
<td>42,000</td>
</tr>
<tr>
<td>Ivory Coast</td>
<td>46,467</td>
<td>170,000</td>
</tr>
</tbody>
</table>

*Table 1. Palm oil and palm kernel oil production in the world (Sources: FAO Yearbooks and http://www.unctad.org)*
APPENDIX G
International Policy & Incentive Partners

Partners:

Policy/advocacy:
• WIEGO
• Federation of Petty Traders and Informal Workers Union of Liberia (FEPTIWUL)
• Liberian Business Association
• Cities Alliance

Technical Assistance/Capacity-Building:
• United Nations
• USAID
• World Bank
• EU

Funding
• United Nations
• USAID
• World Bank
• EU

Source: Liberia National Budget 2018/2019 (p. xxx)
Source: Liberia National Budget 2018/2019 (p. 51)