



## **Early Recovery and Livelihoods – UNDP Ebola Crisis Response and Resilience Program in Liberia (ECRRP-L)**

### **Social Safety Net Cash Transfers and Resilience Strengthening**

#### **Executive Summary**

While Ebola has caused death and suffering to over 7,000 Liberians who have contracted the disease, it has brought social and economic interruptions and hardship to a large segment of the nation's population. Economic growth has slowed markedly and tax revenues have fallen, placing in jeopardy the government's capacity to provide basic services. Jobs have been lost since the initial outbreak while prices for basic foods have spiked. As a result, the poorest households have been severely affected. With livelihoods impaired or lost, food insecurity has worsened, and because of lost livelihoods the poorest households are ever increasingly resorting to more negative coping mechanisms. The longer the crisis lasts, the more impaired will be the resilience of the poorest segments of society against future shocks. Any erosion or impairment of social cohesion resulting from the Ebola Virus Disease (EVD) shock would represent a devastating setback for a society emerging from decades of civil strife.

This project seeks to provide a safety net for those households which have had a member succumb to the disease and on which quarantine has been imposed. It will extend a similar safety net to extremely poor and labor-impaired households which have been most vulnerable to the shocks that EVD has caused. Support will take the form of monthly cash distributions to qualifying households, which they will use to take care of their basic requirements for sustenance.

20,000 households in three targeted counties – Bong, Lofa, and River Cess – will receive cash transfers of up to LD 4,500 (USD 50), depending on household size, for a period of 9 months, in accordance with government cash transfer guidelines. At the same time, the project will offer beneficiaries an opportunity to receive literacy/numeracy and enterprise skills training during the period of the project. Village Savings and Loan Associations (VSLA) which operate in the districts/communities in which cash transfers will be provided will be strengthened through an injection of capital to permit them to provide more readily loans to their members despite a drop in savings during the peak of the Ebola crisis. Safety net cash transfer recipients will be encouraged to consider the merits and benefits of VSLA membership as an avenue for re-building/strengthening their livelihoods, so as to “graduate” from unconditional cash assistance.

In accordance with the Government of Liberia's (GoL) Social Protection Policy, the Ministry of Gender, Children, and Social Protection (MGCSP) will take the lead in implementing the social safety net cash transfers element, and will coordinate with key ministries and stakeholders which are able and willing to contribute complimentary support to beneficiaries in order to strengthen sustainable livelihoods and resilience against future shocks. In this regard, the Ministry of Education (MoE) will participate to organize adult education and livelihoods training. The National VSLA Apex (VSLA NAPEX) will be an operational partner through which cash will be channeled to beneficiaries by way of their network of VSLAs in communities throughout the three counties, and through which beneficiaries will be able to build savings so as to obtain credit for productive investments. Capacity-building investments that will be made in support of all three partner institutions to ensure their ability to efficiently and effectively carry out their roles within the scope of the project and to enhance their effectiveness in carrying out their mandates over the long term.

The cornerstone of the project will be to strengthen the Liberian National Social Protection System as a nationally owned and implemented service which delivers coordinated and targeted protection programs to vulnerable segments of the population when and where they are required.

The project requires **USD 12,900,682** of which USD 10.1Million is earmarked for cash transfers to beneficiaries.

## **Context**

Since early 2014, the Ebola Virus has spread in West Africa and has most severely hit Liberia, Sierra Leone and Guinea. It has also touched Mali, Nigeria, and Senegal, as well as Spain and the United States of America on a much smaller scale.

As of 31 January 2015, Liberian Ministry of Health reports a total number of 8,678 cases (suspected, probable and confirmed), and 3,747 deaths throughout the country. However, statistics involving the number of cases of the illness and resulting mortality, only describes a portion of the negative impact that the disease has inflicted on the country. More widely, economic development has been interrupted, livelihoods have been lost, resilience among the poorest has been severely impaired, tax revenues have fallen, and social cohesion could be threatened in Liberia.

Growth in nation's anticipated 2014 output, measured as Gross Domestic Product (GDP), has been reduced by 5.5 percentage points, from 5.9% to 0.4.% as a result of the crisis.<sup>1</sup> Projections for a drop in 2015 GDP range from USD 114 million drop (5.8 pp) under a low Ebola scenario to USD 234 million (12 pp) in a high Ebola scenario.<sup>2</sup>

On a micro level, a survey by the World Bank revealed that 46% of those working at the start of the Ebola Crisis were no longer working in early November. Self-employed and wage workers have been the hardest hit, while those in agriculture were starting to return to work as the harvest approached. Food insecurity is worsening due to rising rice prices and falling incomes. While the price of rice historically tends to reach its highest levels around October (7% above its January base in 2013), the October/November 2014 price of rice was over 40% higher.<sup>3</sup>

The prospects for the national economy continue bleak. Economic growth in 2015, which was projected to be 6.8%, has been revised downward further to no growth due to further contraction in activities in the key sectors of the economy—mining, agriculture and services.<sup>4</sup> Further reductions in growth projections, and even negative growth in all sectors of the economy, bode poorly for employment prospects, as well as levels of revenue for the self-employed and those in the informal sector.

The very rapid spread of the disease led the Liberian government, at one point, to declare a State of Emergency and special measures to control the outbreak including the closure of borders, schools and suspension of some major food markets in the most affected areas. From a FAO fact finding mission (September 2014) and the FAO/WF/Ministry of Agriculture Ebola Food Security Impact Assessment (October/November 2014), the main impacts assessed were the reduction in agricultural production, the increase in food prices and the depletion of household/women associations' savings. The depletion of household assets (material as well as financial) bodes poorly for the capacity of households, particularly those in the lowest economic quintile of society, to weather future shocks when they might occur. Households are also likely to be engaging in other negative coping mechanisms, such as decreased food consumption and the substitution of highly nutritious foods for cheaper but less nutritious commodities, or failure to send children to school, once they restart, to save school fees and related expenses. Such money-saving/resource-stretching actions would negatively affect the development of human capital and future productivity.

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<sup>1</sup> The World Bank. Economic Impact of the 2014 Ebola Epidemic: Short and Medium Term Estimates for West Africa. October 7, 2014

<sup>22</sup> The World Bank, op.cit.

<sup>3</sup> The World Bank. The Socio Economic Impacts of Ebola in Liberia: Results From A High Frequency Cell Phone Survey. November 19, 2014

<sup>4</sup> Republic of Liberia, Ministry of Finance and Development Planning. Liberia Economic Stabilization and Recovery Plan. October, 2014

## **THE OVERALL STRATEGY**

The project will address the effects of the EVD and structural poverty on three dimensions:

### Household welfare

1. It will provide temporary financial assistance to the most affected communities and households so that Ebola-affected and extremely poor/labor constrained families can provide for their minimal sustenance (food and non-food) without having to utilize negative coping mechanisms;

### Household productive capacity, human capital and resilience

2. Set in motion a reactivation and strengthening of household productive capacities and development of human capital, essential for build resilience to shocks by:
  - a. Re-building household savings, and the access to credit through Village Savings and Loan Associations (VSLA); and
  - b. Increasing literacy (including financial) and enterprise skills as contributing elements for economic and social advancement.
  - c. Provide a temporary supplemental income to qualified unemployed young adults whose jobs have been suspended by school or business closures through Cash For Work (CFW) for their collaboration in conducting adult literacy, numeracy and livelihoods training.

### Institutional Strengthening

3. Contribute to strengthening the institutional capacity of the Ministry of Gender and Social Protection (MGSP) to provide effectively and efficiently social safety net assistance to persons/households suffering from abject poverty or the sudden shock of natural or man-made disaster, of which the current EVD presents particular organizational and operational challenges and complexities. This will include assistance in linking emergency cash transfers with longer term social protection programmes.
4. Contribute to enhanced organizational capacity of a VSLA NAPEX and its county and district level network of VSLAs in the three targeted counties.

## **LINKS TO GOVERNMENT PLANS FOR IMMEDIATE STABILISATION AND RECOVERY**

The Ministry of Finance and Development Planning developed an Economic Stabilization and Recovery Plan in response to the Ebola crisis and its immediate aftermath. The social cash transfer component of this project links with Government's plan, which contemplates "Social Safety Nets for Hard-Hit Communities"<sup>5</sup>. The Plan cites "more than 50% of the country living below the poverty line with a significant amount living in extreme poverty.....[this has been] further exacerbated by the EVD outbreak" (pp. 12). The Plan specifically calls for immediate unconditional cash transfers to Ebola stricken communities, building on existing Social Cash Transfer Scheme being implemented by the Ministry of Gender and Development . . . .

