



UNIVERSITÀ
DEGLI STUDI
FIRENZE
DISEI
DIPARTIMENTO DI
SCIENZE PER L'ECONOMIA
E L'IMPRESA



Baseline Survey Report

Mapping Social Economy in Liberia



DASU - Disability And Start Up - Civil society as protagonist of inclusive development in Liberia

AID 11516

Implemented by: AIFO

Funded by: Agenzia Italiana per la Cooperazione e lo Sviluppo (AICS)



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List of Acronyms

AfT	Agenda for Transformation
AICS	Italian Agency for Development Cooperation
AIFO	Italian Association Amici di Raoul Follereau
BSC	Business Start-Up Centre
CBOs	Community Based Organizations
DDRR	Disarmament, Demobilization, Rehabilitation and Reintegration
DISEI	Department of Economic & Management, University of Florence
DPOs	Disabled People Organizations
GMA	Gbarnga Marketing Association
LARO	Liberia Agriculture and Relief Organization
LICC	Liberia International Christian College Agriculture Center Research
LISGIS	Liberian Institute of Statistics & Geo-Information Services
LMTU	Liberia Motorcycle Transportation Union
MMWDC	MeipeaMah Rural Women for Development Cooperative
NGO	Non-Governmental Organisation
NUOD	National Union of Organisations of the Disabled
OVAL	Orphan Vision Aid–Liberia Inc
PAPD	Pro-Poor Agenda for Prosperity and Development
PWD	People With Disabilities
RWGP	Rural Women and girls Promotion for Sustainable
SEP	Small Enterprise Program
SHG	Self Help Groups
UN	United Nations
UNDP	United Nations Development Programme



Acknowledgments

We are very grateful for the support we received from the staff of AIFO and the partners from the beginning of research activities. Namely we want to thank Silvia Poggioli, Simona Venturoli, Giampiero Griffo, Francesca Ortali, Sunil Deepak and all the local staff: Local Project Coordinator Sylvester Roberts, Communication Officer Luther Sangar Mendin, Administrator Willie Dada Peters, and CWs Coordinator Jonathan S. Davis. We also want to thank the whole team of AIFO Community Workers, namely Arthur Bondo, Nenlay G. Doe, Franklin W. Blaye, Krubo Boway and Augustus N. Makor for the effort dedicated to data collection and the entire research. Finally, we want to give our regards to local communities and all those that accepted to be interviewed participating in this survey.

Disclaimer: The views and ideas expressed in this report do not reflect the views of the Italian Agency for Development Cooperation.



Executive Summary

This report is the outcome of a qualitative – quantitative research conducted by the, Department of Economics and Management (DISEI) of the University of Florence and a Liberian researcher Jacob Jallah. The research takes place within the framework of the project “*DASU: Disability and Start up. Civil society as protagonist of inclusive development in Liberia*” funded by AICS (the Italian Agency for Development Cooperation) and implemented by AIFO (Associazione Italiana Amici di Raoul Follereau). The aim of the research is to capture the composition of Liberia’s social economic ecosystem in the Counties of Bong, Nimba, Grand Gedeh and in the City of Monrovia. The research output contributed designing a map of social economy individuating direct and indirect actors in the three Counties and in Monrovia.,

DASU is a 3-years project, whose main objective is contributing to strengthen the institutional role of DPOs and improving their members' role at the national level for programmes related to the development of social enterprises and the employment of PWDs. The project aims as well at improving small and medium enterprises' capacities through training courses in order to provide them with know-how, tools and skills so that they will be able to develop Business Plans for the creation of sustainable start-ups. Project's partners are the National Union of Organizations of the Disabled (NUOD), the National Commission on Disabilities (NCD), RIDIS ONLUS (Italian Network on Disability and Development), and the Department of Economics and Management (DISEI) of the University of Florence.

The report is structured around the different research phases. After a brief introduction, chapter 2 focuses on describing the Context. This section provides information about Liberia history, passing through Civil War until nowadays. A small section of the chapter is dedicated to investigating National Policies and strategic measures the government has brought up in recent years, in particular the Agenda for Transformation that has evolved into the Pro-Poor Agenda for Prosperity and Development 2018 – 2023. In the second section of this chapter a rapid overview on recent and current economic trends is given, followed by an analysis of Counties' socio-economic characteristics. This chapter represents Liberia as a low-income country that relies heavily on foreign assistance and remittances from diaspora. Liberia today is country with high levels of inequality, as a result of the fifteen years of civil war and the recent Ebola Epidemic, however the country from 2016 is slowly recovering with GDP growth estimate at 2.4%.



The third part of the report explains the Methodology that researchers followed for the study. The survey included an initial Desk Review, in which the structure and characteristics of the legal and economic framework of Liberia was inquired. The Desk Review constituted a preparatory step to set up contents, tools and objectives of the field mission. In this section, the conceptual framework is elaborated with a clear focus on the concepts of social economy, social business and inclusive development. The same framework is applied to analyze how the main-stream concepts of social economy could be connected to Liberia. A baseline matrix was elaborated and used to identify the initial actors of social economy in Liberia. Those have been divided into two categories, which boundaries are not quite definite and precise. On one side there are “Social Economy Organizations”, categorized as “*group A organizations*”: Organizations that are economically sustainable and create employment opportunities for disadvantaged groups. These can be: informal realities, Self Help Groups, NGOs, Mutual Societies, Private Foundations Enterprises, Unincorporated Associations, Cooperatives, Firms. On the other hand, there are “Organizations that support Social Economy” and so organizations that support the creation and the activities of the first group (groups a), such as: Incubators, Chambers of Commerce, NGOs, DPOs, National federations and Umbrella organizations, local authorities. In order to avoid confusion, we will refer to this second group (group B) as “*incubators*”. Hypothesis and theory behind the baseline matrix will be confirmed or mis-confirmed thanks to survey. Research findings reveal how social economy in Liberia is mostly informal and composed by organizations as Self-Help Groups, NGOs, Mutual Societies and Non-Profit Organizations. Within these four categories, Self-Help group are the more substantial number and those are not legally recognized as economic agents, but they carry on economic activities informally at the community level.

This third chapter recaps on the results of the first field mission of DISEI, held between the 11th and the 27th of September 2018. During this mission research tools and methodology were piloted and adjusted. The mission was as well a preparatory ground for the local researcher and his assistants that proceeded with data collection in the three Counties and in Monrovia between October and November 2018. This chapter closes with a brief description of the second session of data collection, and with an overview about the methodology utilized on data analysis.

Chapter 4 describes main results from data analysis. Here the structure of social economy in Liberia and the economic and social characteristics of respondents in the three counties are examined both at country and county level, highlighting common points, distinctive characteristics, limits and



weaknesses. The result of the analysis confirmed in part our initial hypothesis as it was for the first field mission, that social economy in Liberia is not widespread and is mostly informal. The picture of Liberian Social Economy came out as composed mostly by Self-Help Groups (57%), NGOs (11%), Mutual Societies (8%) and Non-Profit organizations (7%). The analysis contains information about main activities and economic sectors, constraints and enabling factors, and relations and forms of cooperation between economic and social agents. The most fruitful and widespread economic sectors are represented by agriculture, wholesale and trade, followed by finance. Constraints relate mostly to a reduced physical accessibility of people to market places. Considering the lack and weaknesses at the level of infrastructure this result is not surprising. Actors engaged in commerce and trade, especially those living in the more secluded areas, have often difficulties in reaching market place to sell their products, confining commerce to the community level. This does not permit them to grow and develop their economic activity on the wider territory condemning them to remain small and solo economic actors of a limited area, and so not improving their social and economic condition. As far as concerns instead cooperation and relations between agents on the territory, we have information mostly for incubators. Organizations interviewed are mostly engaged with local and national authorities and with NGOs. They cooperate for sharing information (33%), present and implement projects together (25%) and finally for service delivery (23%). Relations between social economy organizations are not that rooted and established on the territory, this represents for sure one of the weaknesses of social economy organizations we spotted.

The final chapter contains general narrative conclusions on main survey results focusing on strengths and weaknesses of the Social Economy Organizations spotted on the territory. Weaknesses relate mostly to their high level of informality that somehow ends up being a limit to their growth; to their reduced trade area confined mostly to family and neighbors and to the almost total absence of formal work contracts. Other limits are represented by the lack of skilled workers, the infrastructure deficit and the inability of most of these actors to have access to formal finance and commercial bank and need of microloans services. This last point is coherent with the needs expressed by those actors in terms of services: easier and adequate access to funding, coaching, networking and services for the improvement of market access for low-income households. It also highlights the role that DPOs have in income generating activities which, from our research, seems very weak. Indeed, if we exclude SHG we have met a very limited number of DPOs that besides advocacy and networking are also engaged in economic activities. The report ends with a series of recommendations addressed both to socio-economic actors and to the DASU project itself.



Recommendations relate to activities and key points that must be improved to reinforce and strengthen social economy actors. More specifically those recommendations relate to improve training delivery, guarantee an easier access to formal finance, develop roads and electricity and promote linkages on the territory for individuals operating and living in the same area and/or that commercialise and/or produce the same products, creating vertical and/or horizontal cooperation.

The report wanted also to provide recommendations for the DASU project itself. Those recommendation are linked to the most preferred sectors in which social enterprises could operate, as the domain of renewable energies to overcome constraints related to the lack of energy service especially at a rural level and promote recycling and reuse of general waste both at the rural and urban level in order to boost alternative artisanal production. Finally, the last section contains scope and suggestions for further research as enlarging the sample of respondents in order to get a higher significance and also expand the sample to reach more secluded rural communities.



1. Introduction

This report describes the research activity implemented by the DISEI, Department of Economics and Management of the University of Florence and the local researcher Jacob Jallah within the framework of the project “*DASU: Disability and Start up. Civil society as protagonist of inclusive development in Liberia*” funded by AICS (the Italian Agency for Development Cooperation) and implemented by AIFO (Associazione Italiana Amici di Raoul Follereau). The aim of the research is to design a social economy map that individuates Liberian social economy direct and indirect actors in the three Counties— Bong, Nimba and Grand Gedeh, in order to capture the composition of the social economic eco-system. This is the first step for the design and preparation of the training courses on inclusive business that will be held by DISEI between February and June 2019.

The DASU project is a 3-years long project, its main objective is to contribute to strengthening the institutional role of DPOs and improve their members' role at the national level for programmes related to the development of social enterprises and the employment of PWDs. The project aims as well at improving small and medium enterprises' capacities through training courses in order to provide them with knowhow, tools and skills useful for the development of Business Plans and the creation of sustainable start-ups. The project's partners are the National Union of Organizations of the Disabled (NUOD), the National Commission on Disabilities (NCD), RIDIS ONLUS (Italian Network on Disability and Development), and the Department of Economics and Management (DISEI) of the University of Florence.

The baseline study will be a support to DASU project objective, since by individuating the actors on the territory and the development of a “map” projects agents will be facilitated in identifying proper social-economic agents, better addressing in this way beneficiaries needs. Through this map - containing a catalogue of the organizations institutions and entities acting and working in the project's areas - project beneficiaries will be facilitated in understanding both which kind of activities and sectors is most likely to be successful and to which to agents they should address to develop, boost and improve their present or future business or simply their business idea.

The report is structured as follows: after this brief introduction, the second section (chapter 2) contains an historic and economic overview of the Country case accompanied by a brief description of each County. Chapter 3 explains the methodology that researchers have adopted for each step of the work, from desk review, to the first and second mission, until report drafting, analysis of survey



objectives, process and tools. This chapter contains also operational definition of the concept of Social Economy both in academia and for the country context. Chapter 4, the core of this report, contains main results and findings elaborated from the analysis of the final sample of respondents interviewed during the months of October and November 2018 by the local researcher Jacob Jallah with the support of Community Workers and AIFO local staff. The report concludes with final remarks and recommendations for further actions and for the DASU project, summarized in chapter 5.

2. Liberia: Country Context

2.1. History at a glance and political transformation

Liberia, officially the Republic of Liberia, is a country on the West African coast. It is bordered by Sierra Leone to its west, Guinea to its north and Ivory Coast to its east, the Atlantic Ocean to its south. It covers an area of 111,369 square kilometers and has a population of around 4,700,000 people (CIA World Factbook, s.d.). English is the official language and over 20 indigenous languages are spoken, representing the numerous ethnic groups who make up more than 95% of the population. The country's capital and largest city in terms of population density, is Monrovia (World Population Review, 2019).

Liberia has a particular history compared to the other countries in the area; its creation is a direct result of the system of slavery in the United States. In 1822 free slaves from United States organized the emigration in their homeland and together formed a coherent settler group with the so-called “Congos¹” and the indigenous population residing in the country. The relationships between these two groups have not been always peaceful, since the Americo-Liberian settlers conceived their state-building project as a “civilizing mission” built on the pillars of Christianity, modern education and conservative Western dress code (Bertelsmann Stiftung Transformation Index (BTI), 2018). The central state remained a domain of settler culture that marginalized and often exploited the so-called “country” population. The division between the two populations became strongly politicized in the 1970s. In 1980, a military coup brought the first indigenous leader to power, Samuel K. Doe. His rule

¹ The Congo people are descendants of repatriated Congo and Afro-Caribbean slaves from the Congo Basin. They were freed by British and Americans from slave ships after the prohibition of the African slave trade in 1807 (Peace Building Data, 2019). Today, the Congo people make up 2.5% of the population (World Population Review, 2019).



marked both the end of Americo-Liberian dominance and the beginning of a new era of militarized repression. A devastating civil war started in 1989 and witnessed the emergence of a multitude of factions. The civil conflict in Liberia gained a particular reputation for cruelty and violence against civilians. The major line of conflict during the civil war separated an uneasy alliance of interim governments, Economic Community of West African States Monitoring Group (ECOMOG) and factions associated with the Doe regime from the National Patriotic Front of Liberia (NPFL). The end of the first war culminated in the election of Charles Taylor as president in 1997. Charles Taylor's dealings with Sierra Leonean rebels and activities destabilizing Guinea, as well as Ivory Coast, increased international and regional opposition. By 2000, the Taylor government faced another rebellion by forces linked to his long-term opponents and supported by neighboring countries as well as tacitly the United States. A Mandingo-dominated group, the Liberians United for Reconciliation and Democracy (LURD) attacked from the north while a smaller group, the Movement for Democracy in Liberia (MODEL) - formed in early 2003 - advanced in the east. In mid-2003, Taylor's forces were defeated, and the president went into exile in Nigeria, thus opening the way for a transitional government taking over for two years. Charles Taylor was, eventually, sentenced to 50 years of jail by Sierra Leonean war crimes court in 2013. The main contenders of the 2005 election were world footballer George Weah and Ellen Johnson Sirleaf, an international professional with a career in private banking at the World Bank and the UN. Both leaders continued to head the largest political camps after the election. Johnson Sirleaf won the first elections as well as the following in 2011. Her excellent international reputation assured significant external support. She faced enormous challenges with much of the administrative infrastructure destroyed by means of war and the formal economy in ruins. Liberia regained stability under the new president, stabilizing the macroeconomic environment and restoring and respecting democratic freedoms. During Sirleaf presidency, Liberia's growth rates averaged well above 5% and foreign direct investment were attracted by relatively high prices of iron ore and rubber - main Liberian export goods – even though living standards did not rise substantially. The Ebola Virus Disease epidemic of 2014 to 2015 entailed an economic collapse making Liberia one of the most highly dependent on donor support in Africa (Ministry of Finance and Development Planning, 2018 , p. 13); amid falling prices for the main export goods, the recovery has since then only been moderate. Last presidential elections held in December 2017 ended up with George Weah as new president. One of the most prominent policy reforms that Sirleaf and following government carried on is the Liberia Decentralization Support Program (LDSP), successor to the Liberia Decentralization and Local Development (LDLD) which was a five-year program - started in 2008 - of support to the decentralization of political, administrative, and fiscal governance

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in Liberia. The physical infrastructure has improved in recent years, also thanks to this program, but it remains deficient especially in rural areas (BTI Project, 2018, p. 7). According to the latest World Bank data of 2015, 76% of the population had access to water and 17% to sanitation. While the process of decentralization is one of the priorities, most of reform programs have been financed through foreign aid and in most cases, government has proven incapable of assuming financial responsibilities when donors withdraw (Nyei, 2014, p. 11). The process of decentralization is meeting new further challenges now that UNMIL left the country after 15 years² (UN News, 2018). The Liberia Decentralization Support Program (LDSP) is one of the priority areas in the Agenda for Transformation (2012-2030) a mid-term development strategy which has the character of a roadmap to achieve the National Vision 2030 defining a developmental state and middle-income country status as goals (Bertelsmann Stiftung Transformation Index (BTI), 2018, p. 27). This document was replaced in 2018 by the Pro-Poor Agenda for Prosperity and Development 2018 to 2023 (PAPD). PAPD draws heavily on the implementation experience of the Agenda for Transformation adding lessons learned from the implementation of the Poverty Reduction Strategy (2008 - 2011) and the Interim Poverty Reduction Strategy 2007 (iPRS). The PAPD is a framework for an inclusive, more equitable distribution of wealth for the improvement of the wellbeing of people. The PAPD contains 16 development outcomes and 120 national targets for the next 5 years. Outcomes and targets are organized around four pillars that have been thought as a continuity with the AfT objectives and that are designed in alignment with the Sustainable Development Goals for key partners. The four pillars are the following:

- Empowering the people
- Economy and jobs
- Sustaining the peace
- Governance and Transparency

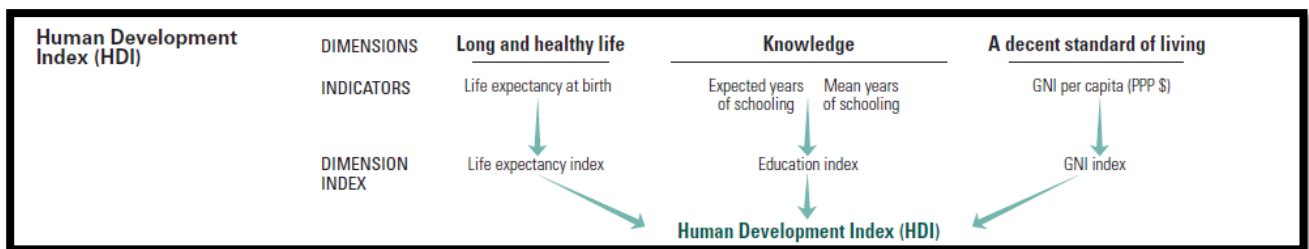
Interventions under Pillars One and Two contribute directly to the poverty reduction and economic empowerment goals; while those under Pillars Three and Four will contribute to the building of capable and trusted State institutions pursuing a new vision of a nation fully integrated into the African continent in culture and vision (Ministry of Finance and Development Planning, 2018).

² The UN structure is still huge in Liberia and the United Nations remains committed to supporting the Government, however United Nations Mission in Liberia successfully completed its mandate on 30 March 2018 (UNMIL, 2019).

2.2. Economy at a glance

Liberia ranks as one of the poorest countries worldwide. In the Human Development Index³ (HDI), it occupied place 177 of 188 in 2014 (UNDP, 2016).

Figure 1: Human Development Index Components

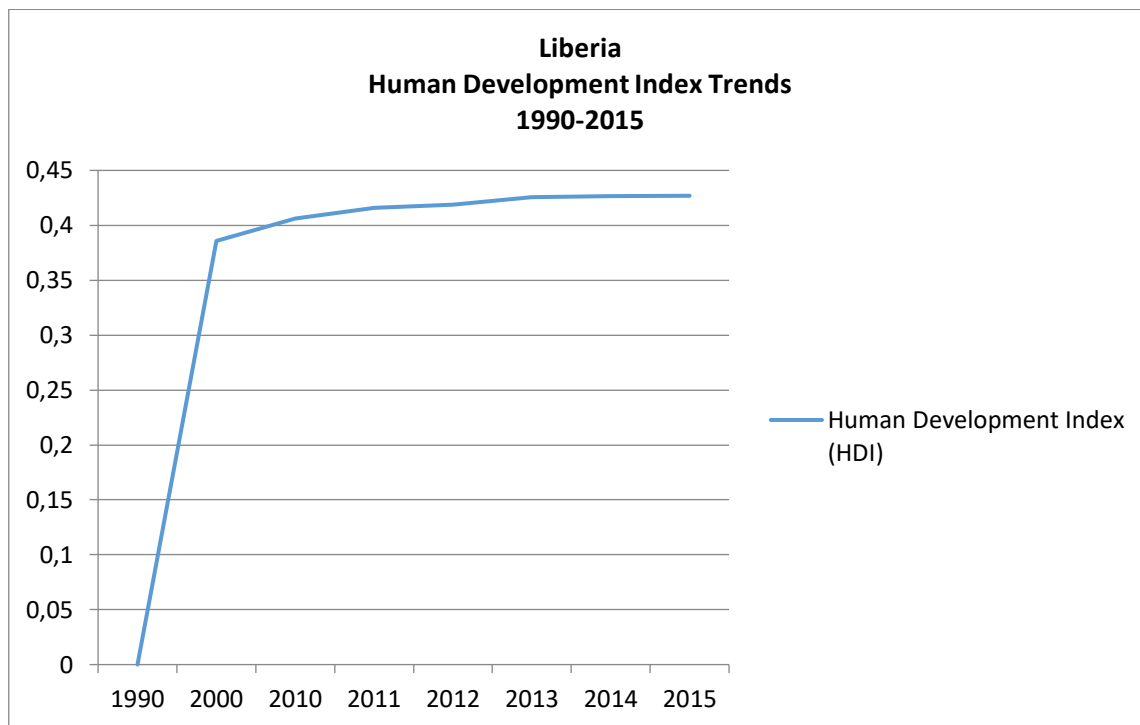


Source: (UNDP, 2016)

Almost 90% of the population lives with less than \$3.10 per day. Inequality was well below average as measured by the Gini Index in 2007. This refers to the destruction occasioned by the years of civil war and a natural resource-based enclave economy in which foreign investors repatriate substantial profits. Furthermore, the past ten years have seen an accumulation of wealth by elites and the emergence of a small middle class, with a growth in inequality (Bertelsmann Stiftung Transformation Index (BTI), 2018).

³ The HDI is a summary measure for assessing progress in three basic dimensions of human development: a long and healthy life, access to knowledge and a decent standard of living. A long and healthy life is measured by life expectancy at birth. Knowledge level is measured by mean years of education among the adult population, which is the average number of years of education received in a life-time by people aged 25 years and older; and access to learning and knowledge by expected years of schooling for children of school-entry age, which is the total number of years of schooling a child of school-entry age can expect to receive if prevailing patterns of age-specific enrolment rates stay the same throughout the child's life. The standard of living is measured by Gross National Income (GNI) per capita expressed in constant 2011 international dollars converted using purchasing power parity (PPP) conversion rates (UNDP, 2016).

