

Ultra-Poor Graduation in Liberia

Summary

In November 2018, BRAC International, with funding from the Dutch Postcode, began the targeting process and launched the Liberia Graduation pilot in March 2019 to provide targeted support to 750 ultra-poor households across three Branch Office locations; Kakata and Gbarnga counties and Unification Town (250 households per branch). Rural households will only be targeted in Kakata and Gbarna branches, while peri-urban (avoiding slum areas) will be targeted in Unification Town.

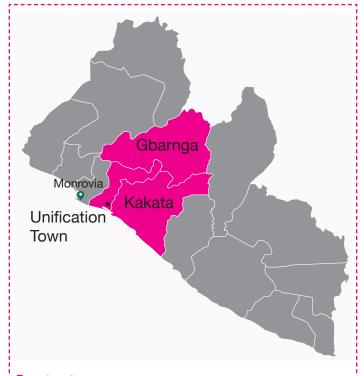
Savings and Financial Literacy

The program will adopt an existing Village Savings and Loan Association (VSLA) model that has been widely practiced in Liberia by CARE and several other NGOs. The program will also use VLSA trainings as a platform to provide financial literacy training. It is also important to note that the BRAC Microfinance Program is currently operating in all three branches where the Graduation Program will take place. In the final three months of the program, POs will link VSLAs to BRAC Microfinance.

Match Savings

After the consumption stipend has ended, the program will start to match participants' contribution to their VSLA savings. For each participant, the program will match up to 250 LD per bi-weekly visit and there is a 5,000 LD match savings limit for the entirety of the





Context

With a population of 4.6 million people (World Bank 2016) and a growth rate of 2.6 percent, Liberia is one of the poorest countries in the world. Two prolonged civil wars and the 2014 Ebola outbreak have decimated the country's infrastructure and economy. The country suffers from a food deficit and many rural inhabitants have limited access to markets and government services and are highly dependent upon subsistence farming.

Pilot Duration	2018-2021
Pilot Location	Kakata & Gbarnga counties, Reunification Town
Target Population	750 ultra-poor women
Funding Partner	Dutch Postcode Lottery
Implementing Organization	BRAC International
Technical Advisor	BRAC UPGI
Evaluation Partner	International Evaluation and Research Cell
Cost per house- hold	\$2238 USD





program.

Mentoring & Life Skills Training

Trainings will be provided through two methods: individual home visits and group meetings. A total of six health issues (family planning, WASH, communicable diseases, etc.) and six social issues (child marriage, gender-based violence, conflict resolution, etc.) have already been identified to be covered during these trainings. The use of visual aids and flip charts will also be employed to better serve those who cannot read. Through these visits Project Associates (PA) will provide on-going coaching and psycho-social support, giving participants the self-confidence and drive necessary to overcome barriers, transform their current situation and ultimately graduate out of poverty.

Social Integration

Each program village will have at least one Community Poverty Reduction Committee (CPRC), while larger villages (i.e. peri-urban areas) may have more. There are four primary objectives/functions of the CPRC:

- 1. Give voice to the poor and promote solidarity across the entire community
- Individual support: Identify, list, prioritize and support immediate needs of any household in the community that cannot support itself due to a sudden economic shock (i.e. death of a breadwinner)
- 3. Achieve community level activities: These are activities that improve the solidarity and resilience of the whole community
- 4. Emergency Response: Provide immediate support to multiple affected households in case of natural disaster

COMPONENT	GRADUATION INTERVENTION
Targeting	Participatory Rural Appraisal
Consumption	\$22 USD per month for 6 months
Asset Transfer	Conditional Cash transfer or asset package valued at \$500 USD
Mentorship & Life Skills Training	Regular home visits by Program Officers who discuss social and health issues including maternal and child health, WASH, HIV/AIDS, gender empowerment, etc.
Savings Support	\$25 USD max match savings
Health Support	Preventative care and knowledge awareness
Social Integration	Linkage to a Community Poverty Reduction Committee (CPRC)

Health

Given the lack of access to affordable health care services, the program will primarily focus on preventative care and knowledge awareness raising by covering key health issues in group and individual life skills trainings. BRAC will leverage its existing health volunteers in the branch offices to provided limited health services to participants.

BRAC's Ultra-Poor Graduation Initiative provides technical assistance, advisory services and strategic recommendations to BRAC International to support the design, implementation, monitoring, and evaluation of the Graduation pilots. BRAC has expertise in advising Graduation programs in diverse contexts and direct implementation of the approach in Uganda, South Sudan, Kenya, Bangladesh, Afghanistan, and Pakistan