The Plan calls for educational support, specifically the need to "improve the quality and conditions of teaching and learning at all levels and prepare for reopening schools..... [and providing] needed short-term support to the sector"

This project will build on the lessons of the recently concluded Pilot Social Cash Transfer (SCT) project, supported by UNICEF and implemented by the MGCSP. It is in line with Liberia's Social Protection Policy. This project has been designed and will be implemented to support the MGCSP in achieving the four policy objectives of the Social Protection Policy in a number of ways:

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<sup>5</sup> Idem. Page 11

- ✓ The project will be invested in providing the MGCSP with resources to continue building out a robust M&E system (PO 1).
- ✓ Funding for cash transfers will be channeled to beneficiaries through a variety of innovative delivery systems (through VSLAs, by way of Mobile Money, and through off-site banking payments), according to requirements in different locations and feasibility (PO 1).
- ✓ Implementation will be inclusive, involving local authorities and concerned stakeholders at the country, district and community levels and making sure they have resources to do the job. Promotional and technical assistance will be provided in regional and county offices of the MGCSP and county social protection sub-committees to strengthen their capacities to plan, mobilize, coordinate and implement actions not only associated with this intervention, but also for continued social protection and development interventions (PO 1)
- ✓ The cash transfer actions, themselves, directly contribute to achieving policy object #2. During the 12 months of implementation,, the MGCSP and UNDP will work hand-in-hand with local government and private stakeholders to explore ways in which the non-conditional transfers may be converted into conditional transfers, representing forms of “productive social protection”. Needless to say, this will be undertaken in an inclusive manner with the concerned local actors. (PO 2)
- ✓ The MGCSP and UNDP, in concert with all partners, will implement the cash transfers, mindful of how they can be employed as part of a lean season safety net. By partnering with VSLAs, the project will contribute to promoting entrance of cash transfer recipients into community savings and credit mechanisms, whether in the form of VSLAs, credit unions or traditional Susus. (PO 3).
- ✓ Within the scope of the project, the MGCSP will coordinate with and strengthen linkages to policies and programs of other sectors to ensure that the poorest and most vulnerable households have opportunities to engage in economic activities to enhance acquisition of assets and capital. With the Ministry of Education, the incorporation of literacy and vocational skills training into assistance to cash transfer recipients will represent greater access to an essential package of education. The VSLAs will provide a linkage to financial services and savings schemes that could help beneficiaries to access micro-finance. (PO 4).

Overall, the project falls completely within the scope of actions of the Social Protection Sector in Liberia’s Agenda for Transformation, to “Improve protection of the poorest and most vulnerable households and groups from poverty, deprivation and hunger and enhance their resilience to risks and shocks”.

## **PROGRAMME GOAL**

*Extend a social safety net to stabilize the economic welfare and livelihoods of, as well as initiate a path of recovery for, households which have been directly affected by the Ebola virus and to those very poor and labor-constrained households which have suffered the social and economic shocks generated by the disease.*

## **PROGRAMME OBJECTIVE(S)/RESULTS**

1. Beneficiary households provide for their sustenance for the duration of, and in the aftermath of, the Ebola crisis without further recourse to negative coping mechanisms, such as depleting financial savings, liquidating material assets, incurring debt, reducing food consumption in quantity and quality, hindering economic opportunities, etc.
2. Members of approximately 300 Village Savings and Loan Associations (existing and new members) begin to rebuild their savings, and VSLAs increase their capital available for loans to their members.

3. Using share savings as collateral, VSLA members regain access to credit for income-generating investments, with improved prospects of being able to repay their loans.
4. CT recipients who elect to participate improve their level of literacy, numeracy and small business skills as a tool for improving their livelihoods. At the same time educators and other qualified persons (i.e. unemployed youth) who have lost income during the EVD crisis due to school and job suspensions recuperate some of their losses through obtaining supplemental income (cash-for-work) as adult literacy trainers.
5. The MGSP strengthens and expands its organizational structure, as well as systems and procedures to provide social safety net assistance in an effective and efficient manner.
6. The VSLA NAPEX increases the number of local affiliates that are registered in the three target counties, and enhances their support to the operation of those associations.

## **PROGRAMME OUTPUTS**

- 1.1 20,000 women receive, on behalf of their families, a “semi-conditional” cash transfer of up to US\$50 per month for a period of twelve months.
- 1.2 In acknowledgement of the assistance provided, beneficiaries of cash assistance will be strongly encouraged to spread the information/knowledge they receive from sensitization sessions by actively promoting actions/practices of Ebola prevention in their respective communities.
- 2.1 As many as 300 VSLAs receive a capital infusion of an average of US\$900 per VSLA during the life of the project. The capitalization will be in accordance with each VSLA’s membership monthly savings on a 5-to-1 basis.
- 3.1 VSLA members will be granted small loans from their VSLAs for IGAs on the basis of their share savings on deposit and available VSLA capital.
- 4.1 Adult literacy, numeracy and livelihoods skills training classes are organized and conducted in up to 200 communities in accordance with national curricula and training plans established by the Ministry of Education. Classes will be open to all members of targeted communities, regardless of whether or not they receive cash transfers. Up to 5,000 trainees and 500 trainers could participate in adult literacy training.
- 5.1 The MGCSP will add a third regional office in Gbarnga, Bong County to serve the northern part of the county, as well as roll out its safety net cash transfer programme in three counties as part of its goal of national coverage.
- 5.2 The MGCSP continues to introduce enhancements to its methods and tools for geographic and household targeting as well as post-distribution monitoring for the purposes of effectiveness, efficiency, and accountability.
- 6.1 The VSLA NAPEX, and its network of country committees, increase its core revenue stream from registered membership from which to provide organizational and management support to its affiliates.

## **PROGRAMME IMPLEMENTATION**

### **Coordination and Operational Partnerships**

The intent of the project is to bring together a range of national (public and private) and international actors, under the coordination of the MGCSP, to address the immediate household needs for cash to meet their sustenance in the wake of the EVD. Through focused and multifaceted collaboration, the project will provide affected households with means by which they may recover and improve their livelihoods so as to strengthen their resilience to meet future shocks.

This project’s actions and investments will be overseen, alongside other related interventions, by the National Social Protection Steering Committee, with a secretariat set up under the Department of Regional and Sectoral Planning. It will be in that forum that this project’s approaches can be harmonized and specific actions coordinated with similar interventions so as to form a coherent and

comprehensive social protection programme which meets the needs of the most vulnerable segments of the population.

The project will also involve a partnership between UNDP and the Ministry of Education (MoE), which will manage the provision of literacy, numeracy and livelihoods skills training in the communities targeted for cash transfers. In addition, the National Apex of Village Savings and Loans Association, will partner in coordinating the participation of VSLAs in targeted communities to provide a possible conduit for transferring and distributing cash to approved beneficiaries, and to provide cash transfer recipients access to savings and loan services.

In the counties, planning and execution will be coordinated with the Social Protection Sub-committees of the County Development Committees, under the chair of Development Superintendents.

UNDP will support the MGCSP to establish its third planned regional office in Gbarnga, Bong County and to roll out safety net cash transfer operations in three new counties (Bong, Lofa, and River Cess). The project will provide MGCSP with a budget to establish its operational capacity in the region and counties.

It will supplement the MGCSP's capacity with the presence of one international (UNV) field officer and three national monitoring officers (assigned to cover each of the three counties). UNDP staff will work hand-in-hand with and support MGCSP field personnel with sensitization of county and district authorities/stakeholders, and subsequent planning and executing screening/validating of beneficiaries in close concert with community cash transfer steering committees, which will be organized in each targeted community. They will also support the Ministry's monitoring of the distribution of cash assistance to designated beneficiaries, and the management of information as it is generated.

Operations will utilize the MGCSP's existing systems and procedures, including those being developed within the scope of the World Bank's support. The project will also take advantage of contributions by community-based social workers to be dispatched by the Department of Social Welfare. The MGCSP and UNDP will assess the existing regional management structure, systems/procedures/tools, and infrastructure and, based upon the results, UNDP will allocate programme resources to make the necessary strengthening investments to ensure effective and efficient implementation.

The MoE, with UNDP support, will implement activities of adult literacy and vocational and skills development in the counties and districts served by this project. Training will be offered to beneficiaries of cash transfers, and other interested members of the communities, in concert with the cash distribution programme implemented by the MGCSP. The intention is to provide CT recipients with supplemental assistance which builds human capital that should contribute to participants' ability to improve their livelihoods and build resilience.