Graph 1: Liberia Human Development Index Trends 1990-2015

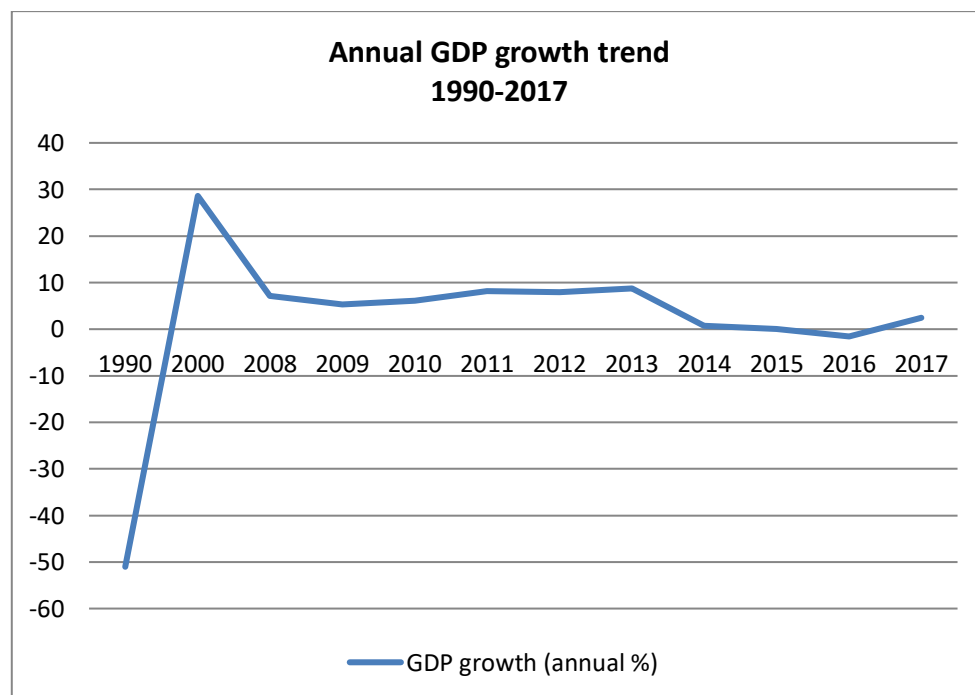


Source: Data elaborated from (UNDP, 2016)

Liberia's population was estimated at 4,243,475 in 2016, with an average household size of 4.3 persons (Liberia Institute of Statistics and Geo-Information Services, 2008). Compared to the other countries in the region, Liberia is one of the most urbanized, with roughly half of the population living in urban areas, of which about one-third in the capital city. This is partly the legacy of the civil war when the cities were comparatively safe and attracted internal refugees. Demographic distribution is also indicative of a lack of opportunities in the rural economy, however about 35% of Liberian households make their living predominantly through agricultural related activities (Liberia Institute of Statistics and Geo-Information Services, 2008). Sociopolitical factors, in particular, elders control over land, poor road infrastructure and government neglect of subsistence farming, combine to render agriculture unattractive for the youthful generation. The industrial sector is still small, and opportunities in the urban economy are few. The two civil wars destroyed much of Liberia's economy, especially infrastructure in and around the capital also because much of the conflict was fueled by control over Liberia's natural resources.

With the conclusion of fighting and the installation of a democratically elected government in 2006, businesses that had fled the country began to return. The country achieved high growth during the period 2010-13 due to favorable world prices for its commodities. However, during the 2014-2015 Ebola crises, the economy declined, and many foreign-owned businesses departed with their capital and expertise. The epidemic forced the government to divert scarce resources to combat the spread of the virus, reducing funds available for needed public investment. The cost of addressing the Ebola epidemic coincided with decreased economic activity reducing government revenue, although higher donor support significantly offset this loss. During the same period, global commodities prices for key exports fell and have yet to recover to pre-Ebola levels. Economy only moderately recovered in 2016, with GDP growth estimate at 2.4%. The official unemployment rate is low at 3.8% though this rate obscures significant underemployment and very low-income households (Bertelsmann Stiftung Transformation Index (BTI), 2018, p. 20).

Graph 2: Annual GDP growth trend 1990-2017



Source: Data from database: World Development Indicators (World Bank, s.d.)

Today Liberia is considered a low-income country that relies heavily on foreign assistance and remittances from the diaspora. It is richly endowed with water, mineral resources, forests, and a climate favorable to agriculture. Its principal exports are iron ore, rubber, diamonds, and gold. Palm



oil and cocoa are emerging as new export products. The government has attempted to revive raw timber extraction and is encouraging oil exploration (CIA World Factbook, s.d.). In 2017, gold was a key driver of growth, as a new mining project began its first full year of production. A hydroelectric program, which brought to the completion of the rehabilitation of the Mount Coffee Hydroelectric Dam increased electricity production to support ongoing and future economic activity, although electricity tariffs remain high relative to other countries in the region and transmission infrastructure, is limited. Presidential and legislative elections in October 2017 generated election-related spending pressures. Revitalizing the economy in the future will depend on economic diversification, increasing investment and trade, higher global commodity prices, sustained foreign aid and remittances, development of infrastructure and institutions, combating corruption, and maintaining political stability and security.

2.3. County Context

Liberia is divided into fifteen counties. Each is administered by a superintendent appointed by the President. The geographical focus of the research are the counties of Bong, Nimba and Grand Gedeh and the city of Monrovia.

Figure 2: Liberia Counties



Sources: Image from the web

Bong County

Bong is a county in north-central Liberia. The north central region has been the traditional food belt of Liberia. It has a competitive advantage both in arable land and the predominant role agriculture plays in the regional economy. The whole region is the highest contributor to domestic revenue after Montserrado County (Ministry of Finance and Development Planning, 2018). The capital city is Gbarnga. Standing at the last national population Census from 2008, the area of the county measures 8,772 km², with a population of 333,481, making it the third-most populous county in Liberia (Liberia Institute of Statistics and Geo-Information Services, 2008). The Economy of the area is mainly centered around agriculture and commerce with the neighboring country Guinea. Since 1964 represents one of the most important counties for mining industry, it hosts has five mining companies: China Union, Mittal Steel, BHP Billiton, AMLIB and Jonah Capital. Industries are boosted by three alluvial mining sites in and around Degei in Fuahmah District, Garmu in Jorquelleh District



and Gold Camp, Meng Creek and Yelle Creek with two Waterfalls. The County has about 37 health facilities including 3 hospitals. The total number of schools is about 367, including 14 High Schools with one University and one Technical College (Liberia Institute of Statistics and Geo-Information Services, 2008).

Nimba County

Nimba is a county in the northeastern Liberia, it shares borders with the Republic of Ivory Coast in the East and the Republic of Guinea in the Northwest. Because of its location Nimba is considered to be of great geopolitical importance. This did not help when the civil war broke out in the 1980's. Much of Nimba County's basic social infrastructure was destroyed leaving the population vulnerable, without adequate food, security, health care, education or employment (Liberia Institute of Statistics and Geo-Information Services, 2008). Its capital city is Sanniquellie and its most populous city is Ganta. The county's area measures 11,551 km², making Nimba the largest of Liberia's 15 counties. The county has 6 statutory districts and as of the 2008 Census, it had a population of 462,026, making it the second most populous county in Liberia (Liberia Institute of Statistics and Geo-Information Services, 2008). Nimba is also one of the richest counties in Liberia. It has the largest deposit of high-grade iron ore. Other natural resources found in Nimba are gold, diamonds and timber. In the late 50's, Nimba's huge iron ore reserve was exploited by LAMCO-the Liberian-American Swedish Mining Company. A considerable portion of Liberia's Gross Domestic Product, GDP, was said to have been generated from revenues from Nimba's iron ore for several years (Liberia Institute of Statistics and Geo-Information Services, 2008).

Grand Gedeh

Grand Gedeh is a county in the eastern portion of the West African nation of Liberia. Zwedru serves as the capital with the area of the county measuring 10,484 km². As of the 2008 Census, it had a population of 126,146, making it the ninth most populous county in Liberia (Liberia Institute of Statistics and Geo-Information Services, 2008). Grand Gedeh is practically the country granary, as of 2011, the area of rice plantation was 9,250 ha which was 3.8% of the total area of rice planted in the country.



Monrovia

Monrovia is the capital city of Liberia with a population of 1,010,970 as of the 2008 census. With 29% of the total population of Liberia, Monrovia is the country's most populous city. Monrovia economy rely heavily on its harbor and on exports of latex and iron ore.

3. Methodology

The present chapter contains a description of the methodology adopted during the different research phases, from the desk review to the field work including results and outcomes from each research step.

3.1 A “living” methodology

The methodology adopted for this survey has seen 5 different phases and the inclusion of several types of research tools. As already introduced, the objective of the study was the realisation of a baseline survey to map social economy actors and entities in three Liberian Counties. We can briefly summarize the steps that have occurred from the beginning hereunder.

- Desk Review
- First field mission (pilot test and survey tools adjustment)
- Second field mission
- Data analysis
- Report drafting

When we started inquiring on social economy in Liberia, through desk review, we realized that for the country, this was a concept new and often unknown. There was a very small literature about and almost none empiric cases, if we exclude a couple of institutions in Monrovia that provide services (mainly coaching and training) to agricultural cooperatives and small private business. The state of art of social economy in Liberia, compelled us to investigate the issue from another angle and perspective. We collected information about the existent legal and socio-economic framework and then we crossed this information with academic studies on social economy and social enterprises elaborating in this way a reference tool, a living a document, base of our research. Desk review will



be presented more in detail in the next paragraphs. Here we conclude by stating that the assumptions presented in the document elaborated during the desk review were tested in the pilot field mission when tools were adjusted and a final research methodology elaborated and presented in this final report.

3.2 Desk review

3.2.1 Social Economy, a wide and articulate definition

Firstly, we started inquiring about what is the meaning of social economy. A standard definition of social economy describes it as follow: “Social Economy is that part of the economy of a country that gathers those organizations which aim is not just profit making but also the accomplishment of a social objective” (European Commission, 2013). Basically, **when talking about social economy, we consider an entire segment of the economy composed of entities that aim to increase social inclusion and reduce inequalities, while simultaneously creating economic value.** Social economy organizations, such as different types of cooperatives, associations, foundations, mutual and social enterprises (which are businesses of various legal forms using an entrepreneurial approach in order to respond to an increasing number of social and environmental challenges) are developing at a fast pace around the world (OECD, 2018) . In order to get a precise picture and capture the different shades that the subject can accept, we want to provide other definitions and further explanations.

*When the concept of social economy was brought up? In which circumstances can we talk about it?
Who are the actors involved in it? What results brings into society?*

The term social economy first appeared in France during the first third of the 19th century and its relevance has gone far beyond French borders throughout the centuries, finding great resonance in Europe. Indeed, for almost two centuries social economy institutions have been key players in the broader social and economic development process both at national and local levels (European Commission, 2013, p. 21). What social economy organizations share and what sets them apart from conventional enterprises is the overall aim of their activities, which does not emphasize the pursuit of profit and its distribution to the owners as an ultimate goal. Social business owners are seen as vibrant agents assisting local and national economic development and **contributing to inclusive growth and shared prosperity through job creation, re-integration of vulnerable individuals**

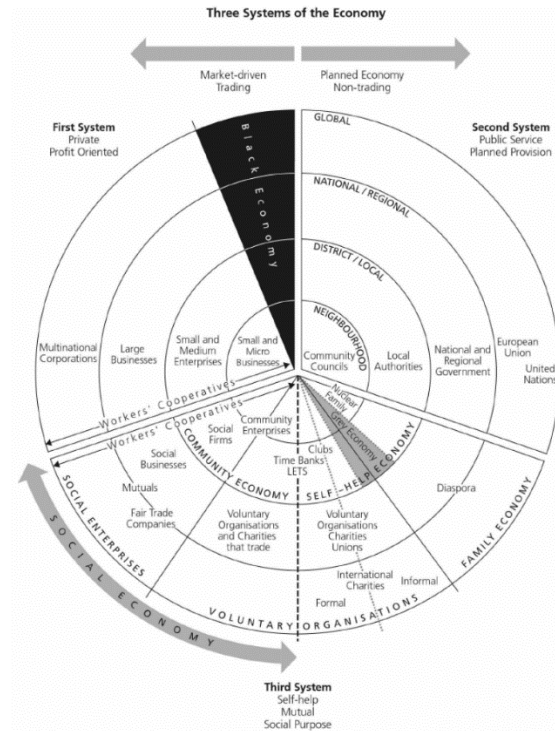


to society and the labour market, and environmental sustainability. Fostering their development requires an enabling ecosystem comprised of a conducive legal and regulatory framework, tailored financial tools and access to markets (European Commission, 2013). Building this ecosystem requires both raising awareness about the social and environmental impacts of social enterprises, and building the capacity of public authorities, social enterprises and impact investors to collaborate in a mutually beneficial way.

Let's pause momentarily on this last point and let's try to relate it to our country case: what do we know about Liberian population's - economic actors in particular - awareness about social impact of social enterprises, cooperatives and all the other types of social economy organisations? How do we discover the structure of relations between actors and stakeholders in Liberia? What is the composition of its legal and socio-economic framework? Which assumptions do we want to address in our survey? That was our starting point for the analysis.

A third definition of social economy that we can provide comes from (BALTA working paper, 2006). Social economy for Balta includes those organizations which are animated by the principle of reciprocity for the pursuit of mutual economic or social goals, often through social control of capital. This definition would include all cooperatives and credit unions, non-profit and volunteer organizations, charities and foundations, service associations, community enterprises, and social enterprises that use market mechanisms to pursue explicit social objectives. It would thus include for-profit businesses, where those businesses share surpluses and benefits with members (and/or the wider community) in a collectively owned structure (e.g. a cooperative) or/and that create opportunities and employment for poor or/and disadvantaged groups. This definition would not include those non-profit and voluntary organizations that are entirely dependent on grants or donations (though some do include such organizations in their definitions of the social economy). Finally, the figure below (Pearce, 2003) helps understanding where to localize social economy, within the economic system at large, and what can be considered to be part of it.

Figure 3: Social Economy by Pearce



Source: (Pearce, 2003)

For our research we will take this image as reference focusing only on the social economy segment, placed at the bottom left-hand side of the picture. For Pearce, social economy includes mainly mutual associations, fair trade companies, social enterprises and voluntary organizations that perform trade. Pearce work helped us placing social economy in the system at large, but we had to further narrow the research to understand the complex composition of Liberian Social Economy. In order to do that, we have referred to the model developed by the European Research Network EMES. EMES model focuses strictly on social enterprise and assumes it as a model of social economy organisations. We decided to behave similarly for our case study, assuming **social enterprise as the reference model of all social economy organisations that we could find in Liberia**. Precisely, the European Research Network EMES has elaborated indicators to define an “ideal-type” of social enterprise. A social enterprise, to be defined as such, must satisfy three main sets of dimensions: the **economic dimension, the social dimension and the dimension of participatory governance** (EMES, 2012).

1. Economic dimension of a social enterprise:



- A significant level of economic risk: financial availability of social enterprises depends on the efforts of their members and workers to secure adequate resources.
- A minimum amount of paid work: combination of monetary and non-monetary resources and voluntary and paid workers.
- A continuous activity producing goods or providing services: the productive activity represents the reason for the existence of a social enterprise.

2. Social dimension of a social enterprise

- An explicit aim to benefit the community: desire to promote a sense of social responsibility at the local level.
- An initiative launched by a group of citizens or civil society organizations: social enterprises are the result of collective dynamics involving people belonging to a community or to a group that shares a well-defined need or aim; this collective dimension must be maintained over time in one way or another.
- A limited/or absent profit redistribution: social enterprises should avoid a profit maximizing behaviour, but this definition can include also organizations which - like cooperatives in many countries - may distribute profits to a limited extent.

3. Participatory governance (involvement of different stakeholders in the governance of the organization)

- High degree of autonomy: social enterprises are created by a group of people on the basis of an autonomous project and they are governed by these people. They are not managed by donors or public entities.
- A decision-making power not based on capital ownership: voting power is not distributed in reason of the capital share, but it follows the rule “one member, one vote”.
- A participatory nature: one of the aims of social enterprises is to further democracy at the local level through economic activity; this is strengthened by the representation and the participation of users or consumers and the influence of various stakeholders on the decision-making process and in the participative management of those enterprises.



3.2.2 Social Economy in Liberia

During the desk review and in preparation to the first field mission, we were wondering whether and how formal definitions of social economy and social enterprise could be adapted and modelled to our case study. Therefore, **considering that social enterprises are not legally established in Liberia**, we needed to take hints from different realities. We selected: an academic categorization on civil society's organizations in Liberia from (B.Griffiths, 2010, p. 40) and a more empiric categorization on the existent legal forms for business entities allowed in Liberia (Liberian Corporate Register, 2015):

1. Not-for-profit organizations (NPOs) – are formalized CSOs legally incorporated with the Ministry of Foreign Affairs under the Associations Law of Liberia. NPOs include a wide range of organizations, human rights and pro-democracy organizations, professional associations, youth and women' groups, development NGOs, umbrella coalitions and networks, and other interest groups. The same law states that CSOs are generally not-for-profit organizations. If a registered charity or other CSO engages in business activities or other activities inconsistent with its charitable purpose, it is subject to tax with respect to those activities and, under regulations to be provided by the Minister, may lose its approved registered status (B.Griffiths, 2010, p. 47).
2. Unincorporated Associations⁴ – bodies of individuals acting together for the promotion of a common enterprise without a corporate charter. These common enterprises have? bylaws regulating the conduct of the association and expressing its purpose and the governing relations among members and with the association in the absence of a statute. This category covers many community-based organizations (CBOs); grassroots organizations, particularly in rural communities; self-help groups; and neighbourhood welfare organizations.
3. Cooperative Societies – registered if their purpose is the promotion of the economic interests of their members in accordance with cooperative principles. The

⁴ The definition of Unincorporated Association come from the Liberian Associations Law, Title 5, of the Liberian Code of Laws Revised from 1977, unincorporated associations are defined in chapter 41, where is stated: "an unincorporated association is a body of individuals acting together for the prosecution of a common enterprise without a corporate charter, but expressed in its bylaws regulating its conduct, expressing its purpose and governing the relations of its members among themselves and to it, in the absence of statute" (Association Law, 1977, p. 164)



membership must be composed of at least 10 persons over 18 years of age or at least two registered societies. Cooperatives are registered with the Ministry of Agriculture.

4. Trade and labour unions are registered with the Ministry of Labour.

Finally, by exploring the existent legal forms for business entities in Liberia (Liberian Corporate Register, 2015) we aimed at understanding if some of them could be considered as social enterprises, so if in their business, they serve a social or an environmental objective. The Liberian Associations Law, generally modelled on the corporate law of the U.S. State of Delaware, allows for the formation of Corporations⁵, Limited Liability Companies⁶, Private Foundations⁷ and Limited Partnerships⁸ (Liberian Corporate Register, 2015). Exploring these laws, we understood that nowhere in the Liberian legal framework exists the caption “social enterprise”. Nevertheless, we did not exclude that some of the legal forms listed in the Association Law could carry on socially oriented activities. Therefore, we decided that the closest registered formal business typology that we could include in the research would have just been Private Foundations:

Private Foundation: Useful vehicle for individuals seeking to preserve the wealth – generating activities of a family, while making the income available to the beneficiaries in accordance with the donors’ wishes. Private foundations act as a separate legal entity for assets transferred to it, usually in the form of a gift by a donor, and are designed to provide named beneficiaries, which might include the donor, with an income from the assets.

At this point we had all the ingredients to build our research reference structure, therefore we elaborated a matrix by crossing EMES principles with the legal typologies’ existent in Liberia that could be associated to the concept of social enterprise, namely: informal realities, self-help groups,

⁵ Corporation: most popular and oldest type of entity for setting up a commercial enterprise. It is a distinct legal entity separate from the individuals who own it. Corporation assumes liability exposure for all debts undertaken on its behalf and limits shareholders’ personal liability exposure to the sum of their investments.

⁶ Limited Liability Company (LLC): hybrid entity designed to provide the limited liability features of a corporation to the operational flexibility and efficiency of a partnership.

⁷ Private Foundation: Useful vehicle for individuals seeking to preserve the wealth – generating activities of a family, while making the income available to the beneficiaries in accordance with the donors’ wishes. Private foundations act as a separate legal entity for assets transferred to it, usually in the form of a gift by a donor, and are designed to provide named beneficiaries, which might include the donor, with an income from the assets.

⁸ Limited Partnership: attractive form for investors who seek limited liability and do not want to be involved in the daily operations of the business but participate in profits generated by the entity. Those are often formed by business owners involved in real estate, manufacturing and other business ventures.

NGOs, mutual societies, unincorporated associations, private foundation enterprises, cooperatives and firms.

Figure 4: Baseline Matrix

		Legal typologies existent in Liberia							
		1. Informal realities	2. Self Help Group	3. NGOs	4. Mutual Society	5. Unincorporated Associations	6. Private Foundation Enterprise	7. Cooperative	8. Firm
Economic dimension	A significant level of economic risk	X	IT DEPENDS		X	X	X	X	X
	A minimum amount of paid work	IT DEPENDS	IT DEPENDS	X	X	IT DEPENDS	X	X	X
	A continuous activity producing goods or providing services	X	X	X	X	X	X	X	X
Social dimension	An explicit aim to benefit the community	X	X	X	X	X	X	X	X
	An initiative launched by a group of citizens or civil society organizations	X	X		X	X		X	
	A limited/or absent profit redistribution	IT DEPENDS				X			X
Participatory Governance	High degree of autonomy								
	A decision making power not based on capital ownership (one head one vote)								
	A participatory nature: further democracy at the local level through economic activity								

Source: Data elaborated by the author

The matrix became our working framework. It shows 8 different legal typologies present in Liberia, in an ascending degree from the less “business oriented” such as informal realities carrying on an economic activity, or self-help groups, to the most business oriented, namely firms. Having the matrix as reference, once on the field we would have been able to check the coherence with the model. Since a large part of Liberian economy revolves around the informal sector, we decided that our research should also consider such reality. Nevertheless, including the whole informal sector could have been dispersive and incoherent with our analysis, so we limited our focus to those informal businesses that act as social enterprises and so that during their economic activity pursue either a social or an environmental objective, and/or that include within their members and/or customers/users people in disadvantaged conditions, such as Persons with Disabilities (PWDs). The aim of the baseline research was mapping those organizations that satisfy most of the economic and social criteria as visible from the matrix. From EMES criteria, participatory governance is considered a fundamental characteristic for social enterprises, however, in our analysis (focusing on social economy) it will not represent a strong eligibility criterion for the organization to be included or excluded in the survey. This was established in order to provide our research with flexible boundaries that could be adjusted and reviewed during the second phase of data collection. The existent Liberian legal framework does



not give us strong references to identify social economy organizations in the country and in particular social enterprises. Considering the participatory governance as compulsory factor would have limited extremely the research and the mapping. For this reason, economic and social dimension will stay as the only fundamental characteristics for the study.

Once the research boundaries were established, the next step was the elaboration of two types of questionnaires to be addressed to two groups of respondents in the Liberian social economy sector.

- a) GROUP A: "Social Economy Organizations": Organizations that are economically sustainable and create employment opportunities for disadvantaged groups (with a special focus on people with disabilities), such as: informal realities, Self Help Groups, NGOs, Mutual Societies, Private Foundations Enterprises, Unincorporated Associations, Cooperatives, Firms.
- b) GROUP B: "Organizations that support Social Economy": Organizations that support the creation and the activities of Group A organizations: Incubators, Chambers of Commerce, NGOs, DPOs, National federations and Umbrella organizations, local authorities. In order to not create any confusion, we will refer to this second group (group B) as "incubators".

Qualitative/quantitative questionnaires and semi-structured interviews were elaborated by the DISEI researcher and shared with the local researcher and AIFO Country Director at the beginning of the mission for initial adjusting. Then, questionnaires and interviews were tested on a small sample of respondents (respectively 20 questionnaires and 4 interviews) and finalised. Moreover, during the field mission the whole methodology for the Baseline Research was further discussed.

Questionnaires focused on the following topics:

- Definition of Social Economy Organizations in Liberia;
- General Information on the organization;
- Organization's governance and structure;
- Organization's financial sustainability;
- Organization's past experiences and future perspectives;
- Obstacles and enabling factors for the growth of the organizations;



A snowballing technique⁹ adopted during questionnaire administration, allowed researchers to collect numerous new respondents to widen the sample and get a larger overview about current practices and realities connected to social economy in the project areas.

