

## **The flow of money at the community level**

### **Key considerations**

This brief summarises some key considerations about the flow and control of money in relation to the Ebola response. The details have been collated from suggestions and insights provided by networks of anthropologists\* who work Liberia, Sierra Leone and Guinea (both in-country and remotely). These are general considerations that are broadly relevant, but further investigation into local specificities is required.

\* Anthropologists from Sierra Leone, Liberia, Guinea, Senegal, UK, US, Canada, Germany, France, Belgium and the Netherlands.

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### **Patron-client relationship**

- The flow of cash in urban and rural households is largely managed through patron-client relationships. Patrons control resources and have a network of family members and dependents, their 'clients', who solicit resources. Resources are often distributed by patrons according to specific household needs, for example for cell phones and credit or motorbike fuel, for recurring expenses like food and periodic expenses like school fees.
- The distribution of resources can also be used to strengthen local and regional perceptions of power, authority, and legitimacy. In this respect, patrons are often community leaders. They can exert a lot of power to control the labour of their dependents without needing to offer immediate compensation, although in the longer term, cash and other forms of material support are expected.
- Many people look for patronage or a 'boss'. This is a very important relationship with somebody who can provide investment and opportunities. Sometimes this relationship can develop through working relationships, but may also be a political figure or 'big' man or woman in the neighbourhood or family, and could be somebody who has migrated abroad and is able to send money back 'home'.
- Local populations may see the relationship between cash and labour differently than the international community. Paying someone cash is often seen as opening an on-going relationship, rather than closing a one-time exchange (as cash transactions in Euro-America do). When giving somebody cash, there may be an expectation that this is the beginning of a continuing exchange of services, goods and money and it can be a signal for the start of a patron-client relationship.
- Patron-client relationships are often couched in the language of 'fictive kinship', with members calling each other relationship names such as auntie, uncle, son, daughter, small brother, big sister. These names emphasise the importance of such relationships.
- Patrons can be both male and female. Women play strong financial roles managing local and regional food commodity markets, clothing markets, and precious mineral resources. Men play strong financial and labour patronage roles regulating commercial and private transportation markets, timber, mining and construction industries.
- Although older people are more likely to be patrons, patrons can be of any age. Youth groups, for example, sustain their own patron-client networks.
- People exist in multiple systems of client-patronage relationships simultaneously. This creates a complex, but important system of checks and balances to prevent abuses and hoarding, and provide multiple local means for resolving conflicts.

### **Money and savings**

- At an individual and household level, many people emphasise how hard it is to hold on to money and to save it. This is, in part, because people distribute their resources widely among their networks. Many people earn small amounts that are needed (or easy) to spend immediately and people have little access to collateral or banks, so it is difficult to keep and multiply the money they do have.
- People are often in continual states of debt to others, including people living in the neighbourhood. This is also an attribute of the patron-client system. Those 'around' you provide a financial support network, for both everyday expenses and also at times of acute need, such as sickness. Sometimes these debts are precise and are expected to be repaid, but often they are part of continual relationships of mutual support and reciprocity. There is strong practical value in building such relationships, rather than being paid once-off and losing the relationship.
- Communities have developed various local mechanisms to save money. For example, esusu schemes (money circulating) that involve a group of people regularly putting in a certain amount, and either taking it in turns to reap the total amount or using it as an emergency slush fund.

- It is normal to buy items on credit, especially from shops or traders that are known personally, and it is also common to 'invest' in objects, such as electronic devices (electric fans, mobile phones), furniture or even vehicles that can be easily sold on. This can be an effective method of circulating capital as people routinely buy second-hand items.

### Household expenditure

- Because of the patron client system, it is difficult to identify who in a single household is responsible for the management of funds. Networks of money pass within and between extended households, rather than being retained and controlled by a nuclear family unit.
- The concentration of resources in a household can lead to the reconfiguration of connected households. For example, a wealthy household will 'foster' the children of family members who have less food and housing resources. In this situation, both children and parents are seen as 'clients' of the wealthy household, and their labour can be deployed as the patron sees fit.
- There is a broad expectation that children will support their parents when they get older. Often parents return to their home villages in older age, and there is an expectation that relations in the city will help support their extended family in the country. This can involve a two-way exchange with relatives in the country bringing produce to the city.
- The major daily household expenditure is food. It is common that money be collected from various different breadwinners in the household.
- Women are responsible for managing daily household expenditure and going to market. They are therefore engaged in large segments of the cash economy. As a local Liberian phrase states, 'men are responsible for providing the rice, and women are responsible for providing the sauce'.
- Women often retain substantial control over the money they earn through their own labour, but most of these earnings are routinely spent on supporting their children and household.

### Recommendations

- 'Ebola money' has both positive and negative connotations. Reducing potential conflicts associated with cash distributions should be prioritised – as well as ensuring the effectiveness of the work for which the international community is paying.
- Payment for Ebola related work must be transparent in terms of the scale and location of disbursements. We should avoid the scenario in which Big Men funnel resources upwards and under compensate those at the bottom. There is a risk that chiefs and other local power brokers might try to serve as middlemen or hastily organise their relatives, families and friends to front them as labour that requires payment. There are also large networks of ex-combatants who are capable of mobilising labour quickly, but they should not be allowed to hoard or consolidate all resources. They must be treated as part of the broader patron-client networks participating in the international effort.
- Payments for labour mobilisation should be made through existing and legitimate networks of the patron-client system with longstanding histories in the community. Any resource distribution should use networks that are already in place, such as market women's unions, women's cooperatives, youth or students' unions, church groups, drivers and motorcycle unions etc. This will involve the widespread distribution of smaller sums of money to various established 'patrons' within a community, so that both labour participation and cash distribution is disseminated widely, across ethnic, age and gender groups.
- People expect different behaviour from international organisations than they do from local patron-client networks. When they are employed directly by external agencies and organisations, they expect to be compensated in cash, very rapidly. Failure to do so can lead to dissent, corruption or walk-outs.
- It is important to note that the Ebola response is having a great impact on the local economy (spending money, buying local products, hiring labour etc) and a large number of expatriates may lead to the creation of micro economies. It will therefore be important to calibrate payment distributions according to how the local economy has already been distorted, including the inflation of consumer goods. With cash payments focused for Ebola response workers, the response should secure other means of lessening the impact on poor, weak, vulnerable and marginalised populations who are affected but not directly involved (through social protection mechanisms and local food distributions for example).
- For efforts already taken, it would be advisable to acknowledge these with small symbolic amounts of cash or goods (such as soft drinks, rice, oil etc) prior to formal payment. A small token of recognition for the positive and proactive response of communities would create good will, particularly if chiefs were given food or materials to share through their local distribution networks.