The intention will be to utilize the services of teachers and other qualified persons to collaborate in their communities in conducting adult literacy, numeracy classes and livelihoods skills to cash transfer recipients. The project will be based on existing curriculum, lesson plans and materials sanctioned by the Ministry. This project will support the Ministry in having adequate quantity and type of training materials in place, as well as technical oversight capacity in the districts/communities where training will take place. If required, the Ministry will, with programme support, organize training-of-trainers for those trainers with regard to scope, sequence and methods of teaching adult literacy and numeracy.

It is hoped that this initial intervention will be recognized in the communities and throughout the counties served for its important contribution to building essential human capital by the poorest, most vulnerable segments of the population, and that it will be expanded in scale and scope in the form of longer-term development investments to ensure increasing access to an essential package of education to adult learners (two of the three counties report the highest incidences of adult illiteracy among in the country).

The VSLA NAPEX may participate as an operational partner with UNDP and the MGCSP for actually carrying out cash distribution by way of its network of established community associations. Those associations, comprising 25-30 members each, are positioned to provide front-line contributions in terms of: management of the cash transfer process in communities (facilitation of local banking, cash handling, and distribution to designated beneficiaries); and carrying out of first-level local accounting and ensuring that appropriately detailed support documentation on cash distributed and cash received is obtained and submitted). In addition the VSLAs represent the means by which longer-term livelihoods recovery and development will continue in the wake of this programme.

The project will coordinate with similar programmes under development by the World Bank and FAO, both bilaterally, as well as within the National Social Protection Steering Committee. It will focus particularly on ensuring that the investments made by the three organizations are mutually supportive to meet the immediate and short-term recovery needs of targeted communities.

As the next agricultural cycle draws near (approximately March 2015), safety net assistance should pave the way for further interventions/investments to ensure that farming households plant to full capacity and improve their production/productivity. Through collaborative planning and coordination of interventions with FAO, it is hoped that complimentary assistance (material and technical) can be targeted toward communities and beneficiaries in support of the next planting season. Household livelihoods and resilience strengthening will also be supported through more active and stronger VSLAs which can effectively assist members accumulate savings and access credit for small-scale productive enterprises either from the VSLA or other sources of financing.

The project will invest in capacity building in support to the MGSP, the MoE, and VSLA NAPEX. This may include, but not necessarily be limited to support for: increased organizational capacity; development and training in systems and procedures (especially those associated with monitoring, information management and accountability); and logistical support. In this regard, UNDP will be mindful to learn from, and build upon, prior UNICEF support to the MGSP for social protection cash transfers. Similarly, this project will be implemented to support and reinforce institutional capacity building foreseen in forthcoming World Bank safety net support to the Government of Liberia through the MGCSP.

Through the Early Recovery Cluster, particularly its working group on cash transfers under the co-ordination of the MGCSP (co-chaired by UNDP), the implementation of this project will be coordinated with like-minded aid organizations which will be implementing safety net cash transfer interventions. Within the cluster and its working group, the project will be harmonized and coordinated with the efforts of those like-minded aid organizations in terms of approaches, systems and targeting for optimal efficiency and effectiveness.

Given the geographic extent as well as the scale and scope of the safety net needs created by the EVD, it is imperative that UNDP cooperate closely and support capacities of international NGOs who have installed programming and operational capacities in given counties but not the resources to expand into safety net cash transfers. In identified cases, UNDP will urge NGOs to work under the umbrella of and in partnership with the MGCSP, standing ready to support NGO partners by attempting to access supplemental funding from resources it can attract from donors bi-laterally or through the Multi-Partner Trust Fund (MPTF), when funding comes available for early recovery interventions. In that way, partners could start up or scale-up cash transfers within the scope of a harmonized strategy and approach of the national social protection programme. It will be far more cost-effective for UNDP to support like-minded actors to scale up than to enter directly into additional counties/districts in concert with the MGCSP.

VSLAs can serve as gateways into communities and households. They are voluntary associations that are set up to attract savings and grant loans to its members. As they are voluntary and self-governing, members can be from different socio-economic strata. However, as the poorest households have great

difficulty accessing the formal banking sector (difficult access to banks located only in county capitals, prohibitively high fees for very small account holders, and an unwillingness of banks to lend to poor persons with little or no collateral).

As a conduit for cash transfers to poor households, VSLAs will offer several advantages within the scope of this project:

- ✓ Members of VSLAs are already organized and committed to the improving their lives and livelihoods;
- ✓ Most members are women (approximately 60% of VSLAs are formed as women's groups, the rest of the groups are mixed), who have been among the most affected by the EVD, and actively manage the well-being and needs of their families;
- ✓ VSLA members are committed to savings as a key element in building resilience; and through their savings gain access to credit for IGAs;
- ✓ VSLAs constitute an extensive network, present in all counties of the country; and
- ✓ VSLAs already possess bank accounts, and their members are versed in handling and accounting for funds entrusted to them.

### **Targeting**

The effects of Ebola are not limited to the families who have unfortunately had members succumb to the disease or even those who have been obliged to be quarantined as a result of contact with sick persons. The economic effects caused by border and road closures, restrictions on market activities, job layoffs and reductions in earnings of the self-employed have occurred throughout the country, not just in counties with the highest incidence of the disease. Safety net assistance can be provided in any county where the poorest households have had their livelihoods affected by the economic shock that the disease has brought about (See [Annex 1](#)).

Mindful that a number of aid organizations will be providing cash transfer and other early recovery assistance in Liberia, this UNDP-supported project should be implemented in a way that identifies gaps and fills them. In this regard, the Cash Transfer Working Group of the Early Recovery Cluster will serve as the forum for collecting, tabulating and diffusing information on “who is doing what where” (3W), ideally resulting in members collectively targeting their interventions in a coordinated manner to ensure that coverage is as wide as possible to meet all identified needs, while avoiding overlap/duplication. Likewise, the cluster can be used to harmonize the amount and duration of cash assistance provided, as well as implementation modalities (i.e. eligibility criteria; identification, screening and selection procedures) among concerned actors, so that best practices are widely employed throughout the country.

### **County Targeting**

That said, however, this project will roll out in three counties that have been assessed on the basis of available data in terms of the following metrics (see [Annex 2](#)): 1) level of Ebola infection, 2) percentage of the population living in food insecurity, 3) incidence of global acute malnutrition among children under 5, and 4) the presence of other aid organizations with livelihoods or social protection programmes. The degree to which Ebola has affected each country and the level of known programming coverage we accorded higher weightings. Having weighted each county against those criteria, and taking into account the MGCSP's expansion plan for cash transfer assistance, the counties chosen for roll-out are:

- Bong
- Lofa
- River Cess

Gbarnga, in Bong County, will be the site of a new MGCSP regional office. Targeting Bong County will result in project funds being used to building their operational capacity in the northern part of the

country. Lofa Country will fall under the responsibility of the Bong Regional Office. While Lofa may have been ranked in the mid-tier of counties, it is found to be among the counties that has been most affected by Ebola. It has an extensive border with Guinea. River Cess County is particularly underserved by recovery and development programming by international aid organizations.

### District Targeting Within Counties

In partnership with the MGCSP and in close consultation with each county's Development Committee and informed stakeholders (i.e. NGOs, religious leaders, CBOs, among others) the most affected districts will be identified and prioritized. A first criteria should rightfully be those districts where there have been/are confirmed cases of Ebola and quarantines. Districts with high incidences of extreme poverty, food insecurity, and child malnutrition along with those which are under-served in terms of social assistance and development projects will be accorded targeting priority.

Ideally, once districts are identified for targeting, every possible effort will be made to conduct cash transfers to eligible households in all communities/villages of those districts. This should be undertaken to minimize misunderstanding and social tensions among communities within the same district, so that the project does not adversely affect social cohesion.