- **Semi-structured interviews to be addressed to key informants:** University Professors, Ministries and Researchers and spokespersons of the local and national government.

Semi structured interviews analysed the following topics:

- Legal and economic framework in Liberia;
- Noteworthy experiences of social economy in Liberia;
- Obstacles and enabling factors for the creation of social economy organizations in Liberia (in the specific social enterprises);
- Main economic sectors for social enterprises.

3.3 First field mission

In this paragraph are summarized the main outcomes and findings of the mission referred to the Mission Report elaborated by the DISEI researcher (DISEI, 2018). For the first field work mission, researchers administered 20 questionnaires (9 to social economy organisations and 11 to incubators) and 4 semi structured interviews to local key informants. Hereafter main findings are summarized.

- Liberian Social Economy: researchers' expectations regarding the absence of a common idea of social economy and/or social enterprise and of an established legal framework sustaining them, were met. **The structure of the Liberian economy is really fragmented especially in rural areas where the majority of households are engaged in self-sustaining agriculture activities**, with low revenues, unstable future profit expectations, and high levels of informality; all factors that reduce stability and innovation capacity.

⁹ Snowball sampling uses a small pool of initial informants to nominate, through their social networks, other participants who meet the eligibility criteria and could potentially contribute to a specific study. It is used when potential participants are hard to find. The term "snowball sampling" reflects an analogy to a snowball increasing in size as it rolls downhill (Morgan, 2008, p. 816-817).



Individual entrepreneurs have mostly agricultural and/or small businesses (local shopkeepers) and are rarely driven by a social objective. However, some entrepreneurs were registered as “social” in reason of their vulnerability even if their business was entirely a for profit business.

- Typologies of social economy organizations encountered: the main legal typologies existent in Liberia are **Self Help Groups, Hybrid Mutual Societies, Associations, Agricultural and Multipurpose Cooperatives, Informal enterprises**, so this brings us to narrow our initial baseline matrix on which we structured the socio-economic system of the country. The situation is slightly different for urban areas, but at the time of the first mission data collected for Monrovia was insufficient to get a satisfying overview of the phenomena.
- Social Economy and Disability: Data from the last national census conducted in Liberia in 2008 collected information regarding persons with disabilities (Liberia Institute of Statistics and Geo-Information Services, 2008, p. 204-229). A total of 110,260 persons with disabilities were identified out of a total population of 3,476,608 persons (3,17%). Among them 51% were males and 49% were females. Among them there were 25 persons below 19 years of age representing 23% of the entire population. As the survey for the Diagnostic Study for DASU project states at page 16, disability data from the 2008 census is not well-known and some reports (such as the SIDA report 2014 on Disability Rights in Liberia) states that there is no recent data about disabled persons in Liberia and quote the figure of “16% of population has a disability” from a pilot survey carried out by the Centre for the Rehabilitation of the Injured and Disabled (CRID) in 1997 (Sunil Deepak, 2018). National data on disability are weak and evidence from interviews let us state that there is not a focus or a strict connection between disability and social economy. As of now, **we have not met any organization** (would it be group A - social economy organization - or B - entity of support to social economy organisation -) **with a specific focus on disabilities**. In the majority cases, PwDs are target of several programs within the larger framework of people in vulnerable conditions.
- Incubators: Out of 10 group B organizations met in the Counties and Monrovia, at the end of the first mission we were able to capture just two interesting realities. The first one is the **Business Start Up Center**, a non-profit company based and operating in Monrovia since 2009 and located at the University of Monrovia. BSC has grown throughout the years and today counts 3 branches in the counties of Bong, Nimba and Lofa. BSC is specialized in activities of capacity building, training, coaching and mentoring on business practices and



management with a focus on agribusiness. We have included BSC in our sample because, even though their target group is the general entrepreneurial public (young and old entrepreneurs and companies) and BSC lacks a specific focus on PwD, they are very engaged in supporting Liberia's social economy environment. Besides training and coaching activities another main activity is represented by information sharing and advocacy with CSOs, local authorities and companies. The second remarkable reality for Monrovia is the non-profit organization **Passion Link**, a new born entity which main objective is to support non-profit organizations and young entrepreneurs in transforming and/or developing their activities towards social enterprises/entrepreneurs. Their target groups are mostly young entrepreneurs with lack of means. They provide support through training, coaching, access to market, networking possibilities, and in the use of IT for accessing finance and donors. Besides these two realities, no other real incubator was met in Monrovia during the pilot test, however a remarkable reality has been spotted in the counties: **Liberia Business Association**, based in Bong County and coordinated from the Monrovia headquarters. Basically, LBA is an association gathering formal businesses and carrying on advocacy activities, training and facilitating access to finance for small formal businesses. We can consider it as a "*suis generis*" incubator, it is close to a mutual since activities are funded by membership's fees, but the results generate benefits for the entire community, this let us consider LBA as a group B organization. Then, the second incubator at the county level is the **Ministry of Youth and Sport**. Ministries of Youth and Sports in the Counties, work as training centres both for young and elder unemployed people of the area. Those centres, direct government externalization, are strongly appreciated by the users and by the community in general. They foster the development of small businesses through soft and hard skills trainings addressed to young and elder members of the rural population, as business development and management or IT literacy trainings. However, Ministries receive most of the funds from ad hoc projects, because they are mostly supported by international donors. Findings from the field mission tell us that real incubators for social enterprises at the County level are not widespread. Group A organizations are mostly supported by multilateral organizations, international NGOs or government. Within the numerous NGOs on the territory we can quote BRAC especially the County branch we met in Ganta in the County of Nimba. **BRAC Ganta Office** is on the territory since 2008, one of the main activities in which BRAC is involved is the Small Enterprise Program (SEP) a microfinance program. The main target groups for this program are women, farmers, small entrepreneurs and PwD. The SEP started



without an external support as it was auto-financed through interests generated from members' loans. For this reason, at the beginning it was very hard to self-sustain especially because people needed to be educated on the microcredit system. The problem rose since people considered loans as grants. BRAC solved this issue by providing services of orientation and training to beneficiaries. BRAC staff encountered also another type of issues: implementing the Bangladeshi model in Liberia was not easy as expected and some policy adjustments were needed. In 2015 BRAC carried out as well the (MSME) Million Small Micro Enterprise program in partnership with the government who financed it. This program was addressed to recover those businesses affected during Ebola time.

- **Main sectors:** findings from questionnaires tell us that the main sector in which organizations are engaged is **agriculture, followed by wholesale trade and commerce**. Group A organization demonstrate a preference for agriculture and trade whereas one of the sectors in which the majority of group B organization would like to specialize and deliver trainings is waste management as it represents one of the biggest challenges at County level.

3.4 Second field mission

The second mission was held between the months of October and November and carried out by the local researcher Jacob Jallah, AIFO Community Workers and AIFO local staff. The survey was addressed this time to a larger sample developed through the snowballing technique that let us reach a total number of 73 respondents (54 for Group A “social economy organisations” and 19 for Group B “incubators”).

Hereunder you can find the detailed mission agenda.

Agenda

Here under you can find a brief summary of the mission agenda led by the researcher Jacob Jallah, with the assistance of AIFO local staff and Community Workers.

County of destination	Departure	Return	ACTIVITY	N° of respondents for Group A	N° of respondents for Group B
Bong	Sunday October 7th	Wednesday October 10	Data collection	20	7



Nimba	Wednesday October 10th	Saturday October 13th	Data collection	15	8
Monrovia	Monday, October 15th	Saturday November 17th	Data collection + Data entry	2	4
Grand Gedeh	Sunday November 18th	Sunday November 25th	Data collection	17	0
TOTAL				54	19

As we can see from the table above, researchers could not identify any incubator in Grand Gedeh, while all the other Counties report some form of them. Indeed, data collection in Grand Gedeh was particularly complicated, rainy season was not over and the overall mission in this County was compromised due to the very bad status of roads and the lack of infrastructure and electricity services. It resulted in a lower number of interviews administered. Detailed outcomes for the second mission will be presented in chapter 4.

3.5 Data analysis

When the research team concluded data collection, local researcher proceeded to data entry of the 73 questionnaires¹⁰ on Excel. Data analysis was done for social economy organisation and incubators separately, both by Country and by Counties. We proceeded with descriptive statistics at first, followed by main and more interesting correlations and linkages between variables. We were able to elaborate a small map of social economy in the three Counties object of the DASU project which are consultable in Annexes 1 and 2. These Annexes present a description of all the respondents met. The description contains cross-reference with baseline matrix principles, namely the social and economic dimensions and the principle of participatory governance. An element to be highlighted about the map is that often the **boundaries between the two research categories (incubators and social economy organisations) were very difficult to define**, that is why while the reader will consult Annexes 1 and 2 could be confused and could find some incoherence in the categorization. Indeed, certain organisations, given their hybrid form, have been selected as belonging to one group instead of the other because, in reason of their grass-roots creation and their high

¹⁰ This number includes the 20 questionnaires administered during the first mission.



level of informality it was hard to give a strict definition. This element confirms the heterogeneity of the entities inhabiting Liberian Social Economy and stresses again the attention on the extreme vague boundaries of the concept itself. Main findings and results are presented in the following paragraphs. Nevertheless, before proceeding with the presentation of results we want to briefly highlight limits and strengths of the research.

The main limit is related to the fact that our sample is very little, it counts just 73 respondents, and statistics have been run just over a sample of 54 (Social Economy Organisations) so that results are not representative of the entire country but slightly of the Counties and to be precise of the biggest cities in each County. However, strengths are related to the fact that this represents an innovative study sector for Liberia, since so far there have been none or very little studies about social economy in Liberia. Social Economy is a new concept for Liberia and for so new are the actors composing it. With this survey we aim at being the forerunner of new studies to get a deeper insight and understanding about patterns and behaviours of social-economic actors in Liberia.

4. Main results

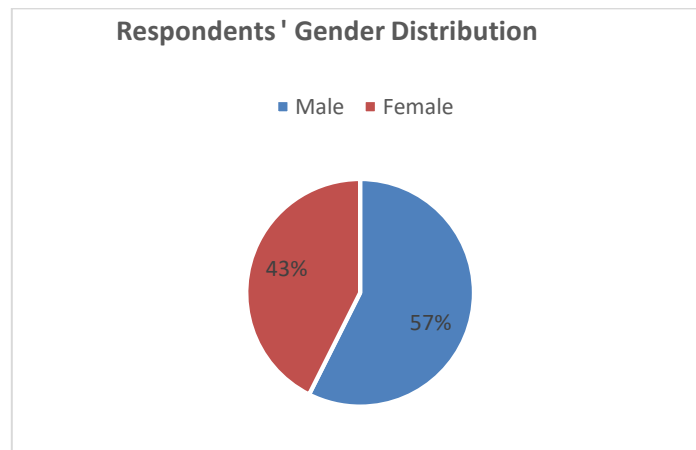
This chapter presents the main results elaborated by researchers through data analysis. The chapter will briefly analyze main findings both for the entire sample and per county level. Data are analyzed following questionnaire structure. Furthermore, the Social Economy Map of Liberia has been created as a list with description of each respondent met during the time of data collection. The result is more of a “catalog” with organizations’ description than a map as visible in Annex 1 and 2. However, we must state here that having a sample of 73 respondents is not significant of the entire nation, therefore we aim at presenting trends and common behaviors social economy actors carry on in the Counties of Bong, Nimba and Grand Gedeh and in the city of Monrovia.

4.1. Group A: Social Economy Organizations

During interviews, also in the cases of groups interviews as for Self Help Groups, we collected demographic information from the actual respondent. Interviews run for Group A organizations,

Social Economy Organizations counted 54 respondents, 31 man and 23 women. The average age of respondents was 45 years old for men and 46 for women.

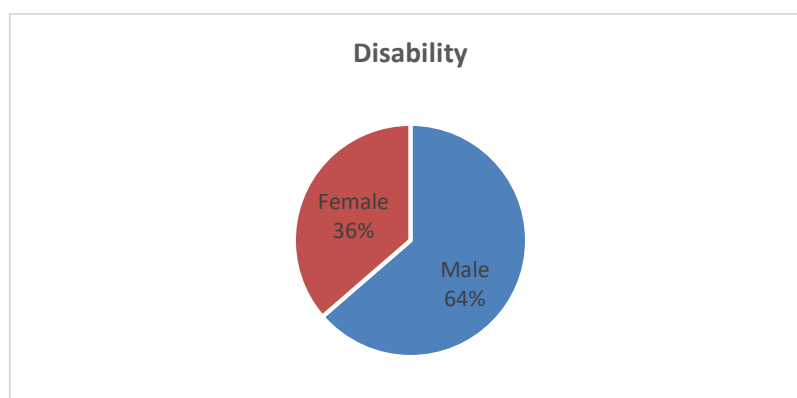
Graph 3: Group A: Sample gender distribution



Source: data elaborated from the author

Within the 54 respondents 11 have disability, 7 men and 4 women. This high percentage is given by the fact that respondents selection was based on PwDs known by AIFO and not that most social economy organisations are run by PwDs. Indeed, PwDs are a few and are limited to those SHG that have been powered by AIFO throughout the years.

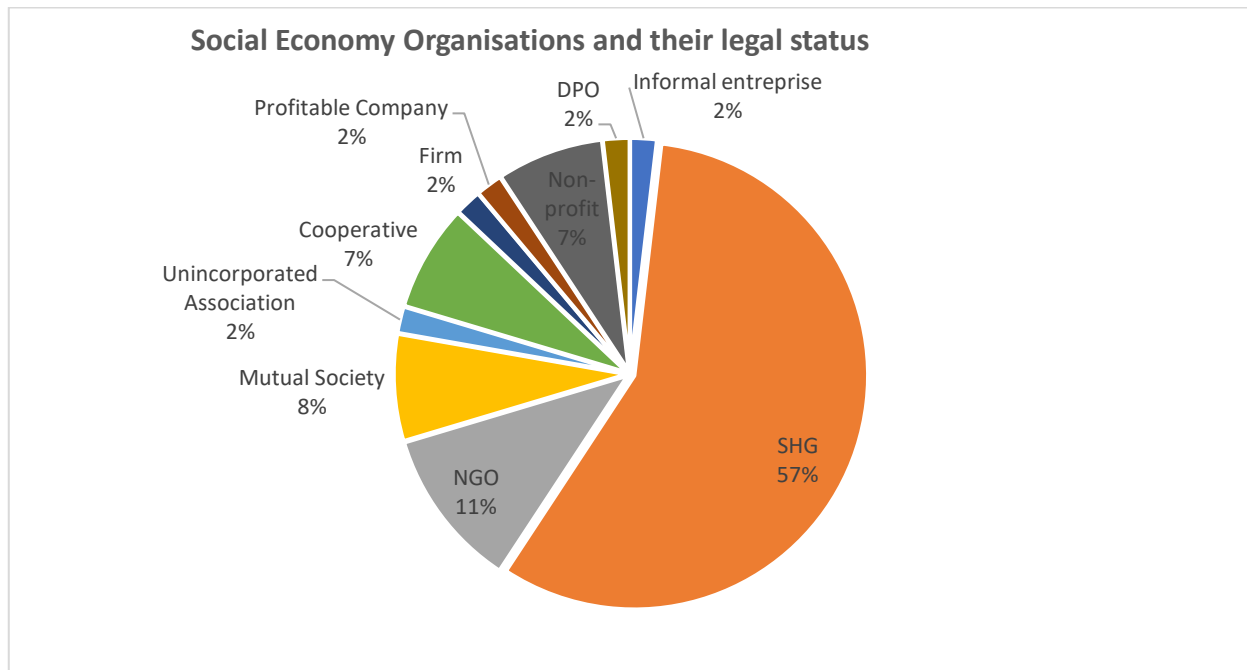
Graph 4: Disability distribution by gender



Source: data elaborated from the author

On average the most common legal typology of social economy organisation in the three counties are Self-Help Groups accounting for the 57% of cases, followed by NGOs (11%), Cooperatives and Mutual Societies (8%).

Graph 5: Social Economy Organization by legal status



Source: data elaborated from the author

Data per County confirm this trend. The percentage of SHGs in each County is 53% for Nimba and Grand Gedeh and 70% for Bong, over samples of respectively 15, 18 and 20 respondents.

Table 1: Social Economy Organizations in Nimba

Nimba		
Legal status	N°	
Informal enterprise	0	0%
SHG	8	53%
NGO	1	7%
Mutual Society	2	13%
Unincorporated Association	0	0%
Cooperative	1	7%

Firm	1	7%
Profitable Company	1	7%
Non-profit	0	0%
DPO	1	7%
	15	100%

Source: data elaborated from the author

Table 2: Social Economy Organizations in Grand Gedeh

Grand Gedeh		
Legal status	N°	
Informal enterprise	0	0%
SHG	9	53%
NGO	5	29%
Mutual Society	0	0%
Unincorporated Association	1	6%
Cooperative	0	0%
Firm	0	0%
Profitable Company	0	0%
Non-profit	2	12%
DPO	0	0%
	17	100%

Source: data elaborated from the author

Table 3: Social Economy Organizations in Bong

Bong		
Legal Status	N°	
Informal enterprise	1	5%
SHG	14	70%
NGO	0	0%
Mutual Society	2	10%
Unincorporated Association	0	0%
Cooperative	3	15%
Firm	0	0%
Profitable Company	0	0%
Non-profit	0	0%

DPO	0	0%
	20	100%

Source: data elaborated from the author

These results brought us back to our initial hypothesis about legal typologies of social economy organizations that we might find in Liberia as we elaborated in the baseline matrix. Within all organizations we expected to find, we can here state that **Social Economy organizations are for the majority SHG, Mutual Societies and Cooperatives**. All the other legal typologies even though allowed by law, are mostly linked to formal economy without social aim. A consideration must be done as far as Informal enterprises are concerned. We expected to find much more individual business moved by social or environmental objective, the so-called social enterprises. However, we met just one respondent that was categorized as social enterprise not for the aim of his job but because the business owner was a woman with disabilities.

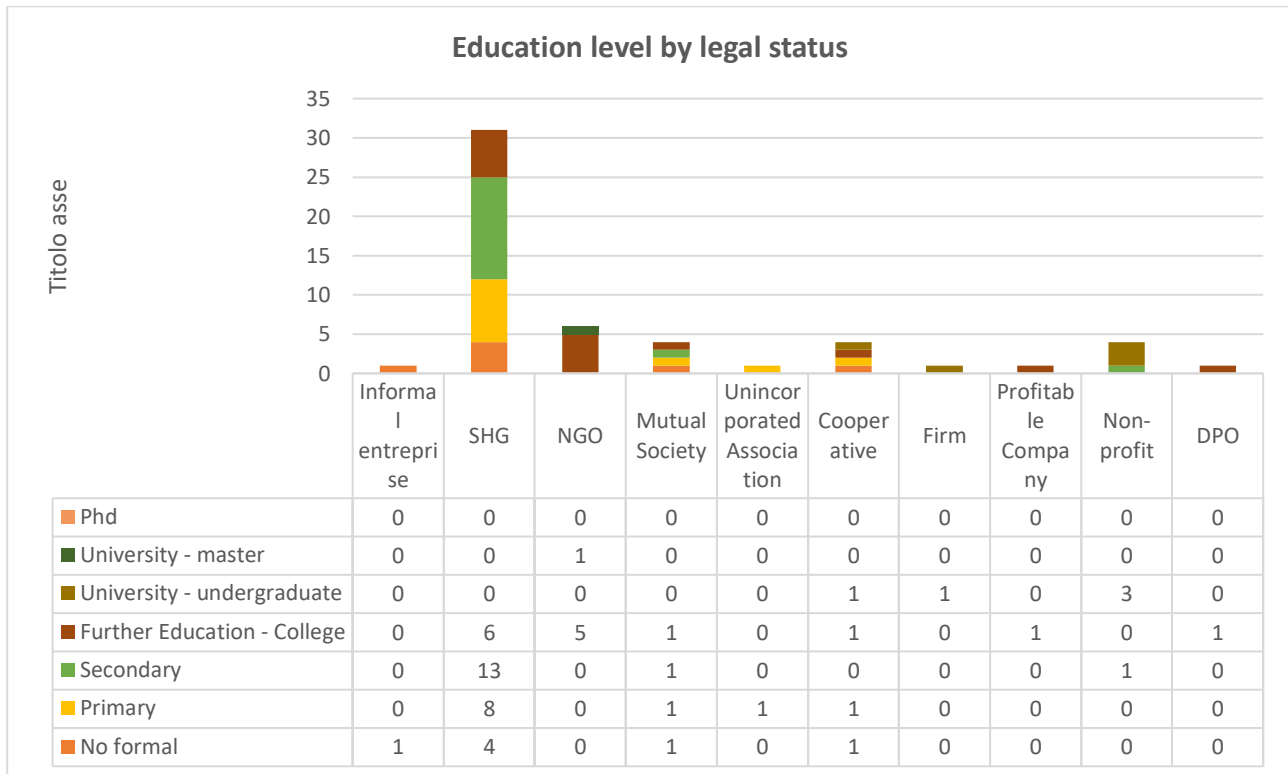
As far as concerns average education level of respondents, the study shows that 28% of respondents possess secondary level education and further education-college. 20% have primary and 13% have never received formal education or have drop out from school in a very early stage. The statistical rise in the number of respondents with further education-college in the sample outside of Monrovia is highly likely linked to the formation of community colleges in Bong, Nimba and Grand Gedeh particularly over the past 12 years. Furthermore, interviewees in these organizations hold higher level posts like project managers, chairlady and president which requires them to possess advanced levels of academic qualification.

Table 4: Respondents' education level

Education level	N°	%
No formal education	7	13%
Primary	11	20%
Secondary	15	28%
Further Education - College	15	28%
University - undergraduate	5	9%
University - master	1	2%
Phd	0	0%
Total	54	100%

Source: data elaborated from the author

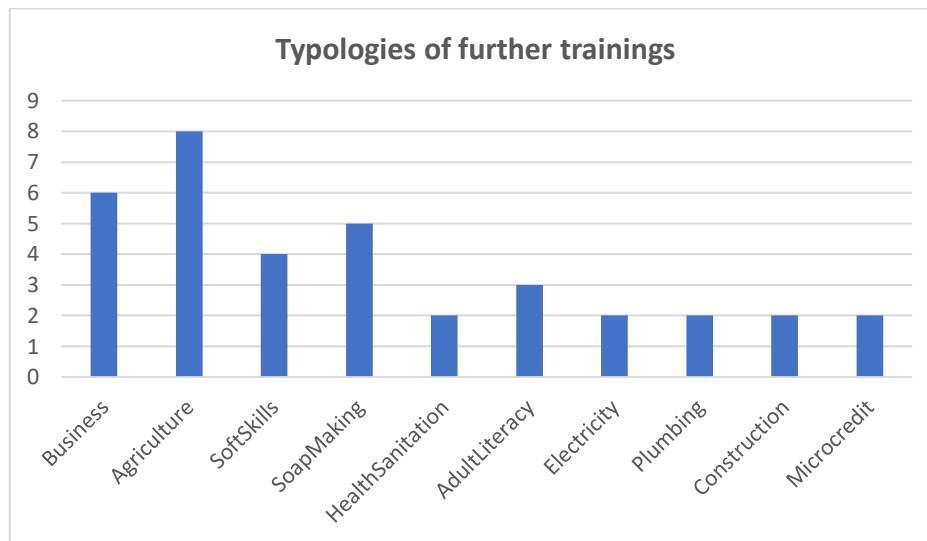
Graph 6: Respondents' education level by legal status



Source: data elaborated from the author

Moreover, out of 54 respondents, 36 have also received external training. The training typology is very different and throughout the years, they have been provided by several entities as UN and /or NGOs mostly in fields related to agriculture techniques, business management and soap making.