### Household Targeting Within Districts/Communities

The MGCSP has developed rigorous procedures and tools for surveying, registering and screening potential beneficiaries of safety net assistance. Those systems will be employed in the implementation of this project, though the ministry and UNDP will collaborate in assessing them to make them as stream lined and effective as possible. The criteria/indicators used to select ultimate beneficiaries will be objectively verifiable so as to be the least subjective as possible, as well as clearly and easily understood to community members and their leadership. Eligibility criteria in order of priority/importance will be:

- A. Households with documented Ebola patients (present or past; deceased or recovered)
- B. Households on which quarantine has been imposed
- C. Households headed by a single female, an elderly (>60), handicapped, or young member (<18), with no able-bodied adult members
- D. Households with children <5 being treated for MAM/SAM
- E. Households with a dependency ration of 3 or greater
- F. Households deemed to be in extreme poverty on the basis of food insecurity, assets, and source of livelihood (see Annex 3 for indicators)

. An allowance will be made to register new households (not registered under any of the above criteria) which may fall into categories A & B after the initial screening.

Care will be taken to liaise with organizations which already may be providing assistance to households with Ebola patients (i.e. in the form of food aid to quarantined households, solidarity kits to survivors, death benefits, etc.) to identify households already receiving assistance so as to avoid redundancy and to ensure that those not receiving assistance do so in the form of cash.

Before being used in first level community assessments, the criteria will be analyzed and validated with MGCSP staff and a representative sampling of informed local stakeholders in each county.

The beneficiary selection process will be inclusive. In each community, the project will bring community leaders and respected community stakeholders (including the chairperson of VSLAs ) together as a cash transfer steering committee which will:

- ✓ Work with MGCSP and UNDP field staff to inform community members of the project, raising awareness of its nature, purpose, methods, timeframe, and expectations of beneficiaries.
- ✓ Identify an initial list of community households which, to their knowledge, meet the objective eligibility criteria established by the MGCSP. That list will be subjected to screening by MGCSP staff.
- ✓ Participate in a final beneficiary validation process in which the results of the MGCSP's screening will be put forward for public scrutiny to identify any selection errors/omissions.
- ✓ Assist the MGCSP and UNDP in making arrangements for orderly registration of beneficiaries and distributions (convoking chosen beneficiaries, arranging any required security measures on registration/distribution days, and helping organize associated awareness-building and training events).
- ✓ Serving as a first channel of reception of complaints for the attention of the MGCSP and, if warranted, UNDP.

One or more pre-implementation meetings will be carried out to orient and train community cash transfer steering committees and VSLA committee members who will be carrying out cash distributions prior to commencing the process of beneficiary identification, screening, selection and registration.

Initial beneficiary lists provided by steering committees will be screened and vetted by way of direct visitation to households by MGCSP, aided by UNDP field staff, utilizing standardized assessment tools. Duly screened/vetted community lists of beneficiaries who meet eligibility criteria will be submitted to a MGCSP/UNDP project management steering committee for final approval prior to formal registration.

Community VSLAs may be an operating partner for actual cash distribution activities, after a review of each association's viability to carry out the task. The community steering committee will convoke approved beneficiaries for registration to be carried out by MGCSP and UNDP field staff (or a cooperating NGO partner, when pertinent). ID cards will be issued to a designated adult female family member, unless compelling considerations warrant that a male member receive the transfer, in representation of the household. The beneficiary card will have a date of expiry and will contain the designated recipient's important information (i.e. national identification number, address/location, a photo, number of eligible family members, etc.).

At that time, key information will be gathered on beneficiary households to serve as a baseline for assessing the results/impact of the project on household welfare and livelihoods. In parallel, information will be collected from a sampling of other community households to establish a control group against which to measure and assess results accruing to beneficiaries. Such baseline information will include, among others: household demographics, food consumption levels and food diversity (by way of quick 7-day recall), off-farm sources of revenue (formal and informal) and income generated, agricultural production (acreage planted, last harvest amounts), household debt levels and sources.

After six monthly cash distributions, beneficiaries and non-beneficiaries will be re-surveyed to monitor changes in their status/conditions. Between the full surveys, monitors will randomly visit beneficiary households within the scope of a Post Distribution Monitoring (PDM) plan to check on how households utilize their cash assistance and the impact it has on their lives. Base line data will be collected on community economies. The same indicators will be monitored through PDM and analyzed to identify any "multiplier" or "ripple" effects of the cash transfers. Monitors will also seek out unforeseen difficulties or problems that will be addressed during the course of implementation.

On registration day, beneficiaries will be provided a standard orientation on the nature/purpose of the assistance, the terms and conditions associated with the assistance, the timing and procedures for the

payment of transfers, how recipients will acknowledge receipt of payment, and mechanisms/channels that will be in place for beneficiary to make complaints and get redress (particularly about improper treatment by staff, such as favoritism/discrimination, harassment and solicitation of kick-backs, or quality of service). The number of disbursements and the anticipated end date of assistance will be very explicitly and clearly conveyed to beneficiaries and reiterated throughout the life of the project.

### **Cash Transmittals and Distribution**

Safety net cash assistance will be provided to qualifying households on the basis of a family size in accordance with a scale adopted by the MGCSP for social safety net cash transfers. Those rates will be:

- 1 person household LD 1,700 (USD 20.00)
- 2 person household LD 2,550 (USD 30.00)
- 3 person household LD 3,400 (USD 40.00)
- 4+ person household LD 4,250 (USD50)

The rates have been established in consideration of the acute shock to households resulting from the EVD crisis. At the same time they are set at levels that avoid creating a disincentive to a household pursuing all available avenues for generating income to meet its needs. Likewise, the amounts should not dis-incentivize recipients from participating in livelihoods development initiatives. In the future, however, the government could elect to adjust lower safety net assistance levels to address household needs resulting from non-acute (structural/chronic) shocks.

### **Capitalization of VSLAs**

During the peak of the EVD crisis, VSLAs, as organizations, suffered along with their members. As members' livelihoods suffered and they were forced to adopt coping mechanisms to cover their needs, many suspended their regular savings and even stopped paying back loans. Capital for new loans was very tight.

While VSLAs now note a resumption in regular savings in many cases, it will take time to recuperate the capital lost during the crisis. To accelerate the process so that VSLAs can make more/larger loans to their members to meet their investment needs, the project will provide capitalization to VSLAs operating in the counties where CTs will be conducted. The amount of capitalization will be pegged to the level of savings that each organization has set for its members at a ratio of 5:1.

The programme may utilize the existing bank accounts, cash handling, and cash accounting capacities of participating VSLAs. On the basis of approved lists, UNDP would deposit the allotted funding in the designated VSLA bank accounts. Prior to the first disbursement, the VSLA NAPEX and VSLAs will sign operating agreements with UNDP which will govern receipt, distribution and accounting for funds from this programme. Prior to beneficiary registration and orientation, UNDP and the MGCSP will organize a series of regional and sub-regional orientation workshops for VSLA leaders (executive committee members, especially treasurers) which will provide them with all they will need to know about the systems and procedures that will be implemented in the course of making cash transfers.

UNDP will make bank transfers into the designated bank accounts of participating VSLAs according to a pre-agreed beneficiary lists and calendar of distributions. Deposit confirmation documentation will be sent to participating VSLAs by way of the MGCSP field staff or designated NGO partner. VSLAs will be provided with standardized forms for documenting beneficiary receipt of allotted cash, which will be designed by UNDP and MGCSP, in concert with the VSLA NAPEX and cooperating NGO partners.

VSLAs will make payments from the funds deposited into their accounts to designated beneficiaries on dates and times to be officially established by the MGCSP. VSLAs may recommend making cash distributions on multiple days if they believe that handling less cash is preferable to ensure security. With the assistance of the MGCSP or a cooperating partner NGO, and in concert with the concerned

community cash transfer steering committee, each VSLA will be responsible for establishing appropriate security measures at an official distribution site. The MGCSP and UNDP will establish guidelines on distribution site security and provide VSLAs with the necessary training and guidance. Those VSLA members who withdraw and handle funds from association accounts will do so according to the rules and regulations stipulated in their by-laws and duly vetted by MGCSP/UNDP. Duplicate copies of signed cash receipt forms will be drawn up by VSLAs, one copy of which will be sent to the MGSP for inspection, certification and dispatch to UNDP for approval and accounting. Each beneficiary ID card will contain space to record and acknowledge each cash receipt.

During planning at the county level, an assessment will be carried out of conditions that might indicate the feasibility of the use of Mobile Money as a means of transferring cash (signal coverage, a critical mass of mobile phone users, adequate Mobile Money distribution capacity of the service provider – especially agents and adequate liquidity). When conditions are deemed right, one or more pilot groups will be organized to test the efficiency and efficacy of that means of cash transfer. The pilot groups will be subject to particular monitoring within the scope of PDM.

### **Awareness, Training and Conditionality**

The relatively short duration and the urgent nature of the programme, and the limitations facing some households that are labor-constrained do not justify that strict conditionality be set for receipt of safety net cash transfers. However, assistance will be framed as “semi-conditional”. The semi-conditional element of the cash transfers refers to UNDP’s principle to support unconditional cash that encourages individual beneficiaries to make productive investments in time and effort toward their advancement. Lessons learned from UNICEF’s unconditional cash transfer programmes over a number of years have illustrated a strong relationship between unconditional cash programmes and significant improvement in social indicators. This has informed UNDP’s approach to encourage beneficiary participation in training rather than establish it as a condition. Local communities and individuals identify their own priorities, can make their own choices, and experience has shown that households improve health practices and invest in educational when they get cash transfers.

Beneficiaries will be actively encouraged to participate in at least one of two opportunities that will contribute to increasing their human or financial capital:

1. Take part in literacy, numeracy and business skills training offered by the MoE and/or other institutions;
2. Join a VSLA, adhere to its rules and conditions, and regularly make share savings deposits (relevant for those who are not currently members of a VSLA).

It should be noted that only beneficiaries who opt to join and actively participate in a VSLA will be eligible to receive a “savings accelerator” grants described above.

Within the scope of the National Social Protection Strategy and Policy, as it relates to promoting “productive social protection” for those able to participated in such actions, UNDP and the MGCSP will consult extensively with county, district and community authorities and stakeholders on what types of productive investments are of importance to their development plans. If and when viable options arise and appropriate for recipient households, non-conditional transfers could be modified to take the form of conditional transfers (cash for work or cash for training) during the course of implementation. Such would be contingent on adequate technical and operational planning, and the availability of the necessary accompanying technical and financial resources.

All beneficiaries will receive Ebola awareness and prevention training in conjunction with monthly cash distributions. Education sessions will be conducted before each distribution. The programme will coordinate with the Ministry of Health and/or designated organizations in the country/district to obtain lesson plans and materials, as well as schedule event trainers. As part of post-distribution monitoring, follow-up will be conducted with households to document how beneficiaries practice the

lessons they received and whether they were passing on or modelling those lessons to others in the community.

### **Adult Literacy, Numeracy, and Business Skills Training**

Schools are once again open in Liberia. . Some private school teachers lost considerable income during the crisis, leaving them in a financial hole which will take months to remedy. Unemployed youth with the appropriate education may also be tapped to serve as literacy trainers. In such case, they will be provided the necessary training on didactic methods and the curricula for literacy and numeracy training.

UNDP will support the MoE, with resources from this project, to carry out literacy, numeracy and livelihoods skills training in communities where safety net cash transfer assistance will be carried out. Training will not only be offered to CT recipients, but all members of their communities who wish to participate to build those skills.

The coverage of existing adult literacy programs is insufficient to address the needs of the large segments of the population who remain illiterate. The momentum established within the scope of this programme will provide a spring board for putting in place longer-term literacy programming, in scope and scale, to address the full extent of the problem in the three counties.

Existing or enhanced curricula and lesson plans developed by the Ministry of Education (MoE) will be used. UNDP will coordinate with MoE their participation in/support for the program in the form of oversight of the training activities for the purposes of quality control. If necessary, the programme will support rapid instructor training in adult education methods. The program will offer a stipend of LD 4,250 (US\$50) per month to motivate trainers to provide their services at night and/or on weekends. In any case, care will be taken to avoid providing an unintended motivation to teachers to neglect or abandon their duties as full-time instructors in formal educational facilities or in other jobs.

Besides existing teachers working in the education sector, literacy/numeracy/business skills trainers will be sought from among interested, available and qualified persons who are unemployed, have experienced job suspensions or income reductions. For the purpose of the first levels of literacy training, even unemployed youth who have completed high school could be recruited to conduct sessions, while benefiting from the opportunity to earn some short-term income in the form of CFW. After the project, those trainers could form a ready cadre of adult educators who might be integrated and utilized within the scope of longer-term, more extensive programs of adult education.

Two of the three counties targeted by this programme are among the three counties in the country with the lowest percentage of the population categorized as literate. The literacy rate among women will likely be lower than their county's average.

Livelihoods skills training will be another contributor to building/strengthening of human capital, which will have direct influence on the building of financial capital. Skills training provided to beneficiaries will contribute to strengthening the growth and development of the VSLAs and participants in other micro/small enterprises. VSLA leadership has cited such training as a key necessity among their members. The project will seek out and utilize skills training curriculum, lesson plans and methods utilized by other organizations, such as those which have been implemented by CARE in the county of Bong in support of over 100 VSLAs.

At this time, it is assumed that approximately 33% of beneficiaries (approximately 5,000) will elect to participate in adult literacy and skills training. In addition, it is anticipated that all VSLA members (over 9,300 existing and new members) will take advantage to participate in enterprise skills/business development training. It is safe to assume that the training described above would meet a need of not only beneficiaries of cash transfers, but many, if not all, members of the targeting communities. So as not to deny such an important opportunity to only select groups within communities, training will be open to all persons interested in participating. In fact, overwhelming demand will signal a need to the

concerned authorities and to partners such as UNDP and others, that expanded, longer-term programmes should be developed to address fully the manifested need.

As currently designed and resourced, the project will invest in building/strengthening the human capital of over 13,000 persons, and the households they represent.

### **VSLA Membership**

Membership in a VSLA offers several benefits to women and men who represent their households. While there apparently is an extensive network of VSLAs throughout the country, still many households have yet to take advantage and join one. Participating members of existing VSLAs will be strongly encouraged to promote the values and benefits of a VSLA, seeking out potential new members from among others in their communities. Conscious and systematic efforts will be made to introduce CT recipients to benefits to be accrued from and requirements for membership in VSLAs by engaging VSLA leadership in sensitization sessions linked to when cash transfers are carried out.

To become a VSLA member, candidates will have to meet existing admission conditions and be formally approved according to VSLA procedures.

Improving the livelihoods of existing and new members should contribute to longer-term growth and development of the associations. Their ability to sustain their operational capacity will assure more and better service in support of their membership, with beneficial effects to their respective communities at large.

### **Roll-out Strategy**

Recognizing the imperative to begin introducing liquidity into the households and communities of targeted counties/districts as soon as possible, while responsibly ensuring that effective targeting is carried out; systems, procedures and tools for efficient cash distribution and accountability are designed, validated and put in place; appropriate and effective associated training is designed, planned and implemented; effective monitoring systems and tools are designed and implemented; and required supplemental staff can be recruited by UNDP and the MGCSP the project will commence roll-out in one county, Bong, utilizing approximately USD 2 million of UNDP internal funds.

The county of Bong will be the “beta” for UNDP’s full-scale implementation. Cash distribution could occur in up to 2,900 households. The MGCSP and UNDP will closely monitor distributions systems, procedures and tools for effectiveness and efficiency, with changes made as warranted. The methods employed for community sensitization, local cash distribution steering committee formation, reliability of beneficiary identification, screening, selection and registration will be assessed and honed as required.

Roll-out in the other two targeted counties will occur when and as available resources are secured.

### **Information Management**

The project will commence using the Ministry’s existing data management system that was developed during and for its cash transfer pilot project. As the number of beneficiaries grow with roll out, other dimensions of social protection are implemented by the MGCSP (i.e. subsidies for orphans/foster families; subsidies for the aged/handicapped, etc.) the data management needs of the ministry will grow in scale, scope and complexity.

With support from this project, the ministry’s current system and projected information management needs should be assessed to determine the institution’s optimal needs in terms of robust, secure, cost-effective IM for the long term. (See Annex 4 – Brief Concept Note on MIS)

## **Linkage to Longer-Term Recovery**

The various elements of the programme contribute to early recovery as well as establish a foundation for longer-term recovery and development interventions.

1. The basic cash transfers to households will inject vital liquidity that will not only be used for current consumption, but could also provide the means by which households repay debt they may have incurred to make up for lost income, thus improving their eligibility for new agricultural credit as the next planting season approaches (March-May) or for reactivating/expanding non-farm enterprises. Households will also be in a better position to cover school fees/expenses or medical expenses, both important investments in human capital.
2. Where and when feasible, conversion of assistance to “productive cash transfers” (CFW) will contribute further to developing household livelihoods capacity through investing physical and human capital for increased production/productivity.
3. Literacy, numeracy and livelihoods skills training represent tools that beneficiaries will use to improve their production/productivity, resulting in increased income. In addition, higher rates of literacy are known to translate into improved nutritional status of family members, higher levels of educational attainment by children of the household, among other indicators of human development.
4. VSLAs which receive capital infusions will be able to grant credit to more members in greater amounts than if fuelled only by member savings during the early stages of recovery. Accelerating members’ access to credit will allow them to enhance their revenue streams and translate into sustainable improvements in household livelihood.
5. Finally, the temporary cash transfers to households will translate into liquidity streams into the community economy as a whole (markets and service providers), thus contributing to a quicker overall recovery.