Graph 7: Main types of trainings



Source: data elaborated from the author

The main sectors of activity of the organisations involved in the survey are **agriculture, finance** and **wholesale and trade** and for a little extent **manufacturing**. These results confirm Liberia economy trend. The majority of the households are engaged in agriculture, wholesale and trade, especially for Nimba with the neighboring country Guinea. Most of the time, it is self-sustaining agriculture and small trade. Data for finance do not refer to formal commercial banks, but to self-help groups that are usually born for this very specific purpose of financial aid and mutual saving and loan system. Self Help groups within the years, upgrade into systems that do not limit their activities to group's financial access but establish often types of real economic activities mostly related to agriculture.

Table 5: Main sectors by County

Sectors	Bong	Nimba	Grand Gedeh
Agriculture	21%	36%	36%
Wholesale and trade	24%	33%	36%
Finance	41%	15%	24%
Manufacturing	14%	15%	4%
Total	100%	100%	100%

Source: data elaborated from the author

Table 6: Sectors distribution for SHGs by County

Sectors distribution for SHGs by County			
Sectors	Bong	Nimba	Grand Gedeh
Agriculture	11%	38%	27%
Wholesale and trade	17%	25%	40%
Finance	67%	19%	27%
Manufacturing	6%	19%	7%
	100%	100%	100%

Source: data elaborated from the author

Table 6 above shows data just for SHGs, by County. In Bong County Self Help Groups are mainly involved in financial mutual aid maintaining their original aim. In Nimba instead the main trend is agriculture followed by wholesale and trade and in Grand Gedeh first comes wholesale and trade followed by agriculture and finance. As far as regards main activity of organisations, the pie chart below shows what are the main trends; the majority of organisations are engaged both in producing and selling. 45% of organisations interviewed produce and sell goods, while 32% is involved just in the production process. 18 % sell goods only and 5% is engaged on simply providing services.

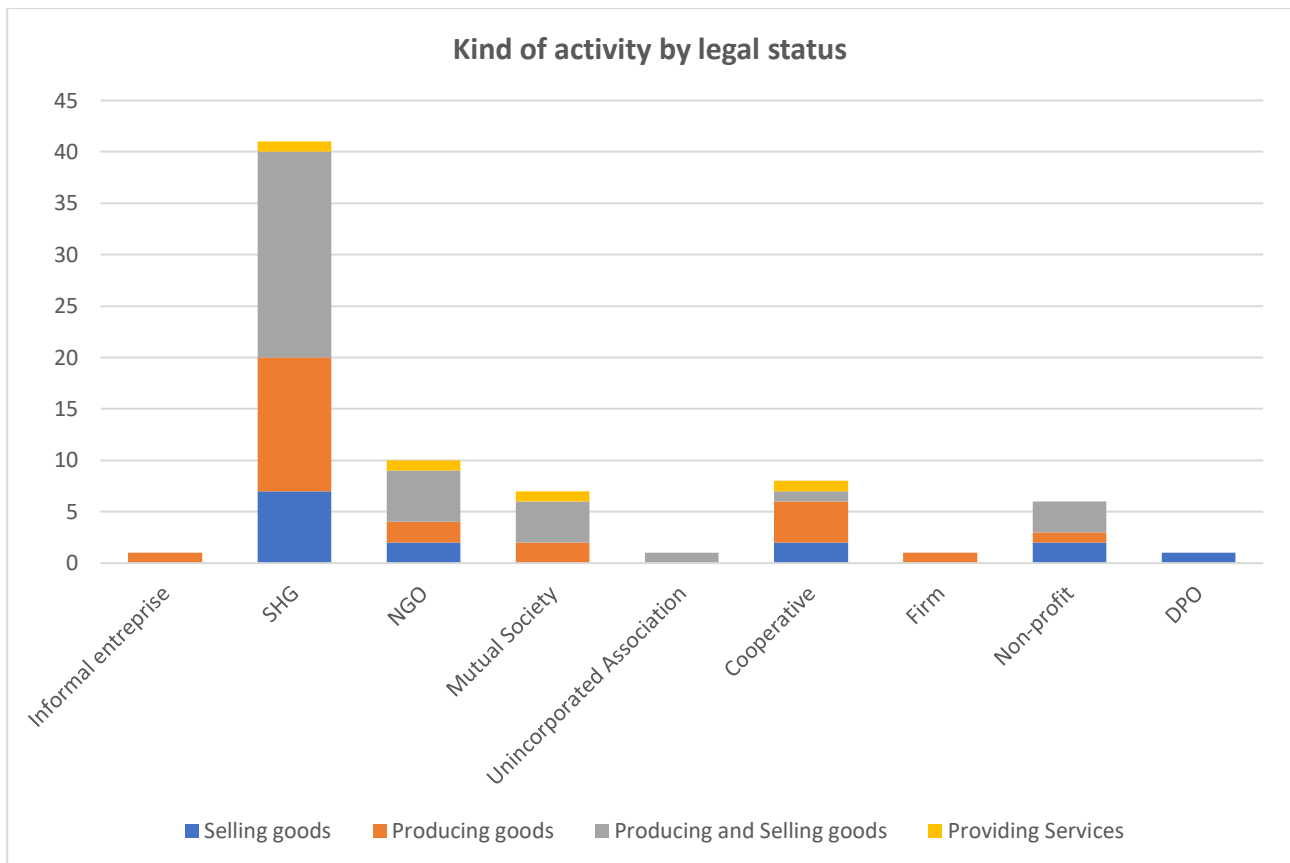
Graph 8: Main activities of Social Economy Organizations



Source: data elaborated from the author

Self Help Groups are engaged with the production and selling of products such as cassava, gari, rice, fruits and vegetables, soap making, animal husbandry, and beans. Others are involved mainly in services provision like advocacy, Gender Based Violence awareness, public health promotion and training services.

Graph 9: Kind of activity by legal status



Source: data elaborated from the author

When we focus instead on the social objective of social economy organisations, - essential information that classifies organisation as “social” - we see that this social objective exists but it is often not formalised. This is a characteristic of SHGs themselves. Those are usually informally created from the need of people living in the community. Annex 3 contains a description of the social objectives as exposed by respondents during data collection.

Table 7: Level of formality of social objective by legal status

Legal Status	Social objective			
	Formalised	Not formalised	Not a priority	None
Informal enterprise	0	0	1	0
SHG	10	19	1	1
NGO	6	0	0	0
Mutual Society	4	0	0	0
Unincorporated Association	1	0	0	0
Cooperative	3	0	1	0
Firm	0	1	0	0
Profitable Company	0	0	0	1
Non-profit	3	1	0	0
DPO	1	0	0	0

Source: data elaborated from the author

Data on customers show that **main customers are family and neighbours** as it is shown in Table 9.

Table 8: Customers

Customers				
Family	Neighbours	General Public	Private Companies	Public Authorities
34	49	24	2	4

Source: data elaborated from the author

Trends are mostly the same also if we observe data per County, with the **exception of Grand Gedeh where quite a big portion of the market is direct to the general public**. With general public we meant the population that sells and buys in County principal market. This let us assume that Grand Gedeh social economy organisations have a more varied customer base.

Table 9: Customers per County

	Family	Neighbours	General Public	Private Companies	Public Authorities
Bong	10	18	6	0	0
Nimba	12	13	5	0	1
GrandGedeh	10	16	11	1	3
Montserrado	2	2	2	1	0

Source: data elaborated from the author

As far as profits is concerned, 72% of social enterprises declare to have a consistent profit inflow annually and 11% just sometimes, as shown in Table 11. Profit is usually redistributed among members or invested in the organisation (furniture, spaces, and licences). Other times it is used to get training, distributed among needy members (in rotation logic) or employed towards the households (kids schooling and health).

Table 10: Frequency of profits

	profit
Yes	39
Sometimes	6
Not yet	1
No	3
Don't know	3
Not applicable	2

Source: data elaborated from the author

Table 11: Use of profits

profit use	
Distributed	30
Invested in organisation	28
Other	15

Source: data elaborated from the author



89% of respondent have also declared to generate a monthly income turnover with the distribution of earnings explained in the Table 13 hereunder.

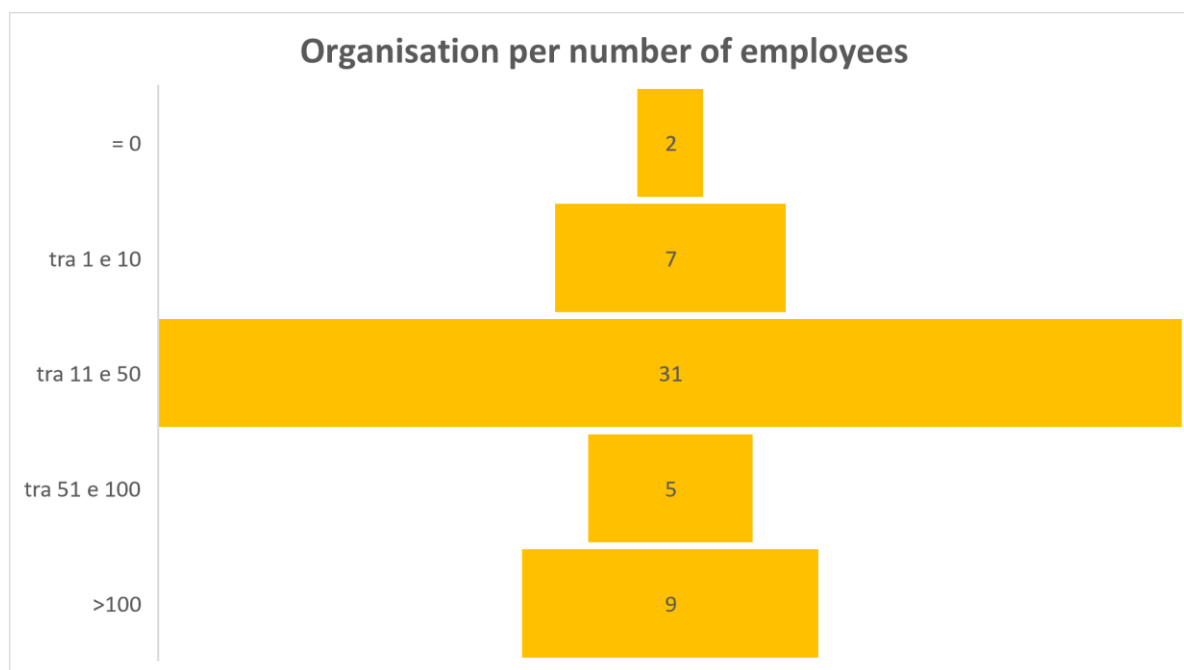
Table 12: Monthly turnover distribution

LDR	USD	turnover
0-500	0 – 3	6
500-1.000	3 - 7	2
1.001-5.000	7 - 35	7
5.001-10.000	35 - 65	9
10.001 – 20.000	65 - 125	8
20.001-30.000	125 - 200	6
More 30.000	>200	10
		48

Source: data elaborated from the author

As far as regards number of employees per organisation, we are talking about small economic entities with a huge number of personnel. 57% of organisations have between the 11 and 50 employees, 17% more than 100 and 13% between 1 and 10 as shown in Graph 10 below. This shows that these organisations (whereas they regularly assume personnel) lack in efficiency, since for a moderate turnover the number of employees is slightly high.

Graph 10: Average number of employees



Source: data elaborated from the author

Furthermore, if we correlate the turnover variable with the number of employees, we see that for the 21% of organizations that declare to have a monthly turnover higher than 30.000 LRD (200 USD), 13% have a number of employees between 11 and 50, 6% between 1 and 10 and 2% between 50 and 100. Within the 63% of organisations with a number of employees between 11 and 50, 10% have the smallest turnover, the rest is distributed mostly equally between the different ranges 1.000-5.000 and 5.000 – 20.000. Graph 11 below provides also a visual representation of the phenomena.

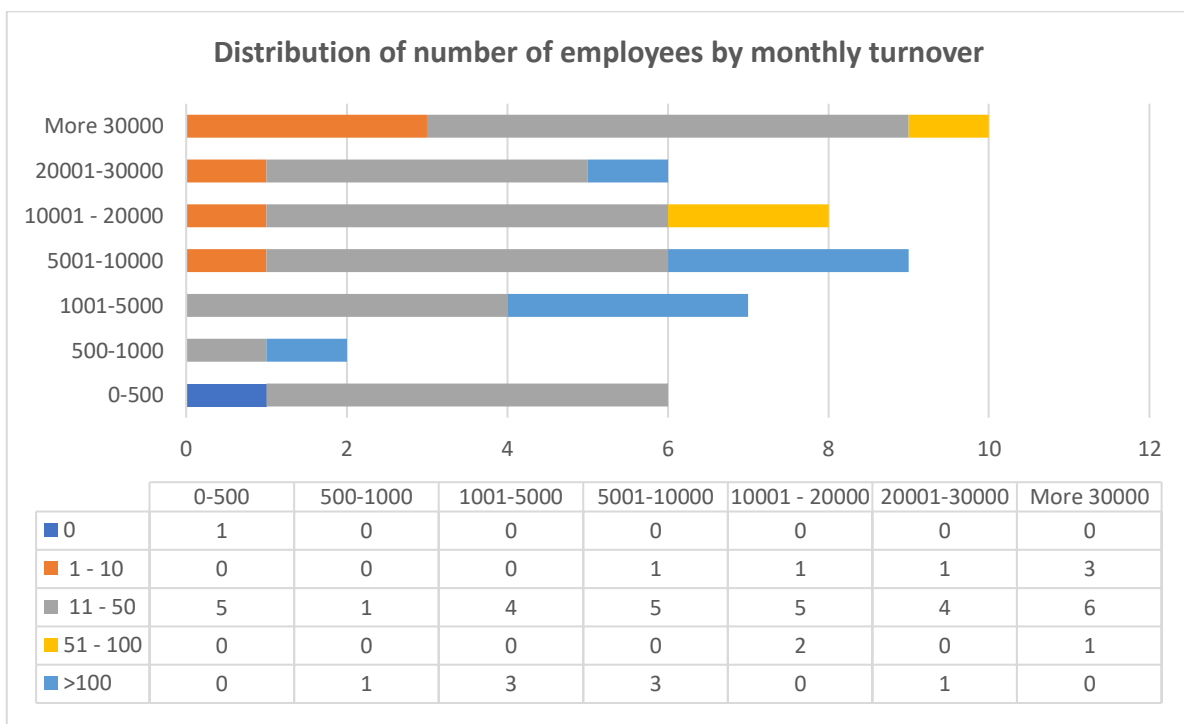
Table 13: Turnover distribution by number of employees

Turnover	Number of employees					TOTAL
	0	1 - 10	11 - 50	51 - 100	>100	
0-500	2%	0%	10%	0%	0%	13%
500-1000	0%	0%	2%	0%	2%	4%
1.000-5000	0%	0%	8%	0%	6%	15%
5.000-10.000	0%	2%	10%	0%	6%	19%
10.000 – 20.000	0%	2%	10%	4%	0%	17%

20.000-30.000	0%	2%	8%	0%	2%	13%
More 30.000	0%	6%	13%	2%	0%	21%
TOTAL	2%	13%	63%	6%	17%	100%

Source: data elaborated from the author

Graph 11: Turnover distribution by number of employees



Source: data elaborated from the author

We have also observed the composition of typologies of contract by gender and disability for the whole sample. Results are visible in Table 14 hereunder; we can see that 69% of women are involved in economic activities without a formal contract, while 62% in the form of volunteers (not perceiving any kind of money retribution). This result is straightforward, since the composition of Self-Help Groups (notoriously composed by persons without a formal contract) is mostly feminine. However, 78% of women are par-time employees and 48% are business owners. As far as man are concerned, 40% are business owners and 35% are full-time employed. If we look at data for PwD results are not that significant either for man and women, and the majority of them 11% both for women and men with disabilities are not formally employed, as members of Self-Help Groups.

Table 14: Workers structure by type of contract gender and disability

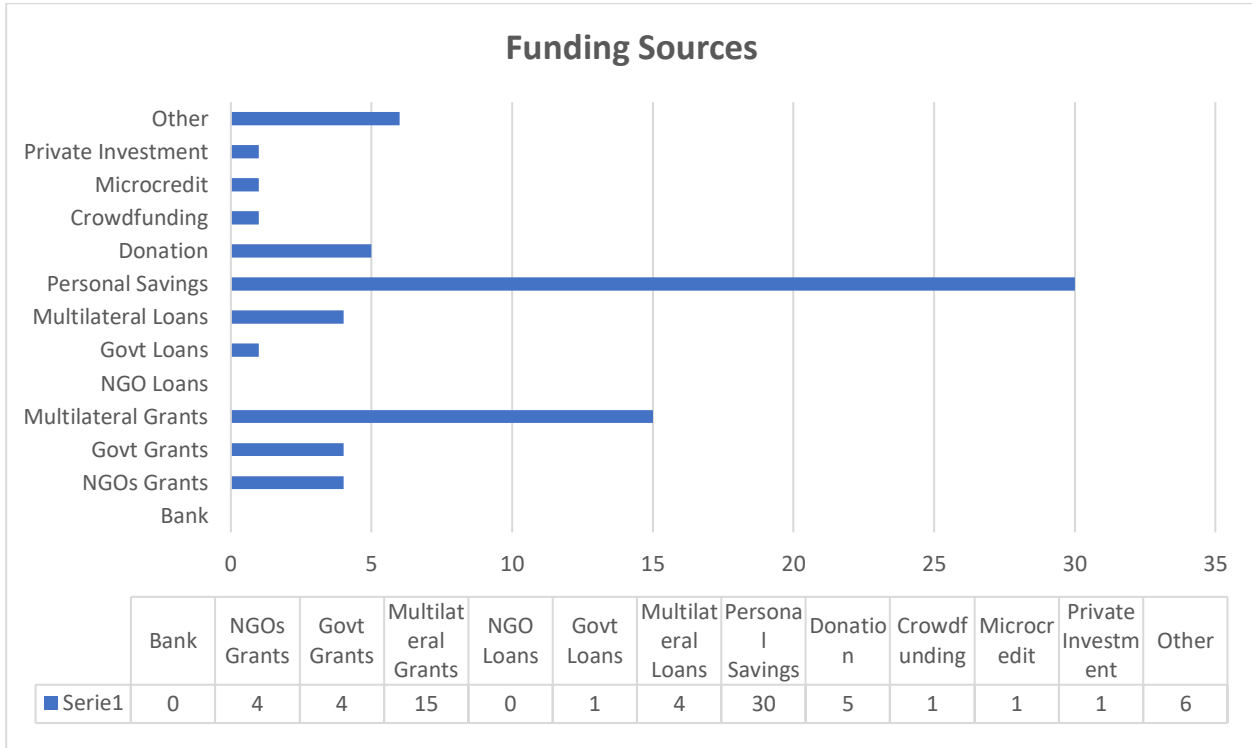
	Men	Men With Disability	Women	Women With Disability	Total
Employee full time	35%	4%	51%	10%	100%
Employee part time	22%	0%	78%	0%	100%
Volunteers	21%	7%	62%	10%	100%
Business owner	40%	4%	48%	7%	100%
Not formally employed¹¹	9%	11%	69%	11%	100%

Source: data elaborated from the author

As far as concerns funding, **personal savings carries a significant share of funding opportunity for 30 out of 54 organizations interviewed**. Personal saving remains the financing life-line for self-help groups, associations, and community-based enterprises. Accessing funding for enterprise development through mainstream financial institutions like banks remains a challenge. Amongst the respondents interviewed in Monrovia, Bong, Nimba and Grand Gedeh, **none reported ever accessing financing through banks**. Many of them either deemed the process deeply prohibitive or view themselves unqualified due to the informality of their organizations. These organisations however find alternative means to this hurdle, accessing financing opportunities through rural banks. The **Sanniquellie Rural Bank** and **BRAC Small Enterprise Program in Ganta** for example are designed specifically to address needs of Self-help groups, informal enterprises, associations, cooperatives and mutual societies. **SUSU club** is another traditional model of funding for rural based organisations. Members of these clubs make daily, sometime weekly or monthly deposits and the fund is rotated amongst members as a way of promoting funding opportunities for organisations who will normally find it extremely challenging to access commercial bank loan. The second conspicuous funding sources is represented by grants from multilateral organisations and international cooperation as is visible from Graph 12 hereunder.

¹¹ With the caption “not formally employed” we refer to people that are engaged in economic activities, and therefore perceive a revenue, without a being legally registered as members of Self-Help Groups.

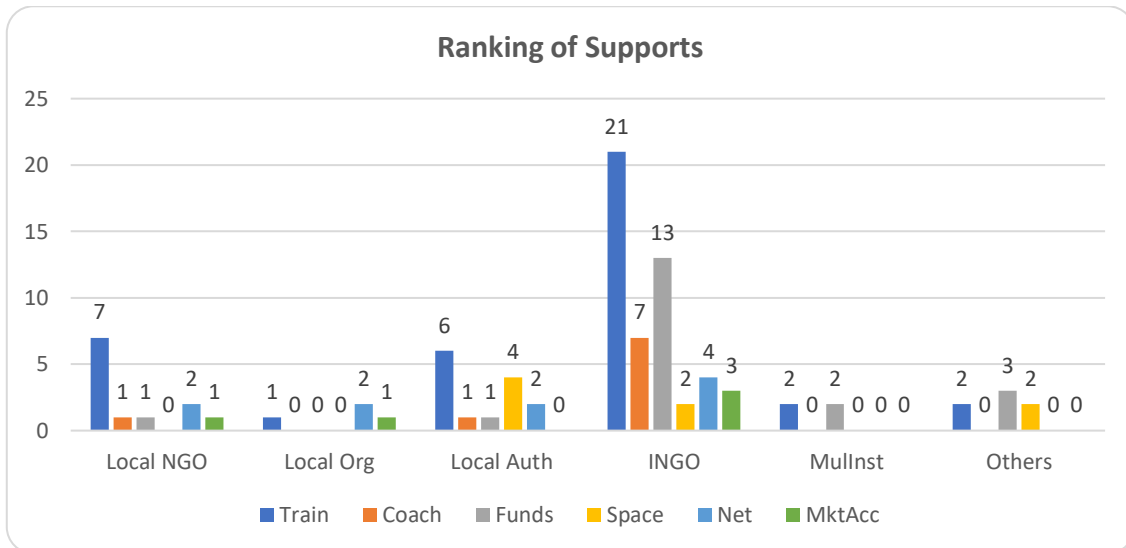
Graph 12: Main funding sources



Source: data elaborated from the author

At this stage, the study ranks the category of support members state to prefer from institutions on the territory. Respondents were asked to think about the main typologies of supports they received throughout their life and rank them in terms of utility. Organizations interviewed stated that the most interesting and useful source of support is represented by **training**, followed by **financing** and **coaching**. As far as concerns providers, local NGOs, local organizations, local authorities, INGOs, multilateral groups and philanthropy contributed the most.. Specifically, local NGOs tend to contribute training, followed by networking opportunity; local organizations mostly provide networking opportunities and market access; local government authority invest in training and space; whilst INGOs contribute training followed by opportunity for financing and coaching.