One should not overlook opportunities for using the project as a spring board for designing more comprehensive development interventions utilizing the same mobilization, coordination and organizational mechanisms/structures at the county, district and community levels.

### Project Risk Factors

FINANCIAL	A low level of funding will force significant trade-offs between the scale of assistance that can be offered as cash transfers (which will affect geographic coverage even within a county) while still ensuring that adequate financing for UNDP and Partner programme operations (certain elements of fixed costs apply) and ancillary investments can be allocated. <b>Risk Level: High</b>
OPERATIONAL	<ol style="list-style-type: none"> <li>1. In the face of an imperative to commence implementation quickly, key staff will not be recruited, logistical support put in place, and systems and procedures can be designed, produced and ready for execution on time. <b>Risk Level: High</b></li> <li>2. VSLAs, under the supervision of UNDP/MGCSP field staff, will be unable to carry out effectively cash distributions to beneficiaries in a secure and accountable manner. <b>Risk Level: Medium</b></li> </ol>
ORGANIZATIONAL	<ol style="list-style-type: none"> <li>1. Primary partners (MGCSP and the MoE) and implementing partner (VSLA NAPEX) will not have the necessary organizational elements in place to carry out effectively their roles within the scope of the programme. <b>Risk Level: Medium</b></li> <li>2. UNDP and its partners (MGCSP, VSLA NAPEX, and MoE) will not establish an effective modus operandi toward which UNDP programme staff can provide effective management support and capacity building to them. <b>Risk Level: Medium</b></li> </ol>
POLITICAL	<ol style="list-style-type: none"> <li>1. The MGCSP and MoE fail to sign on to the programme, demonstrate full buy-in to it's the strategy, and commit to carrying out their respective roles. <b>Risk Level: Low</b></li> <li>2. County and district authorities do not fully/actively buy in to the strategy and the plan, forge an inclusive engagement with concerned stakeholders, and cooperate fully in sensitizing/mobilizing communities and identifying households that truly meet eligibility criteria. <b>Risk Level: Low</b></li> </ol>
STRATEGIC	<ol style="list-style-type: none"> <li>1. Government implementing partners do not buy in to the programme's dual focuses of immediate relief and early recovery, consequently providing political leadership to produce desired results. <b>Risk Level: Low</b></li> <li>2. The MoE does not buy in and actively participate/contribute to the literacy/skills training component of the project, both in its short-term plan and using the project as a starting point for longer term strategic planning/investment. <b>Risk Level: Low</b></li> </ol>
SECURITY	<ol style="list-style-type: none"> <li>1. Public unrest occurs if Ebola response workers are not paid on time and/or the economy recovers too slowly. <b>Risk Level: Low</b></li> <li>2. Adequate security measures cannot be arranged to ensure the safe delivery and distribution of cash transfers to beneficiaries in all localities. <b>Risk Level: Medium</b></li> </ol>
X_OTHER	The number of cases of Ebola spikes to the degree that extreme measures are taken to restrict movement, commerce/business, and social intercourse. <b>Risk Level: Low</b>

## Results and Resources Framework

<b>Intended Outcome as stated in the Country Programme Results and Resource Framework:</b> n/a - Emergency				
<b>Outcome indicators as stated in the Country Programme Results and Resources Framework, including baseline and targets:</b> n/a - Emergency				
<b>Applicable UNDAF Action Plan (CAP) Key Result Area :</b>				
<ul style="list-style-type: none"> <li>i. Pillar 2: Sustainable Economic Transformation / Outcome 2: Natural Resource and Food Security / Output 2.1.3: Productive safety nets with focus on smallholder youth and women farmers expanded in selected target areas;</li>   <li>ii. Pillar 3: Human Development / Outcome 3.4: Social Welfare / Output 3.4.3: The most vulnerable households and individuals receive appropriate safety net transfers</li> </ul>				
<p><b>Partnership Strategy:</b></p> <p>The principle partnership will be with the Ministry of Gender, Children, and Social Protection (MGCSP) within the scope of the national Social Protection Policy, and the ministry's goal of building out a programme of social safety nets in all counties of the country.</p> <p>The project will also rely on partnership with the National Apex of Village Savings and Loan Associations, as a means of strengthening savings and loan support to poor, labor-constrained households in order to improve their livelihoods and strengthen their resilience to social/economic shocks.</p> <p>Partnership with the Ministry of Education (Department of Basic Adult Education) will build human capital within poor, labor-constrained households to provide added value to safety net assistance which contributes to longer-term livelihoods benefits.</p>				
<b>PROJECT TITLE: Social Safety Net Cash Transfers and Resilience Strengthening</b>				
<b>INTENDED OUTPUTS</b>	<b>YEARLY OUTPUT TARGETS</b>	<b>INDICATIVE ACTIVITIES</b>	<b>RESPONSIBLE PARTIES</b>	<b>UNDP INPUTS</b>

<b>OUTPUT 1: 20,000 households receive a “semi-conditional” cash transfer of up to US\$50 per month for a period of twelve months.</b>				
<p><b>Baseline:</b> The MGCSP currently provides cash transfer assistance in two counties to 4,400 households and individuals. With resources from this project.</p> <p><b>Indicators:</b></p> <ul style="list-style-type: none"> <li>Number of households which receive regular monthly cash transfers</li> </ul>	<p><b>Target: 2015</b></p> <ul style="list-style-type: none"> <li>20,000 households in three counties.</li> </ul>	<p><b>Activity 1: Sensitization, mobilization and planning with county social protection sub-committees, as well as community authorities and stakeholders.</b></p>	MGCSP	<p>Field technical support</p> <p>MGCSP Operational financing</p>
		<p><b>Activity 2: Identification, screening, and selection of most-vulnerable households adversely affected by the EVD crisis.</b></p>	MGCSP	<p>Technical support to MGCSP for design and planning.</p> <p>MGCSP Operational financing</p>
	<p><b>Activity 3: Delivery of cash transfers to approved/registered households via bank off-site distributions, through VSLA and/or mobile money.</b></p>	MGCSP VSLAs	<p>Cash Transfers</p> <p>MGCSP Operational financing</p> <p>VSLA Operational financing</p>	

		<b>Activity 5: Conduct random Post-Distribution Monitoring of beneficiaries</b>	MGCSPP UNDP	TA for design of PDM inquiry.  MGCSPP PDM costs  VSLA PDM costs
<b>OUTPUT 2: Beneficiaries of cash assistance will be strongly encouraged to spread the information/knowledge they receive from sensitization sessions by actively promoting actions/practices of Ebola prevention in their respective communities.</b>				
<p><b>Baseline:</b> There are a multitude of community awareness-building/training programs being conducted to promote appropriate health/hygiene practices designed to prohibit the spread of Ebola. Key for sustainable practices is to base promotion on active local modeling, in place of external promoters.</p> <p><b>Indicators:</b> The number of households which demonstrate that they model appropriate practices in their lives and urge friends/neighbors to do the same.</p>	<p><b>Target: 2015</b></p> <ul style="list-style-type: none"> <li>At least 10,000 households are found to actively practice appropriate health/hygiene practices in their homes and communities.</li> </ul>	<p><b>Activity 1:</b> Coordinate with on-going Ebola prevention promotion programmes in targeted communities to extend their promotion/training activities to project beneficiaries.</p>	MGCSPP	Field technical support for planning  MGCSPP Operational financing
		<p><b>Activity 2:</b> Conduct sensitization/training activities in conjunction with cash transfers</p>	MOH Aid Organizations operating in each district/community	
		<p><b>Activity 3:</b> Conduct select Post Distribution Monitoring of CT beneficiaries to verify the extent to which practices are being adopted and modeled.</p>	MGCSPP UNDP	TA for design of PDM inquiry.  MGCSPP PDM Costs
<b>OUTPUT 3: VSLAs increase their capital available for loans to members..</b>				