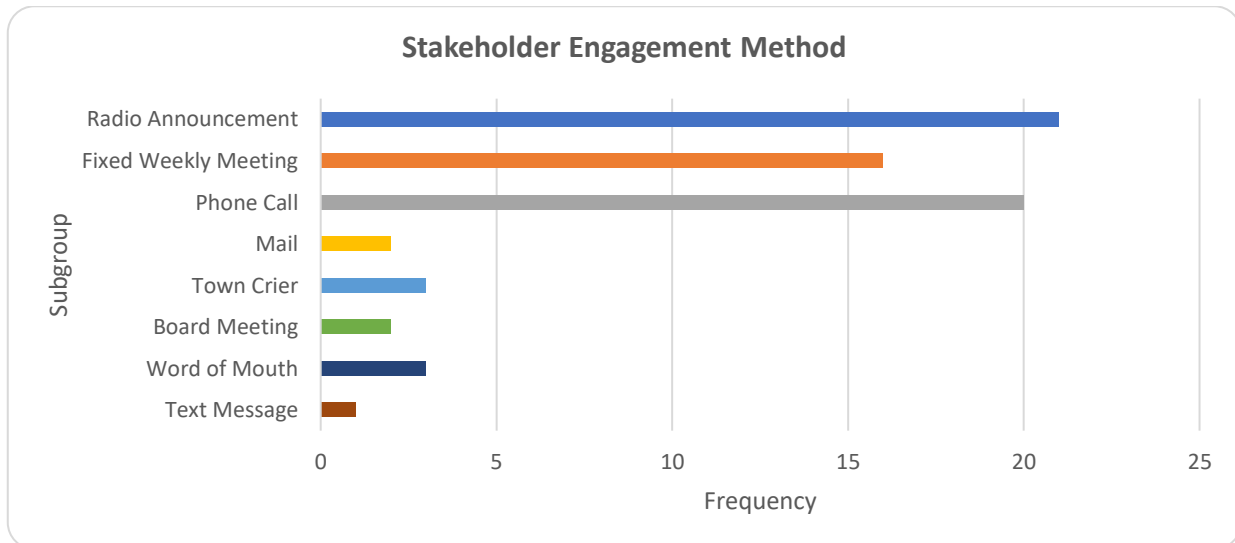
Graph 13: Supports by provider



Source: data elaborated from the author

An analysis of social economy organizations shows radio communication as the most utilized method of stakeholder engagement, followed by mobile phone calls and fixed weekly meetings as is visible from Graph 14. For stakeholder engagement we mean the modalities and the process through which members of an organization are called to participate to regular meetings. Town crier and word of mouth are techniques of verbal communication used in regions with low mobile penetration. The findings reveal text messages, and mail as the least method of stakeholder engagement.

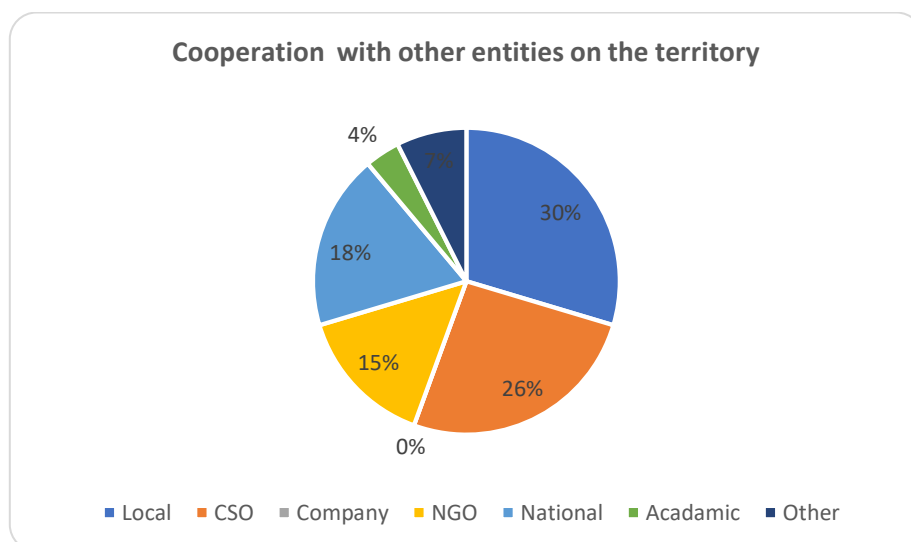
Graph 14: Stakeholders engagement methods



Source: data elaborated from the author

Social Economy organisations reported increased cooperation with local organizations, Civil Society Organizations, national authority and NGOs. During the study, 29.6% of enterprises revealed increased cooperation from local organizations, 25.9% said CSO, and 18.5% reported national/local government authority and 14.8% named NGO.

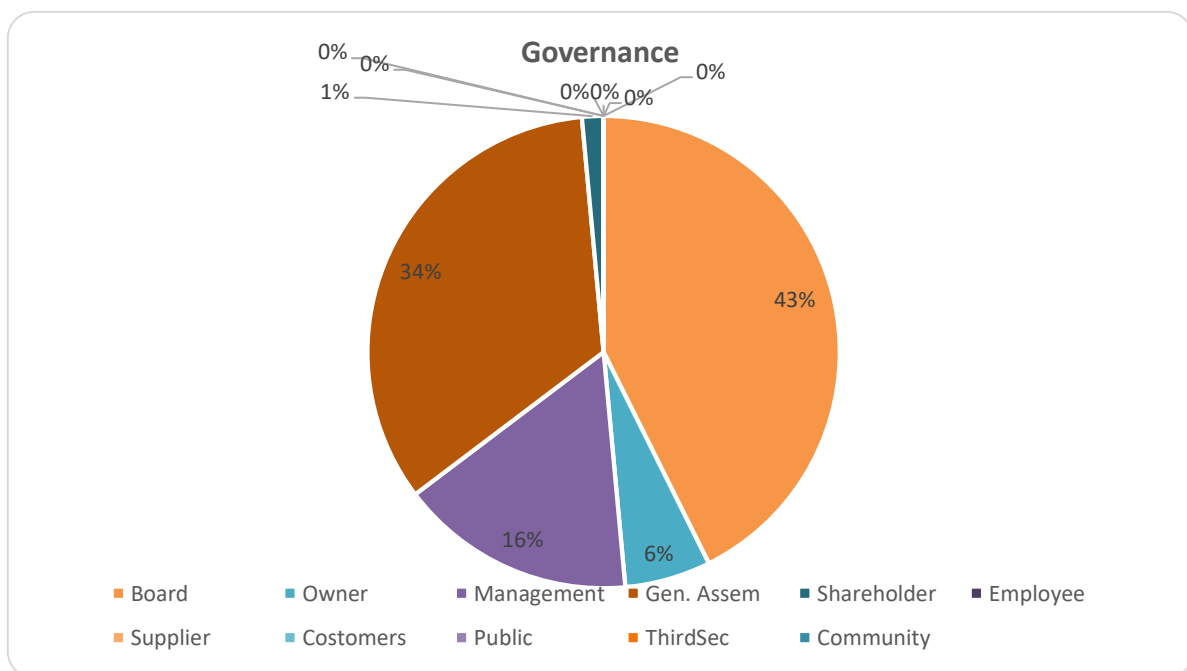
Graph 15: Structure of relationships between actors on the territory



Source: data elaborated from the author

Decision making at the board level is the dominate governance model amongst social economy organisations. The use of board for decision making constitutes 43% of stakeholder engagement practices. Decision making amongst most community-based organizations and Self-help groups is more democratized with 34% of all organizations formulating decision through a general assembly of its membership. Management is 16% and owners are 6% with shareholders constituting 1% of the pie.

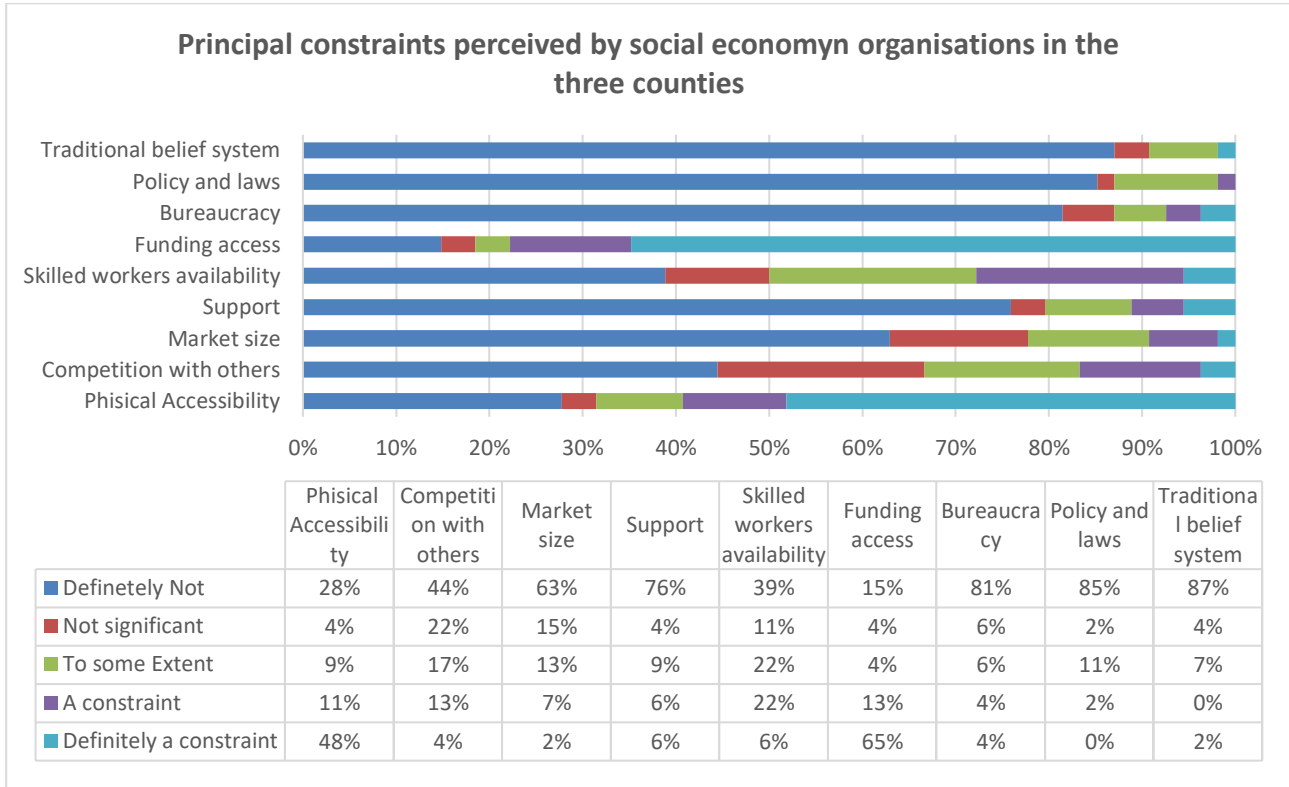
Graph 16: Decision making process



Source: data elaborated from the author

As far as regards constraints and limits social economy organizations find on the territory, statistic reveal that **physical accessibility to paved roads and market places** together with **access to funding are considered definitely a constraint**, respectively for the 48% and 65% over the entire sample as is visible from Graph 17 below.

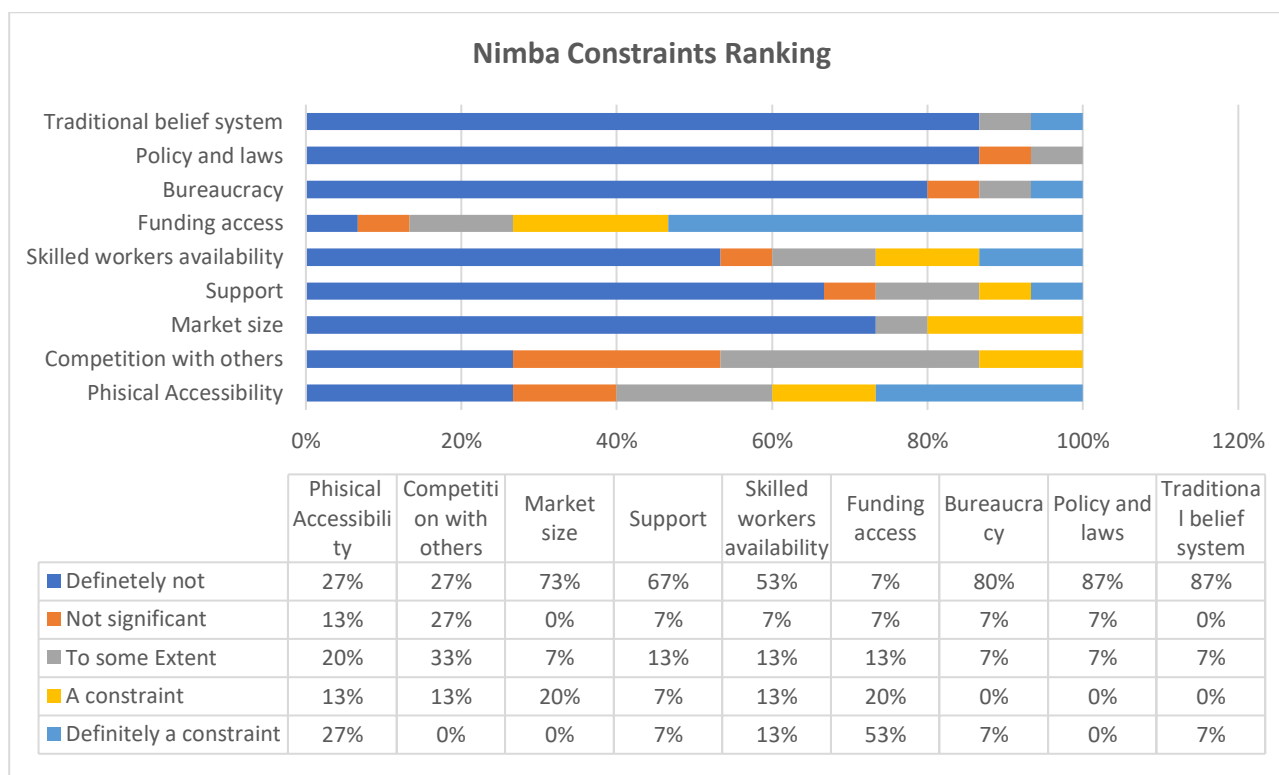
Graph 17: Ranking of constraints



Source: data elaborated from the author

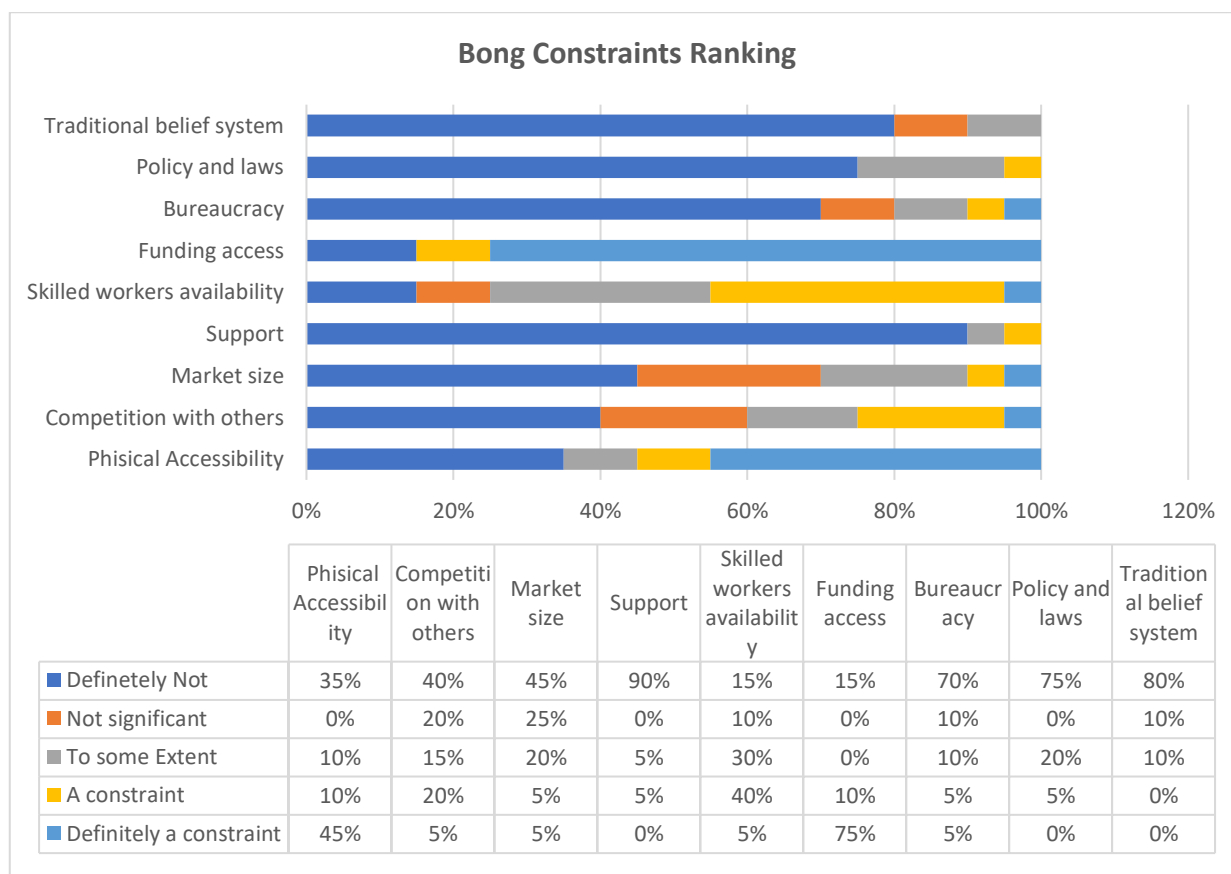
Examining data per County we can see that the trend stays the same also at a micro level with an extra constraint related to availability of skilled workers for the County of Bong. Data for Monrovia is statistically insignificant.

Graph 18: Constraints Ranking in Nimba County



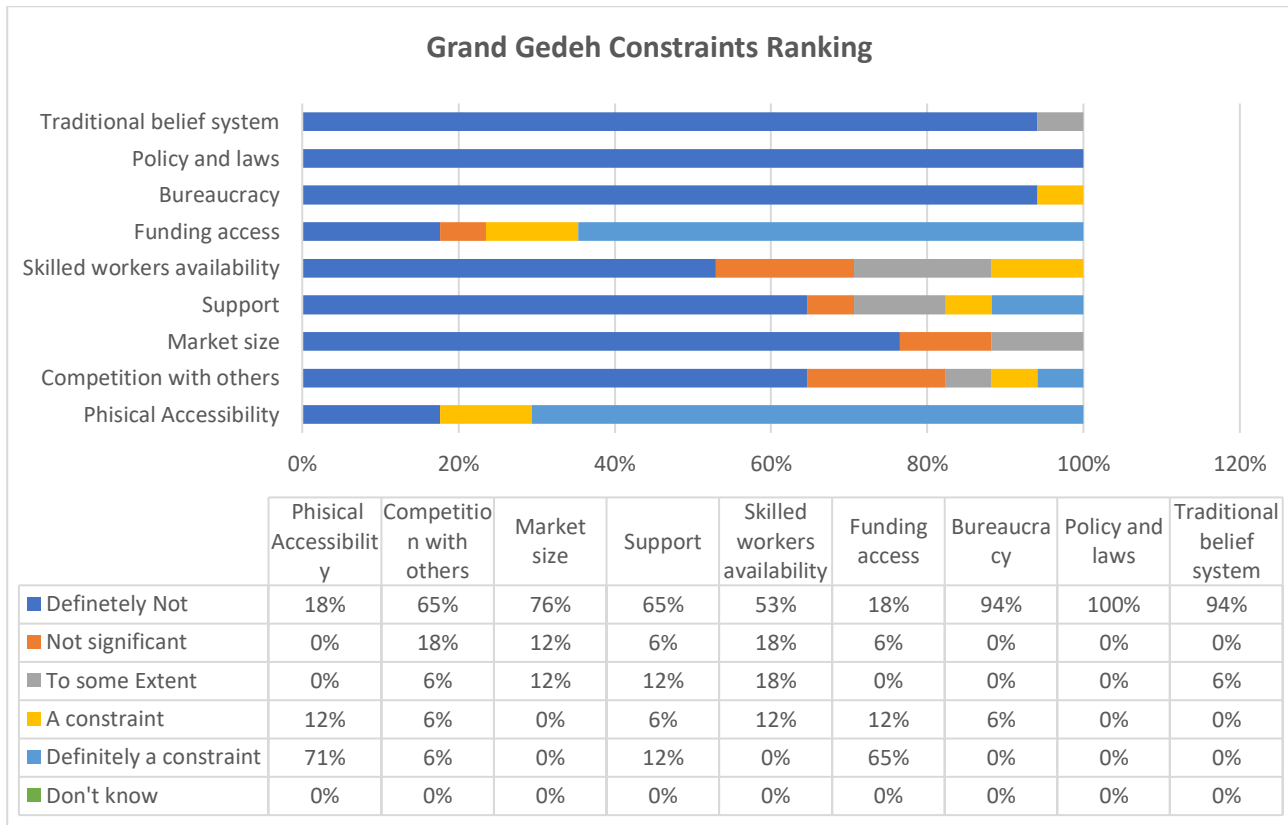
Source: data elaborated from the author

Graph 19: Constraints Ranking in Bong County



Source: data elaborated from the author

Graph 20: Constraints Ranking in Grand Gedeh County



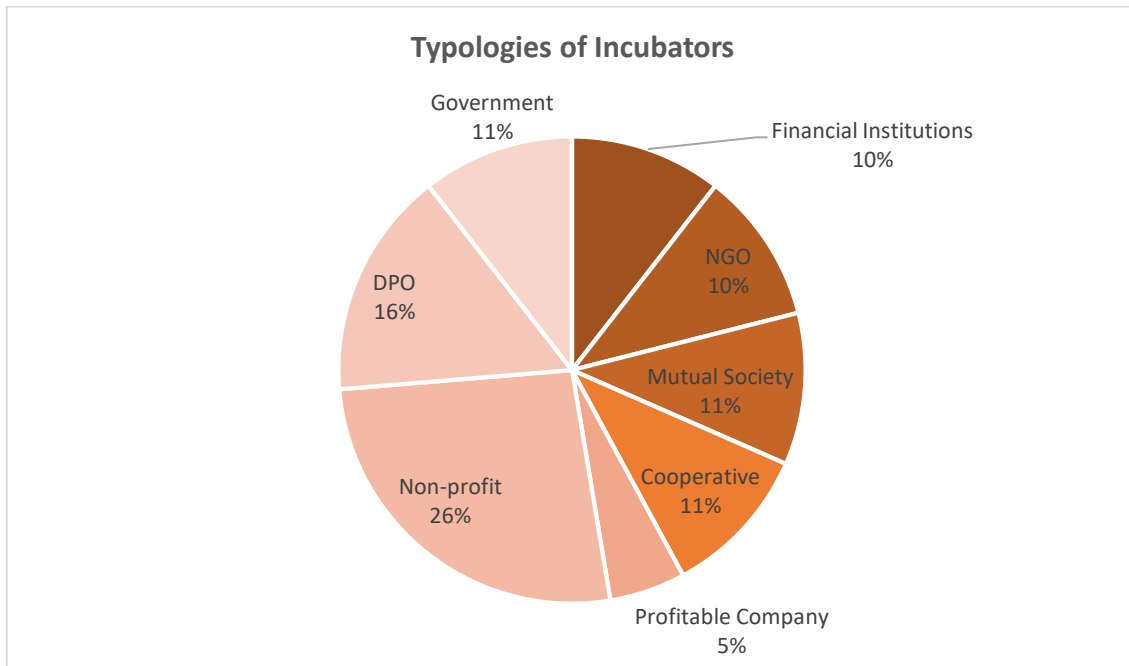
Source: data elaborated from the author

4.2. Group B: Incubators

As far as concerns Incubators, we proceed with the same data analysis logic as for Social Economy Organisations. However, the descriptive statistics run for this second type of respondent, do not provide us with very interesting information because on one hand the sample is very little - just 19 respondents, and on the other hand because major trends confirm data from previous analysis. In this paragraph we will present a very rapid overview over the main findings from questionnaire analysis.