<p><b>Baseline:</b> To be determined through a baseline survey of participating VSLAs.</p> <p>It is widely assumed that most members have drawn down/ liquidated their savings during the crisis.</p> <p><b>Indicator:</b></p> <p>The number of VSLAs which receive infusions of capital through the project.</p>	<p><b>Target: 2015</b> At least 400 VSLAs receive an infusion of capital over the life of the project.</p>	<p><b>Activity 1:</b> Carry out a rapid assessment of savings levels before and during the EVD crisis.</p>	VSLA NAPEX UNDP	<p>TA for design and monitoring.</p> <p>Financing for NAPEX implementation</p>
		<p><b>Activity 2:</b> Carry out savings sensitization and outline the type of assistance and conditionality attached that the project will provide to members if they reactivate and maintain a pattern of savings.</p>	VSLA NAPEX	NAPEX field operations
		<p><b>Activity 3:</b> Distribute through bank transfers to each eligible VSLA capital disbursements in proportion to member savings rates.</p>	UNDP VSLA NAPEX	<p>TA for design and review of CT accounting documents</p> <p>VSLA CT planning &amp; execution</p>
		<p><b>Activity 4:</b> Carry out monitoring of VSLA savings data and conduct select PDM of members to determine the impact that savings has made on their livelihoods and lives.</p>	UNDP VSLA NAPEX	<p>TA for design of PDM</p> <p>TA for field implementation.</p> <p>Financing of NAPEX field</p>

				operations.
<b>Output 4: VLSA members who participate in the project qualify for, request and will be provided small loans from their VSLAs for productive purposes in accordance with VSLA rules and terms.</b>				
<p><b>Baseline</b> To be determined</p> <p>It is widely assumed that VSLAs have been unable to grant loans to members, as share savings has ceased among many members.</p> <p><b>Indicators</b> Number of VSLA members who apply and are approved for productive loans.</p> <p>The average value of loans granted</p> <p>The productive uses for which loans are utilized.</p>	<p><b>Target: 2015</b> Up to 8,000 VSLA members are granted loans on the basis of their savings shares on deposit.</p>	<p><b>Activity 1:</b> Distribute through bank transfers “savings accelerator” disbursements to VSLA members who meet savings conditionality.</p>	UNDP VSLA NAPEX	<p>TA for “SA” CT approval and accounting.</p> <p>Bank transfers for VSLA CTs</p>
		<p><b>Activity 2:</b> Processing and approval of loan applications, and disbursement of approved loans</p>	VSLA	Financing of NAPEX field operations.
		<p><b>Activity 3:</b> Loan monitoring and assessment of the impact the loans have achieved</p>	VSLA NAPEX UNDP	<p>TA for design of PDM</p> <p>TA for field implementation.</p> <p>Financing of NAPEX field operations.</p>
<b>OUTPUT 5: CT recipients receive literacy, numeracy and livelihoods training as a tools for their livelihoods and economic</b>				

and social advancement. At the same time, teachers from private schools and qualified unemployed youth who have lost their jobs due to EVD, and other qualified unemployed young adults can earn temporary income by participating as adult literacy trainers.				
<p><b>Baseline:</b> To be determined</p> <p><b>Indicator:</b></p> <p>Number of CT recipients to elect to participate in adult literacy/skills training</p> <p>Number of participants who attend classes regularly and complete the 12-month course of study.</p> <p>Participants pass tests of knowledge retention</p>	<p><b>Target: 2015</b></p> <p>5,000 CT recipients from up to 200 communities elect to participate in training</p> <p>At least 75% maintain a 90% attendance rate at classes.</p> <p>At least 65% of trainees pass knowledge retention tests.</p>	<p><b>Activity 1:</b> Carry out a rapid assessment of literacy and essential skills levels of adult members of households selected for CT assistance</p>	<p>MGCSP MOE</p>	<p>TA to MOE and MGCSP for design and planning</p> <p>Monitoring of literacy training</p> <p>MGCSP operating costs</p> <p>MOE implementation</p>
		<p><b>Activity 2:</b> Assemble curriculum, lesson plans and teaching materials, recruit trainers, identify training sites, plan schedules and oversee training quality.</p>	<p>MOE</p>	<p>Financing for production of training materials.</p>
		<p><b>Activity 3:</b> Make CT payments to trainers</p>	<p>UNDP</p>	<p>Cash transfers to trainers</p>

		<b>Activity 4:</b> Conduct knowledge retention testing of trainees after each training module and at the end of the project.	MOE UNDP	Post-training monitoring
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## BUDGET

Description	Cost Basis	Amount (USD)
<b>Cash Transfers</b>		
Basic Safety Net	20,000 recipients @ USD 50/month for 9 months	9,000,000
Supplemental VSLA Savings Grants	9,700 recipients @ USD 90	873,000
CFW payments to trainers	500 trainers @ USD 50/month for 9 months	225,000
Transaction Charges on Cash Transfers	4.0%	403,920
<b>Sub-total: Cash Transfers</b>		<b>10,501,920</b>
<b>Partner Programme Management</b>		
MGCSP Human Resources	Regional Office staff: 1 Regional Coordinator; Finance, MIS and M&E Assistants; 3 Targeting Assistants; 2 Social Workers and 1 Driver	72,300
MGCSP Operating Costs	Fuel; transport; communications; Coordination, Mobilization and Training Events; Public Information & Branding	173,000
MGCSP Procurement of Goods and Services	1 Vehicle & Insurance; 3 motorcycles; 3 Generators; ICT Equipment; Furniture; Minor Office Equipment/Supplies; Publications & Advertising	550,420
<b>Sub-total: MGCSP</b>		<b>795,720</b>
MoE Headquarters Operations	Project staff, office expenses, logistics and communications	35,000
MoE Field Operations	Staff, office expenses, logistics and communications in 3 Counties	70,000
<b>Sub-total: MoE</b>		<b>105,000</b>
VSLA NAPEX/County Operations	Project staff, office expenses, logistics and communications	80,000
<b>Sub-total: VSLA NAPEX</b>		<b>80,000</b>
<b>Total Partner Programme Management Costs</b>		<b>980,720</b>
<b>UNDP Programme Management</b>		
International Staffing	1 UNV Project Manager and 1 UNV Field Officers	110,400
National Staffing	3 Field Monitors, 1 Data Analyst & 1 Driver	59,800
Staff Travel	Field missions allowances (6 staff)	30,240
Vehicles Purchase and Operations	1 Landcruiser, 5 motorcycles, fuel, maintenance and repairs	78,500
Equipment, Communications and Supplies	Computers, office furniture/equipment, supplies and communications	13,496
Consultancies	Technical Assistance, M&E and Audit	165,000
Public Information & Branding	Publications, T Shirts/Vests, Etc.	5,000
<b>Sub-total: UNDP Programme Management</b>		<b>462,436</b>
<b>Total Project Direct Costs</b>		<b>11,945,076</b>
UNDP Indirect Support Cost (8%)		955,606
<b>Total Project Cost</b>		<b>12,900,682</b>

## Most Vulnerable Households by Counties and Incidences of Ebola

<b>MOST AFFECTED COUNTIES</b>			
<b>County</b>	<b>Population-2008 Census</b>	<b># Persons in Lowest Quintile</b>	<b># Households (@ 5 per HH)</b>
Bomi	84,119	23,385 (28%)	4,677
Bong	333,481	113,717 (34%)	22,743
Lofa	276,863	92,195 (33%)	18,439
Margibi	209,923	28,550 (14%)	5,710
Nimba	462,026	66,994 (15%)	13,399
<b>Sub-total</b>	<b>1,366,412</b>	<b>324,841</b>	<b>64,968</b>
<b>MODERATELY AFFECTED COUNTIES</b>			
<b>County</b>	<b>Population-2008 Census</b>	<b># Persons in Lowest Quintile</b>	<b># Households (@ 5 per HH)</b>
Montserrado	1,118,241	20,128 (2%)	4,026
Gran Bassa	221,693	95,328 (43%)	19,066
Grand Cape Mount	127,076	35,708 (28%)	7,142
<b>Sub-total</b>	<b>1,467,010</b>	<b>151,164</b>	<b>30,233</b>
<b>LESS AFFECTED COUNTIES</b>			
<b>County</b>	<b>Population-2008 Census</b>	<b># Persons in Lowest Quintile</b>	<b># Households (@ 5 per HH)</b>
Gbarpolu	125,258	51,481 (41%)	10,296
Grand Gedeh	125,258	44,717 (36%)	8,943
Grand Kru	57,913	30,868 (53%)	6,174
Maryland	135,938	29,363 (22%)	5,873
River Gee	66,789	26,248 (39%)	5,250
River Cess	71,509	50,986 (71%)	10,197
Sinoe	102,391	42,287 (41%)	8,457
<b>Sub-total</b>	<b>685,056</b>	<b>275,950</b>	<b>55,190</b>
<b>Total potential beneficiaries</b>	<b>787,447</b>	<b>751,955</b>	<b>150,391</b>