We begin our analysis from the legal status of incubators. Such a small sample however gave very heterogeneous results. Within 19 organisations met, 26 % are non-profit, 16% are DPOs, 11% are governmental Institutions, Cooperatives and Mutual Societies, 10% are informal financial institutions that act as Self-Help Groups and 5% are profitable companies.

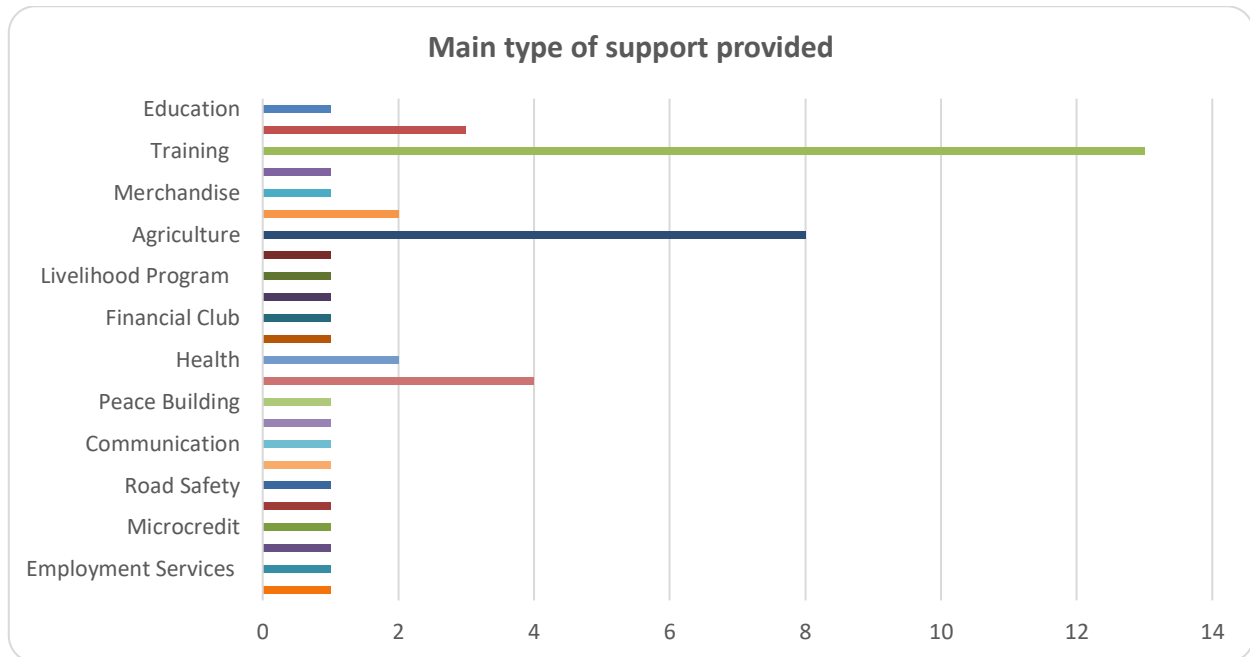
Graph 21: Incubators



Source: data elaborated from the author

As expected, (and wished) the main activity area for incubators is training. **Training makes up about three quarters of the services of these organizations. Both typologies of organisation in our survey (group A and group B) view training services as the most essential support to enterprise development.** Agriculture activities and financial services were the next sets of intervention.

Graph 22: Type of support provided

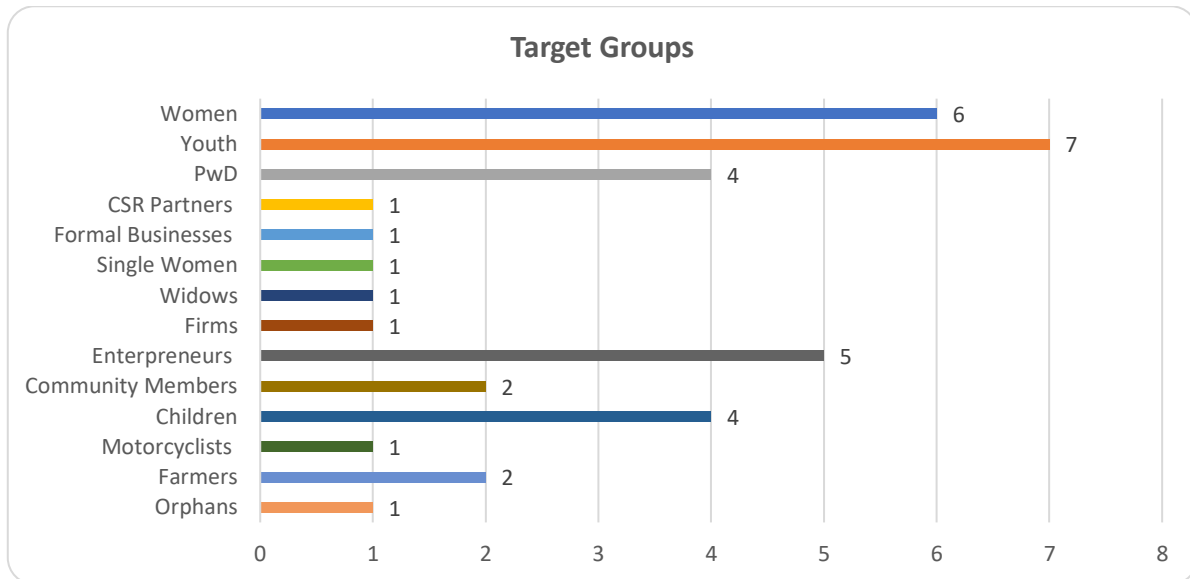


Source: data elaborated from the author

Same consistency is found as far as concerns sectors. For incubators, the most important sectors in which social enterprises should operate are agriculture and wholesale and trade, followed by finance.

Target groups for incubators consist of a broad range of mainly vulnerable people and groups engaged in grassroots enterprises and activities mostly at community level. Incubators' activities tend to focus on vulnerable youth, followed by women groups, entrepreneurs, People With Disabilities and children.

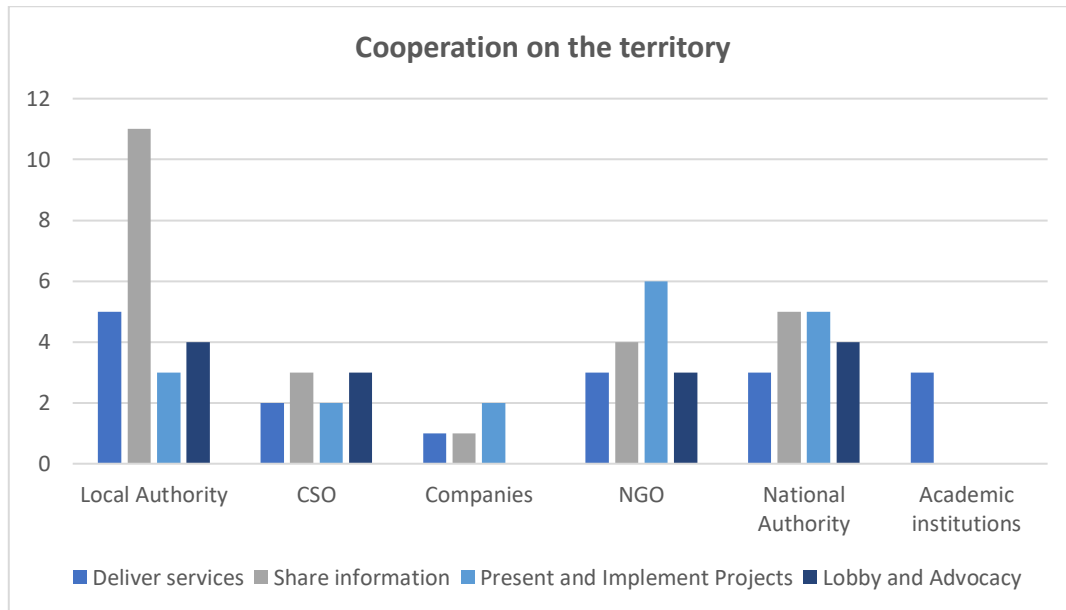
Graph 23: Target groups



Source: data elaborated from the author

As far as concerns relations and cooperation between entities on the territory, organisation that we interviewed are mostly engaged with local and national authorities and with NGOs. They cooperate on these organisations mostly for sharing information (33%), present and implement projects together (25%) and finally for service delivery (23%).

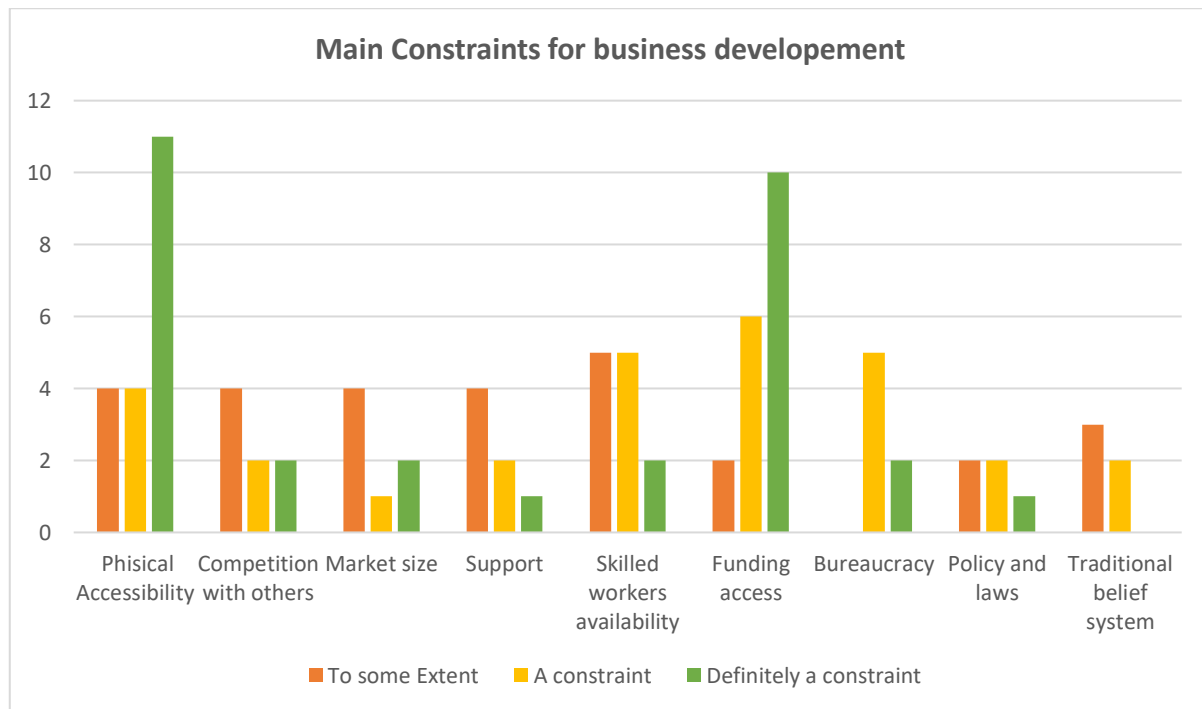
Graph 24: Typology of relations between entities on the territory



Source: data elaborated from the author

We conclude this paragraph with information about context constraint. The question for incubators was what they think constitute a constraint for the development of social organisations into social enterprises. Also in this case as it was for social economy organisations, major constraints are physical accessibility to market and access to funds.

Graph 25: Main External Constraints for business growth



Source: data elaborated from the author

5. Final remarks and conclusions

In this final chapter are presented the research general conclusions and are exposed the main recommendations addressed to social economy actors that we were able to spot through the survey. Finally, we provide recommendations to the DASU project and highlight scope for further research.

5.1. General conclusions

This report presents results from the baseline survey started in July 2018. The survey followed different phases and steps of action. We started with a desk and literature review on the legal and economic Liberian framework in order to develop tools and research's procedures. Tools were tested and secondly adjusted in a first field mission lead by the DISEI researcher and in collaboration with the local researcher and AIFO Community Workers. After this first pilot mission researchers had already collected some interesting evidence about the structure of Social Economy in Liberia and the lead researcher began drafting this report. Tools were finalised and tailored on the country case and the actual data collection was conducted by the local researcher Jacob Jallah with the help and



strong commitment of AIFO Community Workers, whom were fundamental in the collection of research data and very useful in scouting respondents on the territory.

Data collected counted 73 questionnaires, administered to the two groups of respondents (54 for social economy organisations and 19 for incubators). This small number of respondents does not provide a nation-wide significance to the research but gives us an initial picture and helps us moving into the complicated socio-economic Liberian system providing us with suggestion for further research. In the next paragraph will be analysed strengths and weaknesses of the social economic actors we will provide some recommendation for further action and for the project itself.

5.1.1. Summary of findings

Research revealed that the most widespread legal typologies of social economy organisations in the three counties are **Self-Help Groups, International NGOs, Cooperatives and Mutual Societies**. These organisations are not only present on the territory but also legally recognized by Liberian Law. **Formalized Self-Help Groups are recognized to belong to the category of Unincorporated Associations**. The definition of Unincorporated Association comes from the Liberian Associations Law, Title 5, of the Liberian Code of Laws Revised from 1977, unincorporated associations are defined in chapter 41, where is stated: “an unincorporated association is a body of individuals acting together for the prosecution of a common enterprise without a corporate charter, but expressed in its bylaws regulating its conduct, expressing its purpose and governing the relations of its members among themselves and to it, in the absence of statute” (Association Law, 1977). **However, the majority of the Self Help Groups we met (90%) lack of a formal recognition and are not registered as commercial or social entities**¹². A common theme between formal and informal organisations is their commitment in achieving a set of social objectives in addition to the objective of creating revenue in sustainable ways. As far as regards the decision-making process, we have seen the alternation of **board level decision making** and **members general assembly** as the most preferred governance and decision-making system for these entities. As far as regards activities, 45% of organisations interviewed produce and sell goods, while 32% is involved just in the production process, 18 % sell goods only and 5% carry on simply services. **Family and neighbours** stand out as the key customers for products and services. As far as regards number of employees

¹² With formal recognition we mean formal business registration. Information and procedures on business registration in Liberia can be find in the annual World Bank Report, “*Doing Business Liberia 2018. Reforming to Create Jobs*”. This report is the result of a project launched in 2002 by the World Bank Group which looks at domestic small and medium-size companies and measures the regulations applying to them through their life cycle (World Bank Group, 2018).



per organisation, the study shows that majority of organisations have between **11 and 50 employees**. While the vast majority of workers' involvement appears in the form of **volunteer or not formally employed**, confirming the difficulty in creating transparent and sustainable form of contracts. As far as regards main funding opportunities, social economy organisations are mostly directed to **personal savings**. Those constitute the financing life-line for SHG, associations, and community-based enterprises. Accessing funding for enterprise development through mainstream financial institutions like banks, remain a challenge since a significant number of actors are unable to meet high interest rates, so that bank borrowing becomes extremely difficult. As far as concerns activities and services carried on by the two types of respondents, we can state that **training services** are the most appreciated as it makes the most impact on organizational growth and members' soft and hard skills. Those training services are mostly related to **agriculture techniques and business management** in coherence with the principal Liberian economic sectors. Training is mainly delivered by local organisations, local government authorities, INGOs, and in the past by Multilateral Organisations, together with other **services** as they ease **access to funding, coaching, networking** and services for the **improvement of market access** for low-income households. Finally, **poor physical infrastructure** leading to weak linkages to markets including **inadequate access to finance** are considered the most binding constraints to business/enterprise growth.

5.1.2. Results' discussion

Liberian Social Economy Organizations (SHG, Cooperative and Mutual Societies and Associations) have deep roots in the community. They are mostly community-based organizations that bring residents together to achieve social goals in an economically sustainable way. Their community identity gives them important asset of local knowledge which eases community entry and helps accelerate organizations growth away from start-up phase. Those organisations are driven by the passion to lead social-economic transformation from community grassroots levels. The passion and energy to create livelihood in a heavily resource-challenged setting makes enormous difference. Cultural norms relating to land use facilitate land acquisition for farming and agriculture use. The community is willing to hand land for agriculture production once pursued through legitimate means. However, these organisations are concerned by a numerous number of limits. They face the challenge of **low financing and prohibitive borrowing rates**. The lack of **availability of highly skilled worker** remains a challenge across the territory together with the constant problem of **infrastructure deficit**. Many organisations started their activities thanks to personal savings, but also thanks to services and funds that many donors conceived at the start-up phase. We have seen



how organizations tend to experience slow-down in activities after donor funded programs, so that **effective strategy around organizational sustainability beyond financing cycle seems lacking**. Furthermore, **household poverty** remains **high** thereby placing more pressure on business turnover and undermining businesses' potential to reinvest in its growth and expansion. National economy is currently in dire strait and economic output is low (Index Mundi, 2019). Markets are not sufficiently expanded as aggregate demand for goods and services flattened and have even entered decline. This situation further leads to exchange rate volatility in a dual currency economy as is it Liberia. Social economy organizations complain that profit margins are getting negatively impacted due to losses incur as a result of sharp depreciation of the Liberian dollar against the US dollars.

To conclude the discussion about social economy organisations (namely group A in our research), we must stress the attention that, especially at a County level, we have never met social enterprises as we know from the literature. **We have rarely encountered economic entities that attempt to further broad social, cultural, and environmental goals in their businesses. Whereas we have met individuals (very low income/vulnerable/ PwD) that carry on pure for-profit business and that, in reason of their vulnerability, we have classified their business as “social”**. The reason of this categorisation is double: on one hand because their economic activity strengthens their lives and empowers them and on the other hand because it generates a positive impact into the community. This is true at a County level, nevertheless, is more likely that we met social businesses in Monrovia even if our research did not confirm this evidence.

Incubation services exist also outside Monrovia even if they are not in the form of real incubators of social enterprises. Indeed, at the County level we have met either branches of Ministerial Institutions, as the Ministry of Youth and Sports, either local branches of International NGOs as BRAC or Mercy Corps. Other hybrid associations have been categorized as Incubators even though they are very informal institutions that deliver financial services and mostly towards SHG, however they seem active realities contributing to the wellbeing of local communities. We can find village saving loan as **United Sister Group** and **Grow Women** in Bong or **Mankuryee Credit Union** in Nimba. Sometimes exist incubators created from initiatives of Multilateral Organisations as is the case of **YOP – LACE**, a World Bank Project, in Bong County. Another remarkable reality in Monrovia, is the non-profit organization **Passion Link**. Passion link is a new born entity which main objective is to support non-profit organizations and young entrepreneurs in transforming and/or developing their activities towards social enterprises/entrepreneurs, this organizations includes PwD in its



organic, but activities are not addressed exclusively to PwD as it is instead for SHGs. Concerning the role of DPOs, if we exclude SHG **we have met a very limited number of DPOs that besides advocacy and networking are also engaged in economic activities**. DPOs activities are mostly keen on advocacy and not on the creation of income generating activities. DPOs might keep receiving *ad hoc* trainings and assistance from other entities that are more stable on the territory becoming in this way more active for the inclusion of PwD in the business world. Annex 2 contains the list of incubators we met during the survey, with a short description, years of foundation, preferred activity and main target beneficiaries.

5.2. Recommendations

In order to develop successful social enterprises for PwD within the DASU project, **a lot of stress must be put on incubators (group B organizations)**. As we have largely seen in the previous paragraph, social economy organizations exist and act on the territory but present various **weaknesses** especially **concerning their ability to expand the business, guarantee formal employment and diversify production**. Ministries, incubators, training centres, Business and Marketing Associations and NGOs can work as engines of growth and stabilization of social economy organizations which in most of the cases lack of structure and formality while DPOs can be an engine for the inclusion of PwDs in the business world. Incubators should as well assist private social businesses and small entrepreneurs both in the phase of market analysis and in skills acquisition trainings. However, strengthening linkages and relations between the two realities shows **greater results if the legal and socio-political framework sustains as well the process**, a national engagement is desired and it does not seem so idealistic since one of the key issues of the past and current government is developing and strengthening the decentralization process started after the civil war and continuously proposed in the political agenda. The **decentralization program** is fundamental for the amelioration of the economic structure of Liberia, indeed experiences from around the world demonstrate that it is only through systems of local self-governance that local communities can better utilize their full potential in advancing their well-being (Nyei, 2014, p. 11). While the process of decentralization is one of the priorities, most of reform programs have been financed through foreign aid and in most cases; government has proven incapable of assuming financial responsibilities when donors withdraw (Nyei, 2014). The process of decentralization will meet new further challenges now that UN left the country after 15 years (UN News, 2018).



To conclude this paragraph, we are going to list a series of recommendations we have elaborated at the end of the baseline research both for the stakeholders involved and for the DASU project itself.

Recommendations for stakeholders involved:

- Training is perceived as the most preferred type of support both from Social Economy Organisations and from Incubators, therefore, is suggested to improve training delivery with a **strong focus on organizational sustainability and legal procedures**. This type of training would be helpful in the formalisation path that several organisations interviewed revealed to have as a goal, adding value and diversification to trainings usually delivered by external institutions (business management, soft and skills development, ICT).
- Access to formal finance represents a challenge for Social Economy Organisations. It is as well one of the most stringent problem for commercial actors. Indeed, individual entrepreneurs or SHGs start their business thanks to an external source of funding, when this source is dropped these activities often collapse. **The promotion of innovative means of financing** would relax dependence on donor/NGO funding and/or would increase the activities of rural banks and microcredit delivery in general. Rural banks and microcredit are the most preferred funding sources for low-income households since they need small or none collateral and they allow group loans for SHGs. Furthermore, **promoting policy reform through the Ministry of Commerce**, in the specific Small Business Division, would extend enterprise financing opportunities to social economy organizations involved in economic activities in rural Liberia.
- Roads and electricity infrastructures are fundamental factors for the success of businesses and for the wealth and wellbeing of a country. Today, the state of roads and the lack of electricity service in Liberia represents more an obstacle than an enabling factor. Therefore, their improvement will positively affect business' growth and will facilitate organizations in the achievement of their social objectives. Furthermore, the improvement of electricity service especially for the more secluded Counties and through the use of **sustainable green energy, could contribute to improve and encourage use and development of technology to enhance marketing and product and service visibility**.
- Lastly it would be recommendable to promote linkages on the territory for individuals operating and living in the same area and/or that commercialise and/or produce the same products, **creating vertical and/or horizontal cooperation**. Increasing cooperation



between economical subjects leads to better results both as groups as well as individual, furthermore peer pressure increases the capabilities to reach mutual goals that most likely bring about positive mutual results.

Next Steps on the DASU project

Within the objectives of the baseline research, there was the collection of information and hints for the design of proper training courses directed to DPOs and NUODs on inclusive business as expected by project activity R1.2. Therefore, while mapping Social Economy Organisations in Liberia, DISEI researcher collected as well important information that would be fundamental during training sessions. This information can be summarized as follow:

- Thanks to the baseline research we have gathered information as far as concerns legal framework and the structure of relations between economic agents. We have indeed begun to elaborate an idea of Social Economy for Liberia and this will let us provide a realistic general framework and tangible examples during training courses.
- The Catalogue of Social Economic Actors (Annex 1 and 2) is a fundamental element to lead training attendants towards proper incubators that can help them with *ad hoc* services by typologies of businesses and sectors and towards other social enterprises for collaboration. This map will be provided to course attendants in the form of a more synthetic and schematic tool to be used once they will be asked to think about a business idea, in order to get realistic references on the territory.
- Questionnaires had a specific section in which we asked about main challenges faced during the different phases of business growth. We collected information from the two typologies of respondents, both social enterprises and from “incubator organizations” that provide services for social economy organisations. This information as well will provide training attendants with important elements directly linked to their specific County context and especially it will guide them towards difficult phases of business growth and stabilisation.
- Finally, as far as concerns sectors in which social enterprises could operate, this survey provided some ideas. “Future social entrepreneurs” should be directed towards strategic domains as renewable energies - to overcome the constraints related to the lack of energy service especially at a rural level – to be implemented in agriculture or at the household level; food production and food services; and lastly it would be interesting to promote recycling and



reuse of general waste both at the rural and urban level in order to boost alternative artisanal production.

5.3. Scope for further research

To conclude this report, we want to provide some suggestions and scope for future research. As already stated, this constitute a sort of pilot research for two reasons; on one hand because it was the first time that a study on social economy was implemented in Liberia; and on the other hand, because the sample was not representative of the entire nation. However, we think that results are interesting and provide the reader with a first idea of what Social Economy Actors can exist in Liberia. As we stated at the beginning of this report, Social Economy is a wide concept and every country has its own legal framework regulating it, which involve different actors that another country can exclude. Thanks to the survey we have understood that social economy actors in Liberia are of three legal typologies and that carry on similar actions towards an analogous public. But this is just the beginning. We propose here that further research could include more organizations with broad demographics and might want to investigate the intrinsic characteristics of organizations based away from urban centres and into more rural communities. This will show whether differences in geographic settings and social norms could have significant impact on the study outcome.

To conclude, the present report contains enough information to let us state that social economy in Liberia exists but is not very well linked and structured and that in order to grow and contribute to a sustainable local development, needs strong external support and several further improvements.



Annex 1: The Catalogue: Social Economy Organizations - GROUP A

BONG COUNTY

1. SKT Self-Help Group

SKT Self-Help Group is mainly engaged in Bong County, namely at SKT community— a short drive outside of Gbarnga City. SKT Self-Help Group carries a social objective that covers creating sustainable income generating activities for community residents and members of the group. They create income through soap making/ production and sale. Organized in 2013 and have people living with disability and vulnerable women as its main target beneficiaries. Organizational decisions are made through general membership assembly for the purpose of enhancing broad based participation in the group's running.

2. MAHEN Multipurpose Agricultural Cooperative

This is a private business that we have included in our sample since even if the social objective is not yet formalized the owner throughout the years, has contributed to the improvement of the life of people living in the community. Indeed, the entrepreneur has financed a water pump to guarantee the access to drinkable water to the community members improving lives and health conditions of local households. Furthermore this family business employs as well PwD (1 man).

3. L&D Informal Entrepreneur

This is an informal business completely created and managed by a woman with disabilities. She received training through the UN program DDRR (Disarmament, Demobilization, Rehabilitation and Reintegration) in 2003- 2004. Even though her activity is strictly commercial we have included in the sample since she is a PwD that represents a reference point for her community, and she advocates actions for the empowerment of the locality in which she lives with her family, as for example the establishment of a charger boot in the area which is not served by electricity. Her activity is sustainable and keeps growing.

4. Bong Women Association

It is a hybrid association, half way between a SHG and a mutual association; they have been created in 2003 in Monrovia and moved to the County in 2012. They have several branches in each district of Bong County. They have been created in the objective of improving lives of single women and widows. They are engaged in Self Help initiatives (soap making and tailoring) and in adult literacy trainings. Furthermore, they are thinking of enlarging their activities by the creation of a restaurant facility open to the community which will "hire" members. Their objective for the future is to acquire formality and properly employ their members.

5. Leprosy Colony Self Help Group



The Leprosy Colony was created in 1944 by the government as a rehabilitation center for people affected by leprosy. Today 400 people live in the colony and several SHG exist. The one we visited has been powered by AIFO in 2014 - 2015. It is a classic SHG which includes also PwD. Their main activities are agriculture, pig rearing and soap making. Their market segment is narrow to the community level. Today they are heavily challenged since AIFO left and are looking for new donors and supports. They do not receive any governmental aid.

6. Gbarnga Marketing Association (GMA)

The GMA is a mutual society (branch of the Monrovia headquarters) engaged in developing and supporting informal businesses in Liberia. The GMA branch was founded in 1982 while the Monrovia Headquarter was created in 1978. The main activity is the provision of quality business services to the members of the area and to GMA members engaged in business. Some of the target groups belong to disadvantaged groups (dropouts, single mothers, however there is not a focus on PwD). Members are not formally employed, and they pay a weekly fee of 60 LRD. They have received various trainings from Local NGOs and local authorities on business skills development. They are active at a local level through the information sharing and advocacy activities in partnership with local authorities (police, government bodies). They have also innovative ideas addressed to single mothers working in the market (kindergarten spaces for children of traders inside the market).

7. New Life Generation

New Life Generation is a village savings loan club involved with financial services for vulnerable youth. It is based on the Bong territory and identifies as a SHG. Their main activity covers due payment and handing out short term loans to group members. People living with disability, school drop outs are the group's main beneficiaries. New life Generation was formed in 2017 and has benefited training opportunities from DEN-L -a local NGO based in Bong County.

8. Helping Hand

Helping Hand motivating factor is the goal of helping one another and building support system for group members and community dwellers. The group is based in Gbarnga city, Sugar Hill Community and was organized in 2017. They are involved with financial services and due deposit with the purpose of providing needed financing for enterprise development at the household and community levels. The group has set as its future plan, obtaining its own office space to enhance program delivery and to serve the community more adequately. The organization is governed at board levels where key organizational decisions are made.

9. Love Women

Love women was organized in 2018 as a self-help group with community development as its stated mission. The group seeks to support vulnerable women by providing opportunities for income generation. Its main activities cover village savings and loans for agriculture activities.



It has an all women membership of 20. Members make decision at the level of general assembly. Personal membership savings is the organization's cardinal source of funding.

10. Nelama Self-Help Group

Nelama is motivated by the urge to promote peace and unity across communities and to engage in activities that create income generating pipeline for the poor and vulnerable. Nelama was founded in 2015 and is engaged in due payment, handing out microloans and doing members' visitation during moment of grief and ailment or celebrations. Though they are not formalized, they view delivering social value as a key ingredient of their mission and objective. They are engaged with information sharing, networking, lobbying and advocacy with local authorities and civil society organizations. The group's treasurer pointed at lack of trained staffs, inadequate funding and low community trust as initial challenges the organization faced.

11. Kilerker

Kilerker operates a village savings loan and social fund program. The objective is to support household enterprise development and sustainable livelihood for the poor and marginalized. The organization sees meeting social objectives as a core part of its mission, though not formalized. Kilerker still feels entirely dependent on income from grants, donations, and bequest, though they have benefited from none since its formation. Members' personal savings and revenue from interest payment on microloan packages remains the main source of funding. The lack of physical space for organization's meeting and work continues to pose hindrance to the advancement of the group. Kilerker advised that starting financial club in rural settings requires the institution of rigid rules and regulation to guide borrowing.

12. God's Will Savings Club

God's Will Savings Club was organized to address increasing economic hardship in the community. The goal is to promote access to micro loans to vulnerable members of the community in ways that enable them to develop profitable enterprises while at the same time helping them meet social needs. Organized in 2012, this Self-Help group main activity is due payment and savings. Decision in the organization is made at a general assembly of the full membership of 30 persons. Skepticism and lack of trust provided initial challenges to the formation and growth of the organization. We recommend placing enormous emphasis on trust building by setting up transparency framework from the start-up to promote confidence and buy-in from the community and prospective members. This will prevent distrust and enhance confidence in the membership.

13. Rural Women's Right

Rural Women's Right was organized in 2008 as an agriculture cooperative. They are engaged with agriculture production (Kernel), honey production, rice field, adult Literacy School, catering training (baking, cookery) and Daycare center for kids. With these activities the group addresses socio-economic needs of vulnerable women, children and out of school



youth. The group is dedicated to the support of women, girls, and children and to the promotion of their well-being at all times. They previously partnered with UNDP and DEN-L, through which they (Rural Women) benefited training and financial support.

14. Charity Women Self-Help Group

To raise financial literacy for women and include agriculture, Charity Women was organized. It is an all women self-help group based in Gbarnga, Bong County engaged with agriculture activities mainly pepper, bitter balls and animal rearing. The group is also involved with village saving loans initiative to be accessed by group members. They also conduct financial literacy training programs for members. The group advised that individuals must seek training and be able to manage resources and made aware of market prices and trend to succeed at business. Charity Women future goal is to have highly trained workers and a recreational center for persons living with disability. Difficulties around gathering people, access to space, training and funding were cited as start-up constraints to the organization. Providing feeding for the animal is a current challenge since the end of AIFO's support.

15. Klekama Women

Klekama Women purpose is to improve women life through support to household. It achieves this purpose through Village Savings Loan/financial services. Klekama meets its social objectives by improving family livelihood through its programs. The group was organized in 2014 and headquartered in Gbarnga, Bong County. Klekama runs active partnership with the Ministry of Agriculture and the Food and Agriculture Organization (FAO) to enhance beneficiaries' productivity. Funds and training services have been very essential to the activities of the organization. The group's future expectation is to build offices, warehouse, Women center and transportation facility.

16. Suakoko Rural Women Association

Sukoko Rural Women activities are driven by the need to address socio-economic challenges confronting women and their households. The group was founded in 2010 and operates as a self-help group with the overall mandate of empowering vulnerable women. The organization meets weekly to pay due and do personal savings. The group provides financial services to members deemed vulnerable and help them start business initiatives at the community level. Single parents, widows, and disabled women are the organization's main target group or beneficiaries. There are 30 persons carrying membership of the organization—25 women and 5 other women living with disability. There is no paid staff and the implementation of the organization's activities relies heavily on the volunteer services of its members. The organization will like to expand its activities but remains weak due to lack of space, funding, and trained paid staff.

17. Gordia (fight for yourself)

Gordia is a cooperative that bases its activities on the planting of cassava and the production of gari through the cassava value chain. Gordia supports education and training initiatives for



the children of the community. This is the organization's social contribution to the community. Gordia is a village cooperative started by citizens of Garlia with philanthropy support from a son of the village who volunteered to give back to his land of birth. He purchased the mill and with the combination of citizens effort got a gari processing project working. The cooperative plants cassava add value through the processing mill and transport to market. Moreover, the challenge of the poor state of farm to market road infrastructure remains a constraining effect of business development. Farms are made miles away from primary roads. Farmers therefore have to carry bags of cassava bodily on the head and walk miles. This is physically draining and continues to occur due to lack of roads from farm to market.

18. Wlekarma women

is a women self-help group organised in 2016 and based in Gbarnga, Bong County. Fostering unity and promoting community development is the motivation behind the formation of the group. Its primary focus is on financial services and collecting depositors due and issuing funds to members on a rational basis. They also provide lending opportunities to members and non-members. The group's social objective is focused on raising family income and supporting community development while serving as a financial intermediary. Public announcement and phone calls are the organisation's key medium of stakeholders' engagement. Building community interest and enhancing trust were the initial challenges to the organisation in its start-up phase. Depositors tend to display initial act of apprehension when dealing with new financial services initiative. Wlekarma future plan is to expand activities to include additional villages and towns for the purpose increasing the number of beneficiaries and at the same time increasing the organisations' money stock.

NIMBA COUNTY

1. Korlakeh Women Organization

Korlakeh Women objective is to help liberalized stringent cultural practices that subject women to the back burner. "Women were not allowed in public meetings, they were marginalized, so we decided to come together to help one another"—President, Korlakeh Women. This was the key motivation behind the organization of this group in 2016. Korlakeh women currently headquartered in Sanniquellie City is engaged in advocacy, micro loan initiative and agriculture activities. The organization further seeks to promote equality of opportunities for women across communities. Fundraising is done mainly through due payment and income from agriculture and interests' payment on loans. The organization plans to construct a women center as a safe space for family dialogue.

2. MeipeaMah Rural Women for Development Cooperative (MMWDC)

MMMWD it is an agricultural cooperative involving 950 workers, mainly women, not formally employed. The cooperative has been included in the sample for the baseline study since, within all the agricultural activities, uses sustainable and renewable energy through solar panels that provide for office electricity. Furthermore, MMMWD started its activities in 2012,



from the need of single women or widows in difficult economic conditions. They include also people

3. Ganta Marketing Association

Ganta Marketing Association is an autonomous bureau depending on the Liberian Marketing Association Headquarter based in Monrovia. They have a hybrid legal status similar to a mutual society organization. Their activities consist mostly in selling and buying goods (that come often from the nearest northern border country Guinea) while at the same time they are engaged in advocacy and lobby activities at a community level. Their members are traders. They provide trainings as well on business practices to their members.

4. Wuo's Town Self-Help Group

Wuo's Town it's a classic SHG, created and sustained by AIFO since 2011 to guarantee a form of financial accessibility to the disadvantaged members of the community namely people with disabilities post leprosy. The members (around 6 men and 19 women) are engaged in economic generating activities (soap making and pigs rearing) limited to the local community.

5. Sanniquellie Marketing Association

The Sanniquellie Marketing Association it's a mutual society organization, County branch of the Central Marketing Association based in Monrovia, it was established in 1952. Their main activity is producing and selling goods, it delivers also financial services for members. The members are 15 all formally employed: 2 men with disability, 4 men and 9 women. In the association work as well volunteers (5 women and 3 men). Volunteers work consists in services to the association, as commodity supervision of the different market sections. At the moment of their creation they funded themselves through personal savings. They have received training and small initial funds from UNDP.

6. Kwakehseh Rural Women

Kwakehseh Rural Women was organized in 2009 to help improve living conditions amongst vulnerable women with the goal of making them self-sufficient. The group is involved with agriculture and vegetable production. Kwakehseh meets its social objectives by producing products that help women engage into business. The group is profitable, and members utilize proceeds to support families and enroll children in school. Training services have been provided in the past by the Ministry of Agriculture, Republic of Liberia and the UN body— Food and Agriculture Organization (FAO). The lack of chemicals and insecticide to enhance productivity in the agriculture fields plus funding challenges were identified as hindrances to the expansion of activities.

7. Kwazo Women



The group targets widow and other category of women made vulnerable due to pressing social and economic reasons. The main activities are agriculture production and issuing micro loans. Our social contribution includes support services to sick members and community dwellers. Decisions are made through the general assembly. Philanthropy financing through the office of the district representative to the national legislature has been key to funding activities recently. Besides, majority of financing comes from members' personal savings. Kwazo recognized poor road infrastructure and lack of access to finance as key constraints to business growth. The group also expects that at least 90% of its members is self-supported and running sustainable businesses in the medium to long term.

8. Dieekeayedopea Women Group

Dieekeayedopea is a women self-help group organized in 2011 to meet its social objectives of promoting women welfare by engaging in economic activities like business development, microloans and due payment. Members are engaged with wholesale and retail merchandise business utilizing domestic markets provided by family, neighborhoods or communities. Profits from the organization's economic activities are used to support members in need and to reinvest in organization's activities. Volunteers are involved with organization's initiative but the organization concludes that it could still deliver on its mandate without volunteers. Members' dues remain the key source of funding for the organizations.

9. Concern Women Development Association

Founded in 1990 Concern Women Development Association carries a legal status of an NGO or community-based Organization focused on providing support to vulnerable people and members in need. The goal is to improve the livelihood of widow and self-supported women through agriculture activities—cassava production and value addition. Their activities also include Gender Based Violence awareness training and case management. In summary, there are involve with Agriculture, financial intermediation and social services program like SGBV awareness. Their membership in 4 men and 5 women with disabilities and 170 women and men without disability but considered vulnerable. The Ministry of Gender and Social Protection, Liberia Agribusiness Development and the NGO Secretariat are among Concern Women's active partners.

10. Life is Good Disabled Organization

Life is Good is a Disabled People Organization with operations in Ganta, Nimba County. They are engaged with self-sustaining initiatives that support families of the disabled in Nimba. The organization is a classic form of Self-Help Group that undertakes income generating activities like soap making, cassava production, tie and dye and chlorine production. The mission is to help vulnerable people earn sustainable income through marketing the products above by way of wholesale and retail. Life is good has a formal membership of 35(12 disabled men, 18 disabled women) all of whom are informally employed with 5 women without disability currently volunteering. They have enjoyed support in the past from AIFO-Liberia describing training as the most important form of support they received follow by funding.



11. Nimba Disabled Community

Nimba Disabled Community is a DPO that leads advocacy on behalf of the disabled community in Nimba. Lack of community understating about People living with disability motivated the formation of this group. We lead community awareness on the meaning of disability. Nimba disabled worked with the United Missions in Liberia (UNIMIL) human rights office in the past plus designing leadership and institutional training for disabled organizations. Organized in 2008, the Nimba Disabled organization has presence and activities in 8 administrative districts in Nimba County. The group is also engaged in livelihood initiatives such as cassava, potatoes and beans production for income. The following were named as the group's main social objectives—transforming lives, promoting treatment and health benefits to the blind and survivals of leprosy including training, education and micro loan opportunities to People living with disability.

12. Women Self-Empowerment

Women Self-Empowerment is a village savings loan enterprise organized to provide financial life-line to vulnerable women in the community. The group is based in Sanniequellie City, Nimba County and its formation was driven by the need for women empowerment. It is a women self-help group that distributes its profits amongst organization's members at the close of each year. It has 30 women in its membership plus 1 disabled woman. They are funded through personal savings from member and occasional philanthropy support. The organization most important need is training with physical accessibility to farm to market roads remaining serious constraints. The long-term goal is to increase the pool of fund available for lending for the purpose of expanding the amount of people that can borrow.

13. Dodielay Women Association

Dodielay Women Association legal status is self-Help group and was organized in 2013 with the aim of creating funding opportunity for vulnerable women in Nimba County. The group's activities include agriculture—rice and cassava production in addition to handing out micro credits. Proceeds from the agriculture activity also go into loans for group members and residents of the community. Dodielay also carries a social objective of tackling poverty at the community level through sustainable agriculture. Profits from the activities are distributed among members. The organization has fixed meeting dates and all stakeholders attend irrespective of notice. Training and tools were described as the two most important contributions to the work of the group. Training was named because it provides that essential technical knowhow required to do agriculture and financing management.

14. Kpain Self-Help Group

Kpain Self-Help group was formed in 2011 and commenced mobilizing economically challenged women faced with social problems to engage in income generating activities. The activities include soap making, piggery, vegetable cultivation and micro-credit. The objective is to support members and to lead advocacy for increased women participation in society.



These activities also help women work to lift their families out of poverty. AIFO-Liberia supported Kpain initiative in the past. They ranked training as the most impactful support received in the past, follow by funding and space. Bad road infrastructure and land encroachment continue to serve as constraints to our agriculture production capacity.

15. Lil Wash Inc.

Lil Wash Inc. is owned and operated by Roda Gaye. Roda is a young female entrepreneur trained and provided business development skills through UNDP Boss Project. Her business venture is entirely self-financed and independent of donor funding. She recognized unreliable electricity supply and increasing market competition in electronic appliances sale nearby as current challenges. She seeks to add stationery and building material sale to her line of business after identifying new potentials after a preliminary study of the market. Roda pointed at the Boss project training particularly in financial record keeping and business management as the most important skills currently helping to keep her business healthy and competitive.

GRAND GEDEH

1. Women of the Same Mind

Women of the Same Mind activities is a Self-Help Group residing in Zwedru. It covers soap making, cassava production and marketing. Part of the proceeds from the activities is distributed amongst organization's members and part invested in activities to maintain sustainability. The group gets financed through membership dues and philanthropy financing through local politicians. Low financing and economic hardship are challenges hindering the expansion of the organization's activities. They believe that diversifying the group's business focus to palm oil production, beauty care and transportation services for example will create additional income source. But inadequate financing continues to undermine business diversification. Physical accessibility is a challenge as farm to market roads infrastructure remains deplorable and highly inaccessible for half a year due to the rainy season.

2. Kpaymbo Savings Club

Kpaymbo Savings Club mission is to improve family well-being by creating sustainable income generating activities through training and financial lending. Formed in 2016, the group seeks to provide hope for Liberians made vulnerable as a result of the civil war when people were returning to their communities. Members utilize savings from businesses to construct their homes and restart their lives after years of destruction. Members sell products to families and friends, local communities, and the general public. This group has in its membership 2 women and 1 man with disability, 62 women and 6 men. The group president's identified emerging business opportunities from the mining sector in the short to medium term due to boom in activities in gold mining in the county. Default in loan payment schedule from member borrowers presents a challenge to organizational growth.



3. Liberia Agriculture and Relief Organization (LARO)

LARO decided in 2009 to create new income life-line for the economically-challenged population of Grand Gedeh through productivity in agriculture. Household poverty remains widespread in the County with low income base driving many women and disabled people towards acute vulnerability. LARO activities include farmers' education, and the running of an agriculture demonstration site which design and construction were funded by German Agro Action. Training services includes enhancing farmers' access to markets and essential techniques in agribusiness development and value-addition. LARO activities extend beyond Grand Gedeh's capital Zwedru to other parts of the county like Gbazon, Konobo and Tchien Districts.

4. Krahville Self –Help Group

The group seeks to address the problem of unemployment and lack of economic opportunity through undertaking income generating activities. They produce iron soap and more advanced varieties for sale to markets in the neighborhood and the general public. Krahville therefore engages in agriculture, wholesale and retail, financial intermediation and other social services across the community. They make decision at board level and utilize mobile phone communication and word of mouth methods of information sharing as practices of stakeholder engagement. This group has benefited from training, funding and spaces through AIFO-Liberia in the past. The group identified training as the most important form of support to their organization with financial support ranking second. Bad road condition was also revealed as a binding constraint currently to business growth and development.

5. Greater Love Foundation

In 2006, the need for the formation of Greater Love Foundation was driven by profound humanitarian health needs of Liberian refugees in Ghana's Central Region, Goma District. The organization registered as an NGO engaged at the community level providing education assistance to less privileged people—orphans, children of low-income parents and People Living with Disability. Greater Love describes its social objective as the promotion of local communities to access basic human needs and to foster self-reliance. Funding challenges, inadequate training and low human capacity were reported as challenges. The organization fear that they could lose qualified staff due to lack of funding and could lead to closure of program activities. These were mentioned as future threats to the advancement of the organization in the county.

6. Grand Gedeh County Disabled Association

This is a DPO based in Grand Gedeh which formation was motivated by the pressing need to formulate sustainable livelihood initiative for people living with disability in the county. The



mandate also covers leading advocacy initiative and promoting inclusive growth and development that captures People Living with Disability. The Grand Gedeh Disabled Association consider the engagement of state actors, INGOs, NGOs and local authorities through advocacy for the betterment and development of People Living with Disability as its main social objective. Currently, there is no turnover at the organization due to the completion and subsequent closure of all previous projects.

7. Garbo Community Savings Club

Garbo Community Savings club was formulated in 2018 to help alleviate hardship amongst community members and support better livelihood. Garbo Savings Club is based in Zwedru city and yet to extend offices in other parts of the county. Their main activities include collecting due payments from members and handing out low interest loans to those interested in starting small businesses. Through the Club's loan initiative, they wish to improve members economic and social well-being including the general neighborhood. For the membership, 8 of the 71 members are People Living with Disability— 3 Men and 5 women. The organization makes key decisions at the general assembly and public announcement is the main method of stakeholder engagement.

8. Initiative for Peace and Development

Initiative for Peace and Development was formed to address community poverty and growing call by parents for support to their children schooling. Poverty amongst families is rife with low economic activities to support sustainable employment for a population lowalsoonproductive skill. The Initiative for Peace and Development was formed in 2006 and it's based in Zwedru, Grand Gedeh County. It is a community-based organization that engages in activities such as animal husbandry, forest sustainability programs, and charitable initiative for people living with disability and single-parents. The group describes its social and environmental goals as the prevention of forest exploitation through the provision of alternative livelihood means to forest hunting. Community members see the forest as a daily source of meat and sustenance. The animal husbandry program is intended to serve as an alternative source thereby preventing wanton exploitation of the forest. Agriculture, manufacturing, wholesale, and public health awareness programs are sectors this organization covers.