## ANNEX 2

## WEIGHTED RANKING OF COUNTIES BY CERTAIN VULNERABILITY CRITERIA

County	Ebola Affected	Food Insecurity	GAM Incidence	Service Coverage	Weighted Score	Rank
Bomi	4	3	3	3	13	1
Bong	4	2	3	1	10	4
Gbarpolu	1	1	3	4	9	11
Grand Bassa	3	1	3	3	10	5
Grand Cape Mount	3	2	2	4	11	2
Grand Gedeh	1	2	2	4	9	12
Grand Kru	1	3	1	4	9	13
Lofa	4	1	1	3	9	9
Margibi	4	1	2	1	8	14
Maryland	1	3	3	3	10	8
Nimba	4	1	1	1	7	15
River Gee	1	3	1	4	9	10
River Cess	1	2	3	4	10	6
Rural Montserrado	3	3	3	2	11	3
Sinoe	1	2	3	4	10	7

**Ebola Affected Counties**

	Most affected
	Moderately affected
	Less affected

**Food Insecurity**

	>60% food insecure
	40-60% food insecure
	20-40% food insecure

<b>Acute Malnutrition (GAM)</b>		> 3% incidence
		2-3% incidence
		< 2% incidence

**Note:** in each ranking category, the "tie-breaker" went to the county with the county more affected by Ebola

### INDICATORS FOR DETERMINING EXTREME POVERTY

Extreme Poverty is detected from a score of 0 to 5 on a series of 10 key indicators of poverty:

How many regular meals a day (meals with rice/cassava) does the household typically eat?	( 0 ) no meal or one meal	( 1 ) two or more meals
How many months did the rice/cassava from the last harvest last?	( 0 ) less than 3 months	( 1 ) more than 3 months
What livestock does the household possess?	( 0 ) has no livestock or less than 6 chicken or less than 3 goats	( 1 ) has 6 or more chicken or 3 or more goats or cattle
How many mattresses does the household possess?	( 0 ) less than 1mattress	( 1 ) 1 and above mattresses
How many rooms in the house are used for sleeping?	( 0 ) 1 or none	( 1 ) 2 or above
Main material of the house walls?	( 0 ) natural or rudimentary (pole & dagga, makeshift, wood, cardboard	( 1 ) Finished brick wall (brick/stone with cement/lime)
Main sources of livelihood of the household?	( 0 ) begging or piece work	( 1 ) agriculture, other business, pension
Average monthly remittances the household receives from relatives or others?	( 0 ) less than \$ 25	( 1 ) \$ 25 or more
Does the household own any of the following properties (in working condition): Radio, TV, mobile phone, animal drawn cart, motorcycle, car)?	( 0 ) has no valuable assets	( 1 ) has valuable assets
Does the household own land?	( 0 ) landless or owns up to one acre	( 1 ) owns more than one acre

## CONCEPT NOTE

### A MANAGEMENT INFORMATION SYSTEM FOR THE MGCSP

#### Value

A management information system (MIS) is an essential component of any programme that is to be implemented at scale. Without an MIS it is impossible to track which beneficiaries have received funds, ensure that beneficiaries are served in a timely manner or that there isn't duplication or widespread fraud.

#### Technical Description

MIS systems in practice can be run from paper and computer systems and processes of various complexities, but in this context the system proposed is a database driven system that is derived from the Human Resources Management systems commonly used in large corporations. These can be standalone or a subset of a more extensible Enterprise Resource Planning suite of applications, which are modular allowing an implementation to only use the modules that are required for a specific set of requirements and provide API access to custom modules and external interfaces as required.

#### Key requirements

For the MGCSP programme there are a number of key requirements that have to be met in order for the programme to succeed and which an MIS needs to capture.

1. **Potential beneficiary identification:** Any system should allow the registration of all potential beneficiaries via biometric ID such as fingerprint, due to the widespread lack of other ID mechanisms. Most people in Liberia are illiterate and many do not know how to spell their names or their accurate birth dates, addresses. Telephone numbers are widely shared in family groups and the phone networks do not extend far into rural areas. Therefore any ID system must be biometric in order to uniquely identify individuals
2. **Qualified beneficiary identification:** Once potential beneficiaries have been assessed, those that qualify can be flagged within the system. Those that have failed the admission criteria are retained, allowing follow up should they reapply due to changing circumstances. As well as minimising administrative overhead through the life of the programme, this will also yield up interesting meta data with to the changing circumstances of the population and allow the building of beneficiary profiles which can be ported between different programmes.
3. **Beneficiary payment tracking:** Once payments have approved, these must be tracked to ensure that individuals are only paid for the programmes and intervals they are approved for. Biometric ID and the database allow for the tracking of pay outs, and allow instant real time accounting
4. **Management of payment modalities:** In many cases beneficiaries may wish to receive their payments via different modalities (cash, mobile money, bank transfers) and these can be enabled by different APIs or processes enabled by the system e.g. generating a transaction line list of telephone numbers associated to biometrically verified individuals, with amounts to be credited in the case of mobile money, bank account numbers and institutions in the case of bank transfers, etc.
5. **Transparency to beneficiaries and donors:** An MIS should be able to allow both beneficiaries and donors to track their respective funds. In the case of beneficiaries, it is possible for a beneficiary to query the database via SMS with a Unique User Identifier (UUID) to retrieve their payment history to date. For donors it allows a real time view of how their funds are being disbursed and for programmes where payments are a composite of several funding sources, it allows managers to see how the funds are being disbursed in near real time.

6. Communication to beneficiaries: An effective MIS allows the creation of personalised messaging based on the status of a given beneficiary and allows an unprecedented amount of interaction with the programme and allows it to be much more responsive and dynamic than would be otherwise possible

### **Solutions**

In order to meet the requirements above, it is recommended that an instance of the Human Resource Management modules and underlying application infrastructure of the ODOO open source ERP be deployed to act as the MIS for MGCSP. This was the MIS deployed for the PPERW programme in Sierra Leone, which has proven itself to be technically scalable to 30,000 users, and developed with West Africa Region (Sierra Leone) software development resources, which are unavailable for any other platform. ODOO itself has user organisations that use the various HRM modules to manage in the order of 268,000 users (La Poste, the French postal service). The technology is therefore fairly mature and well understood. Modules enabling the Key Requirements have already been developed and are available via the open source community, with no further cost or permission required.

The following items would need to be carried out to enable the customisation of the platform:

1. Programme Requirements exercise
2. Business process design
3. HRM database customisation
4. HRM module customisation and development where needed (e.g. API integration into Liberian Mobile Money systems)

The platform is largely extant, however to convert it into a generally reusable and reliable form with proper documentation there will be significant work required.

Costs and Timings

Since the code was developed in an emergency, normal development practices were bypassed. Therefore for reliability reasons it is likely necessary to re-develop the feature set required. As the Sierra Leone PPERW system was designed and implemented very rapidly, it is almost entirely undocumented which obviously severely limits its reusability, and this requirement would have to be addressed as part of a re-development programme.

Therefore:

1. Requirements gathering and documentation: 1 week/1 Developer, 1 Business Analyst
2. Feature Re-development and clean code re-implementation: 2-3 weeks/2 Developers
3. User and Technical documentation: 2 weeks/ 1 developer, 1 writer, 1 business analyst

Costs: A first pass estimate based on these timings using the historic cost basis from iDTLabs would be something on the order of 40K USD, including several months of hosting at Amazon. Remote hosting makes sense in this environment due to the highly unreliable state of communications within Liberia and also due to the unreliability of hosting in the country. Amazon guarantee system uptime and provide the multiple levels of redundancy a mission critical system like this requires.

### **Next Steps**

iDTLabs should be asked to put together a full proposal for this project building on the contents of this note and a full business requirements collection exercise conducted, in order to gain an accurate time and effort estimate.

**Medium-Long Term Future**

Redevelopment of the code should be done with a view to releasing the code developed back to the ODOO open source community, as part of a humanitarian set of modules for the ODOO HRM stack. This would enable other agencies and developers to pick up the onward development of this codebase and it's long term adoption for this type of massively scalable cash transfer programme.