9. Walking hands Farmers Association

Food insecurity is a pressing development challenge across communities in Grand Gedeh. Walking Hands Farmers Association was organized in 2010 to help solve this challenge through the use of technology and fertilizers to enhance farming yields. The organization also initiates programs that improve farmers' access to markets and support value addition. Walking Hand Farmers is an informal enterprise of farmers organized as an agriculture cooperative to share information and to provide mutual support across farming projects. Members are mainly engaged with cassava production, snail rising and the supply of markets with ameliorated gari. This group has history of partnership with German Agro Action, the



World Food Program, and the Liberia Agro Action. They determined training as the most important support contribution have received from partners, followed by farming implements and safety nets.

10.Center for Environmental Forest Conservation and Research

This organization considers itself a non-profit company dedicated to supporting local dwellers around the the Grebo/Krahn national park build awareness on the importance of the national park and to also promote agricultural practices that reduces pressure on the environment through measures like agro-forestry and low land farming. They also sensitize community dwellers on forest management and the danger of hunting wild life. Conservative international is a partner frequently providing essential training packages to help advance knowledge on the important of the forest and the need for its effective management. The organization is constrained by the lack of sufficient volunteers, logistics, and office equipment. This continues to hinder the organization's ability to expand services.

11.Grand Gedeh Marketing Association

Founded in 1962, this association is designed more like a mutual society with the objective of providing essential services for its members. Services includes security, training, and the promotion of access to finance, and other social services as education opportunities for marketers' children. Their mandate also covers supervision and dispute resolution amongst marketers. The organization currently has 49 fulltime employees consisting of 2 disabled women. Space, training and networking were identified as the most important support needed for the growth and advancement of the association. Exchange rate volatility was determined as a huge challenge undermining business predictability for business owners. Bad road condition and the poor state of infrastructure continue to pose enormous challenge to business growth and access to new markets.

12. United Women Savings Club

United Women savings club was organized in 2015 as a self-help group where women were helping one another sending children to school and addressing social problems as its stated mission. The group seeks to support members by providing funding for enterprise development. Its main activities cover village savings and loans for enterprise development. It has an all women membership of 20. Members make decision at the level of general assembly. Personal membership savings is the organization's main source of funding. Competition with others is to some extent a constraint.

13. City Management Concern

City Management Concern is a community-based organization created in 2016 to help improve living conditions of youth and disabled people with the objective of making them self-sufficient. The group is involved with agriculture, gari and fufu production. CMC raise funds to help meet its objective by selling its produce. The group is profitable with portion distributed amongst members to support families and the rest invested in to help improve organization.



CMC highlights access to funding as its major constraint, followed by physical access to market.

14. Society for Poverty Reduction

Society for Poverty Reduction is a community-based organization founded in 2013 to support the vulnerable population of City hall community, Zwedru through the creation of income-generating activities. It is no doubt that poverty remains prevalent in the county with low income base driving more and more people towards acute vulnerability. Society for Poverty Reduction activities includes encouraging disabled and vulnerable people to become self-sufficient, gathering small scale loan for disabled people, and creating public health awareness. Funding is the most important support contribution they have received from partners, followed by training. They also outlined skills deficit as their major challenge.

15. Orphan Vision Aid–Liberia Inc. (OVAL)

OVAL was created in 2008 to help reduce the increasing rate of children and women vulnerability and support families by providing income lifeline. OVAL main activities include cassava farming and the creation of livelihood programs at community level. The group meets its socio-economic objective by creating income generating activities for vulnerable families. The group is a profitable company and members use portion of profits to support families while the remaining portion is invested in the group to make improvement. Access to the market is OVAL's major constraint while lack of funding remains its major challenge.

16. Foundation for Community Initiative

Driven by the need to help address issues surrounding sexual and gender-based violence and household poverty, Foundation for Community Initiative was created in 2005. The group activities include creating awareness on sexual and gender-based violence against women and girls, encouraging female political participation through advocacy, and providing agriculture and business development skills training for women and thereafter provide loan to beneficiaries to be repaid in three months. Foundation for Community Initiative expects to continue to get financial support for the continuation of its programs. They highlight culture barrier and access to funding as their two major challenges.

17. Farm Life Africa

Farm Life Africa is a local NGO motivated by the need to improve the livelihood of impoverished families through farming programs. They are based in Zwedru, Grand Gedeh County and was organized in 2015. Farm Life Africa has operations in B'hai District in addition to Zwedru. Climate smart farming is a defining feature of their activities for the purpose of protecting the environment and ecosystem. Food processing and contract farming are their key activities. They campaign against the act of shifting cultivation and other harmful use of chemicals for agriculture purposes. Farm Life for Africa also includes single-parents and people living with Disability as program beneficiaries. The organization has a history of



partnership with the Food and Agriculture Organization (FAO). Future goal is to have at least 1500 operational farms which will lead to an expansion of the beneficiaries.

18 . God is Great Credit Union

God is great Credit union is motivated by its mission to tackle poverty in its community of operation through the extension of credit. It is based in Zwedru City, Grand Gedeh County. They are engaged with helping community dwellers help themselves through support to sustainable livelihood initiatives. Mobilization of membership was very difficult at the initial stage. Members lack confidence in one another to run the organization. The organization also has future concerns over damning forecast on rising unemployment and an economic slump due to UNMIL's withdrawal. This organization was formed in 2015 and has been engaged in financial lending since.

MONROVIA

1. Liberia Pure Honey

Liberia Pure Honey is a highly celebrated brand of social enterprise in Liberia currently making global enrolls with its organically made honey. The social goal is to provide sustainable income flow for bee-keepers in rural counties like Maryland, Nimba, Grand Kru et al. Liberia Pure Honey has trained up to 1500 persons and assisted them seed grant in addition to materials to run honey houses and store honey in beneficiary counties. Pure honey in return provides market opportunities and purchase those honey from its partners in selected counties. The organization further packaged harvested honey in line with high industry standards for sale in super markets and markets overseas. Pure honey currently partners with Universal Outreach Foundation. The medium to long-term goal is to acquire organic certification as a premium product to facilitate export to the US and UK. The enterprise seeks also to rebrand away from Liberia honey to West Africa honey to benefit from the vast sub regional West African market of some 300 Million people.

2. Kriterion

Kriterion is domesticating a Dutch style social enterprise model that promotes the use of culture and film to produce a sense of national value in an economically sustainable way. Kriterion screens local movies, folklores and songs including promoting local fabrics and clothing that promote Liberia's rich cultural heritage. Kriterion activities create new social-cultural space for young Liberian. The group fundraised through crowd funding to build a cinema that hosts students, and young artists to help them develop their talents. 75% of beneficiaries are female university students and Kriterion creates on the job training experience. The enterprise also enjoys partnership opportunities from the European Union and organizations like SPARK. Training, mentoring and funding were identified as the three most important types of support crucial to the development of a viable social enterprise.



Annex 2: The Catalogue: Incubators - GROUP B

This Annex describes incubator organisation met during the survey. The description of the organisation comes together with target groups and most pressing challenges. In some cases, are presented also the constraint faced by each organisation both in their work of support that in their own development as an incubator.

BONG COUNTY

1. United Sister Group

United Sister Group was organized in 2016 and follows a hybrid model. It is in financial services handing out village savings loan. It largely supports financing needs of individuals interested in running social enterprises. The group does not directly run agriculture programs, it mainly supports groups in an upstream way leaving downstream activities purely to the domain of Self-Help Groups, Cooperatives and others. The group also further reaffirmed the structural challenge of national infrastructure as hindrance to enterprise growth.

2. Mercy Corp

Mercy Corp runs operations in several parts of Liberia including Nimba, Ganta, Monrovia, Rivercess, Bassa. Youth livelihood program (18-35), apprenticeship program, Internship program, on the job training, career, business skills training, job readiness training are Mercy Corps key activities. Mercy Corp's activities also include the operation of a Youth Investment fund designed to provide capital for youths in business. The group target beneficiaries are youth and children. Mercy Corps program funding partners include Swedish International Development Agency and the European Union. Program beneficiaries have reported business development skills as the most critical support received follow by the apprenticeship Program. Mercy Corp support services have led to increased employment opportunities for young people and have further enhanced their capacity to access employment opportunities. This group plans to conduct a mapped up initiative of Liberia's disabled population and mainstream people living with disability in to youth programs.

3. Grow Women

Grow women was founded in 2015 and based in Gonota Community Sanoyea, in Bong County. The group is engaged with village savings loan. We provide financial services to women in the community in need of financing to undertake entrepreneurial activities. Community members are target beneficiaries. Grow women services include lending money and the provision of coaching opportunities for beneficiary organizations. Single-mothers and vulnerable people are expected to start or expand their businesses as an outcome of the group's support. Grow Women continues to contribute essential skills needed to grow



enterprises. Mobilizing members and stimulating community participation is a challenge while loan repayment remains low due to household poverty.

4. YOP—LACE

Youth Opportunity Project is a World Bank funded youth development initiative designed to support youth employment, and economic livelihood. YOP is involved with Productive Public works in agriculture for vulnerable young people (18-35) including blind/disabled people. The group also organizes farming groups in project operation areas. The project provides training; helps create access to market for farmers, including coaching services. These supports help strengthen sustainability and create opportunity to trade. Challenges are represented by low community ownership; lagging commitment from young people (they tend to take work on personal farms more seriously above group farm projects), and stringent World Bank rules and bureaucratic bottleneck around securing farming supplies. The Youth Opportunity Project (YOP) is implemented by a range of agencies that includes LACE. LACE is the lead implementing partner of the Public works component of the project. This component includes agriculture production in rural counties through farming groups or cooperatives. The YOP recommends the creation of access to vulnerable communities, solve low community buy-in, strengthen policies for beneficiaries, and enhance selection criteria through lottery.

5. Ministry of Youth and Sports – Bong County Branch

It is a county branch of the Minister of Youth and sports established in Gbarnga in 2009. It is mostly engaged in trainings on: capacity building, computer and IT literacy, hard and soft skills, carrier business, job awareness, advocacy and public health campaigns on contraception. Their target groups are mostly youth (but include also unemployed older community members) and PwD. The funds come mostly from the Mercy Corps initiatives while other activities are paid by users (computer training). The staff is informally employed.

6. Liberia Business Association

Liberia Business Association is an association gathering traders engaged in formal business in Liberia and coordinated by Monrovia Headquarter. Main activities are: advocacy, training and access to finance. It was founded in 1991 while the county branch it is active since 2016. Activities are funded by membership's fees and dues, they do not have a specific focus on disability but within their members there are PwD. The Advocacy activity it's fundamental for the empowerment of community needs and also the access to financial institutes facilitates the lives of those that can get loans with difficulties due to low collaterals.

NIMBA COUNTY

1. Rural Women and girls Promotion for Sustainable Development (RWGP)

Rural Women and Girls Promoter for Sustainable development (RWGP) was organized in 2005 to help improve living conditions amongst vulnerable women, youth and adolescent girls with the goal of making them self-sufficient. The group is involved with agriculture and vegetable production. RWGP generates its funds from the sale of products they produce.



Funding, Transportation, office space and farmland are RWGP's major challenges. The group stressed the need for technical training in production and marketing for its members. Physical access to the market and access to funding were identified as their major constraints.

2. Liberia Motorcycle Transportation Union (LMTU)

Liberia Motorcycle Transportation Union (LMTU) is an association of motorcyclists in Nimba with branches in 9 electoral districts across the county. LMTU is a kind of mutual society that regulates cyclist affairs in Nimba, collect data, conduct training and undertake road safety initiative. LMTU target membership includes all motorcyclists duly registered in Nimba County. Tickets and stickers sale are the Union major sources of funding. The Union is providing Coaching and training for motorcyclists and promotes transportation safety for the purpose of protecting cyclists from accident. Social benefits to members include provision of seed funds to allow them start businesses and sometime serve free stickers.

3. BRAC – County Office

BRAC Ganta Office is on the territory since 2008, one of the main activities in which BRAC is involved at the County level is the Small Enterprise Program (SEP) a microfinance program. The main target groups for this program are women, farmers, small entrepreneurs and PwD. The SEP started without an external support as it was auto-financed through interests generated from members' loans (6 months 15%; 9 months 22.5%, 1 year 30%). For this reason, at the beginning it was very hard to self-sustain especially because people needed to be educated on the microcredit system. The problem rose since people considered loans as grants. BRAC solved this issue by providing services of orientation and training to beneficiaries. BRAC staff encountered also another type of issues: implementing the Bangladeshi model in Liberia was not easy as expected and some policy adjustments were needed. In 2015 BRAC carried out as well the (MSME) Million Small Micro Enterprise program in partnership with the government who financed it. This program was addressed to recover those businesses affected during Ebola time.

4. Mankuryee Credit Union

Manakaryee Credit Union is a kind of mutual society that engages in financial services and lending to members seeking micro-credit incentive to undertake business venture. The organization is based in Ganta, Nimba County and was established in 1988 with a history of contributing services to Liberian refugees in neighboring Ivory Coast during the civil war. It is structured as a cooperative and engages in lending micro credit to members for business development and expansion. Its target beneficiaries are entrepreneurs and business people who hold membership to the group. The Union is funded through shareholding (through members shareholding) contribution. Training and funding were identified as the two key support services. Training helps members manage funding and any potential headwinds to business growth. These training also promote sustainability for organization benefiting from



our support. The organization offers training services to the disabled as part of meeting the Union's social goal to vulnerable communities.

6. Sanniquellie Rural Bank

It is a formal rural community financial institution (a branch to the Monrovia Headquarter). The Sanniquellie branch was founded in 2015 and since then is engaged in financial services (small and large loans, individual- informal coaching and training for clients). Their target groups are people of the community (women, youth, and disadvantaged people) that have usually limited/absent access to commercial banks. The distinctive factor of this institution from the commercial banks is the target group and the services that they provide which are more structured on the individual. In reason of the Rural Bank target group we have included in the baseline survey.

7. Sanniquellie Marketing Association

The Sanniquellie Marketing Association it's a mutual society organization, County branch of the Central Marketing Association based in Monrovia, it was established in 1952. Their main activity is producing and selling goods, it delivers also financial services for members. The members are 15 all formally employed: 2 men with disability, 4 men and 9 women. In the association work as well, volunteers (5 women and 3 men). Volunteers work consists in services to the association, as commodity supervision of the different market sections. At the moment of their creation they funded themselves through personal savings. They have received training and small initial funds from UNDP.

8. Ministry of Youth and Sports (Sanniquellie, Nimba)

The Ministry of Youth and Sports it is a governmental institution founded in 1972 which focuses its activities on youth. Their main activity consists of training on: soft and hard skill development, leadership, agriculture and peace building. The target groups are youth living in the locality. Within their activities we can encounter market studies as well for the support of young entrepreneurs. They do not have a focus on social business or PwD but are transversally operating in both sectors. They collaborate with different international organizations as Mercy Corps, Unicef, UNDP.

9. Liberia International Christian College Agriculture Center Research (LICC)

It is an agriculture training center that runs a skills development and business training program in Ganta, Nimba County. The center train youth and women in the production and sale of chocolate and ginger. The goal is to create market and build trainees income capacity. LICC motivation is the potential of agriculture to create employment and self-employment for many people. The group lists training and funding as the two most important support required to build sustainable income generating activities. Initial challenges included product packaging, product marketing and procuring production materials. They continue to face constraints around electricity supply and limited trainers. LICC expectation is for its businesses to obtain funding and for students to become successful entrepreneurs.



MONROVIA

1. SPARK-Liberia

SPARK main activities include helping to develop start-up initiatives through training. SPARK's programs help accelerate access to finance and employment creation. SPARK focuses engagement with high potential enterprises driven by the passion they generate jobs. SPARK activities are finance through investment fund and a revolving loan program from the Dutch Government. SPARK also reaches out to financial institutions and explores innovative means to entrepreneurial financing. The organization selects training as the most important contribution required for entrepreneurial success as it is the back bone of business growth and transformation. Access to finance ranked second because it moves business idea from paper to the ground and lastly, skills keeps business going irrespective of highs and lows. SPARK points out that inadequate access to finance, mismanagement, and challenges around payroll and personnel management continue to serve as the most prevalent constraints to Small- Medium Enterprise growth in Liberia. This is in addition to structural challenges around road infrastructure, electricity and low internet penetration. Here is a list of advice for successful business growth—legalize enterprise through business registration, research market and determine the level of competition, acquire logistics, analyse product supply chain, identify the margin of success and prevent deep debt holes.

2. Business Start Up Center (BSC)

BSC it is a non-profit company active in Monrovia since 2009 and born inside the University of Monrovia. They have other branches in Bong, Nimba and Lofa Counties. BSC main activities are capacity building and more specifically: training and coaching on business practices and development with a focus on agribusiness. Their target group is the general entrepreneurial public (young and old entrepreneurs and companies) The kinds of supports provided are mostly training, coaching and mentoring. They are financed by International donors, NGOs and government and they have strong linkages with these institutions. One of the most impactful supports provided was the development and creation of networking opportunities in the field of agribusiness (currently they run a project called Agribusiness Investment Network - AIN). Besides training and coaching activities another main activity is represented by information sharing and advocacy with CSOs, local authorities and companies. In 2016 BSC took part to the Micro and Small and Medium Enterprises Conference an annual meeting (held since 2013) that saw the participation of several national and international realities as World Bank, Liberia Building Markets, Spark Hub Liberia, USAID, Government of Japan, Government of Sweden, and several national and international private sectors. The conference is remarkable since issues as inclusive business, role of informal sector, employment for vulnerable people and women were addressed, furthermore thanks to the activities of lobby and advocacy that the Conference did in the years before, the Small Business Empowerment Act was passed. The Act targets



25% public procurement opportunities for SMEs with 5% targeted for women-owned businesses, and it facilitates private sector investments in many MSMEs.

3. BRAC Head Office

BRAC it's an international NGO operating in Liberia since 2008. Their main domains are: livelihood development through agriculture, Public health programs, Financing and Microcredit, and Education. Activities focus on training, coaching, funds, access to market and finance and network opportunities direct mostly to farmers. They have different sources of financing from international donors. PWD are not a specific focus but they are considered in their programs (disabled farmers). They have several connections and collaborations on the territory also with the private sector.

4. Passion Link Liberia

Passion Link is a new born entity which main objective is to support non-profit organizations and young entrepreneurs in transforming and/or developing their activities towards social enterprises/entrepreneurs. It was created in 2015 and has already developed another branch in Lofa County. Target groups are mostly young entrepreneurs with lack of means. They provide support through training, coaching, access to market, networking possibilities, and in the use of IT for accessing finance and donors. Funding is mostly self-financed and they are facing some difficulties in guarantee a sustainability, which is why they are planning to collaborate with the enterprises they train in order to get a market share and be sustainable. Their target sector is mostly agriculture sector.



Annex 3: Social Objective Description

In order to provide an automatic answer to the reader who wants to understand the social objective of Social Economy organisations in Liberia, we have created a table summarizing each organization's social economy objective. We could not provide too much aggregation since the typologies of organisation are various and in most of cases, they are not formalized.



Legal Status	Organisation name	County	Social Objective Description
Informal Enterprise	L&D	Bong	I represent a point of reference for the community, I have pushed for the construction of a charging boog in the area, my help is just in terms of advocacy and not of direct financial help
Self Help Group	SHG of the Leprosys Colony Charity (women self-group)	Bong	Financial access to vulnerable groups who cannot access commercial banks
	God's Will Savings Club		Improve living standard for vulnerable members, provide financial services for marginalized groups
	Klekama Women		Financial access to vulnerable groups who cannot access commercial banks
	Welekerma Women		Promote and create income generating activities for vulnerable groups
	Nelama		Promote and create income generating activities for vulnerable groups
	Kpaymbo savings club		Promote and create income generating activities for vulnerable groups
	New Life Generation		Promote and create income generating activities for vulnerable groups
	Love women		Promote and create income generating activities for vulnerable groups
	Helping hand		Promote and create income generating activities for vulnerable groups
	Klekama woman		Promote and create income generating activities for vulnerable groups
	SKT Self Help Group	Promote and create income generating activities for vulnerable groups	
	Suakoko Rural Women Association	Grand Gedeh	Financial access to vulnerable groups who cannot access commercial banks
	Kileeker Women		Promote and create income generating activities for vulnerable groups
	Walking In Hands Farmers Association		Promote and create income generating activities for vulnerable groups
	Society for Poverty Reduction		Promote and create income generating activities for vulnerable groups
	Krahville self help Group (SHG)		Promote and create income generating activities for vulnerable groups
	God is Great Credit Union		Promote and create income generating activities for vulnerable groups
	Gorbo Community Saving Club		Promote and create income generating activities for vulnerable groups
	Grand Gedeh county Disabled Association		Assist members, advocate and lobby
	Women of the same mind		
	United Women Savings club		Promote and create income generating activities for vulnerable groups
	Orphan Vision Aid-Liberia (OVAL)		Promote and create income generating activities for vulnerable groups
	Wuo' Town Self Help Group		Promote and create income generating activities for vulnerable groups
	Doeialah Women Association		Improve livelihood for women
Kpain Self help group	Assist members, advocate and lobby		
Women Self Empowerment	Nimba	Financial access to vulnerable groups who cannot access commercial banks	
Life is good disabled organisation		Promote and create income generating activities for vulnerable groups	
Deie keayedopea women group		Improve livelihood for women	
Kwakesh Rural Women		Improve livelihood for women	
Korlakeh women organization			
NGO	Initiative for Peace and Development	Grand Gedeh	Our animal house boundary program provides alternative sources of livelihood for communities heavily reliant on forest hunting. The goal is to prevent forest hunting and promote environmental sustainability
	Farm Life Africa		Sensitizing communities dwellers from shifting cultivation and the use of chemical
	Greater love foundation		To contribute to the process of enabling communities to access their basic human needs and promote self-reliance
	City Management Concern (CMC)		Raising vulnerable household income
	Foundation for Community Initiative		Prevent Sexual and Gender Based Violence (SGBV) and produce economic livelihood for vulnerable women
	Ganta Women Development Association	Nimba	Support vulnerable people, members in need of improved livelihood, widow, self supported women
Mutual Society	Gbarnga Marketing Association	Bong	The association provides training to the members on business practices so that helps people in disadvantaged conditions
	Bong County Women Organisation		Improve lives of single women, support them in their work of mothers and provide training to fight illiteracy
	Ganta Marketing Association	Nimba	Supporting traders (especially women) in selling their goods on the local market . Assist and train men and women with disabilities
	Sannique Marketing Association		Be a source of revenue and saving for youth and single women
Unincorporated Associati	Grand Gedeh Marketing Association	Grand Gedeh	To assist organize marketers in Grand Gedeh county
Cooperative	Mahen Multipurpose Agricultural Cooperative	Bong	Services for the community
	Gordia		Education, learning and schooling
	Rural women Rights		Support services for women, girls and children
	Meinpeah Mah Rural Women for Development Multipurpose Cooperative Society	Nimba	Our activities are improving the lives of the members of the cooperative, by ensuring a source of revenue which is managed by women households. Furthermore we are producing a sustainable source of energy through the use of solar panels and we employ PwD.
Firm	Liberia Internationa Christian College/ Agriculture Research Center	Nimba	Build up individual financial capacity
Profitable Company	Lil Wash Inc.	Nimba	It is a business venture entirely self-financed and independent of donor funding developed during its initial phase thanks to the Boss UNDP programme.
DPO	Nimab Disabled Community	Nimba	Provide health care oportunities, education, training, microcredit for vulnerable groups



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