



Livelihood Resilience and Escaping Poverty in Liberia

Assessing adversities and opportunities for livelihood security

July 2021



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Acronyms and abbreviations

CPP	Collaborating Political Parties
ALMP	Active Labour Market Policies
CDC	Coalition for Democratic Change
CWIQ	Core Welfare Indicators Questionnaire survey
DHS	Demographic and Health Survey
LS	Livelihood Security
LSMS	Living Standards Measurement Study
OECD	Organisation for Economic Co-operation and Development
PAPD	Pro-Poor Agenda for Prosperity and Development
PBO	Liberia Peacebuilding Office
SCORE	Social Cohesion and Reconciliation Index
SDGs	Sustainable Development Goals
SPL	Subjective Poverty Line
SeeD	Centre for Sustainable Peace and Democratic Development
TRC	Truth and Reconciliation Commission of Liberia
UNDP	United Nations Development Programme
UNMIL	United Nations Mission in Liberia

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Executive Summary

In 2016 the Liberia Peacebuilding Office (PBO), the United Nations Mission in Liberia (UNMIL) and the United Nations Development (UNDP) initiated the first Social Cohesion and Reconciliation Index (SCORE) project in Liberia. This was the first time that SCORE had been deployed on the African continent. The goal was to assess Liberia's state of social cohesion in the context of the two historic transitions which took place between 2017 and 2018: the first democratic transfer of power in 70 years and the departure of the UN peacekeeping force, which had guaranteed the country's stability for the previous decade.

The first SCORE index (2016-2017) was used to measure social cohesion and resilience capacities in local communities to prevent conflict. The project provided predictive assessments of strategic peacebuilding interventions that held the greatest potential for sustaining peace at a time of declining peace and development resources. These results were used to guide the design of the Government's Pro-Poor Agenda for Prosperity and Development (PAPD), which was published in 2018. Multiple SCORE metrics were used as monitoring indicators to track progress towards achieving specific high-level targets identified in the PAPD.

The second SCORE project (2017-2018) coincided with UNMIL's departure. Support from the UN system and the Embassy of Ireland helped to convert SCORE findings into evidence-based publications which were disseminated to government policymakers, the donor community and Liberian civil society. These three reports are entitled a) ***Enhancing Good Governance***, b) ***Addressing Violent Tendencies*** and c) ***Fostering Constructive Citizenship***¹, and their publication sought to add value to the national debate on reconciliation and peace consolidation. This phase of SCORE Liberia paid special attention to domesticating two key sustainable development goals (SDGs) for Gender Equality (SDG 5) and Peace, Justice and Strong Institutions (SDG 16).

The third SCORE Liberia project (2020-2021) provides an opportunity to assess progress in Liberia since the closure of UNMIL on 30 March 2018. The three reports in the 2021 series will explore a) progress towards sustaining peace, b) livelihood resilience and c) women and the peace dividend. They build on the work and knowledge accrued through previous SCORE projects, and together provide policy makers with evidence-based insights which can optimize efforts to accelerate progress towards achieving key targets in the PAPD.

This report looks at livelihood resilience and strategies for escaping poverty.

¹ <https://www.scoreforpeace.org/en/liberia/publications>

Key findings

Agenda 2030 stated the relation between peace and development. The two dimensions are interdependently linked. The peace development nexus supports the idea that peaceful, democratic and well-governed societies are believed to promote levels of growth, employment and prosperity. Supporting peace and social cohesion relies on accountable governance and stable institutions, on meeting immediate needs and on addressing the structural roots of vulnerability.

In this survey, livelihood security (LS) aims to measure the ability of a household to ensure basic needs. The average livelihood security score for the country is 4.0 which illustrates a general economic insecurity. According to the scale construction of the questionnaire, a score of 4.0 means that the majority of people do not really have a dependable income, that they cannot really afford enough food to their household and that they are hardly able to buy clothes. Most of the population is in a situation of severe insecurity (55 percent on average) and almost one respondent out of three is in a critical position (29 percent). Overall, almost 85 percent of the population belong to the two lowest categories meaning that more than 8 individuals out of 10 struggle to provide food to their household.

A resilience analysis has been implemented in order to identify the adversities which threaten livelihood security and to appreciate the capacities which help people to cope with those adversities.

Four essential adversities emerged from the analysis: obstacles to success, lack of personal security, lack of investment environment and intergroup tensions. Each of these phenomenon threatens substantially the livelihood security of people. The more people are exposed to those impediments the more their livelihood security is affected. To put it in a nutshell, it appears that livelihood security is mainly disrupted by structural threats. Personal insecurity is the strongest stressor threatening vulnerable livelihoods. This suggests that economic security and physical security are entangled. When people do not feel safe in their daily life, they struggle to maintain a secure livelihood. "Security for all" is a key condition for the development of poverty reduction policies. These should promote investment in specific sectors such as agriculture. Indeed, the lack of investment operates as a significant stressor for livelihood security, especially in rural areas. It undermines the development of job opportunities and therefore limits the ability of vulnerable households to secure their income.

² UN, (2015), Transforming Our World: The 2030 Agenda for Sustainable Development.
Available online: https://www.un.org/ga/search/view_doc.asp?symbol=A/RES/70/1&Lang=E

Five essential resilient drivers have been identified. These factors tend to mitigate the negative impact of the adversities. Health security is the main guarantee for vulnerable households. People who have access to WASH facilities and to electricity are the ones who can cope better in the face of adversities. This result suggests once again that human security is multidimensional: to be secure economically, households need to have personal security and health security. On the individual level, factors such as savings mentality, numeracy and proactive job-seeking behaviour characterise the individuals who cope better with the adversities.

Policy implications

1. Design intervention for savings mentality.

Savings mentality is a crucial driver for vulnerable people. The results show that the more socioeconomically vulnerable people are, the less they have a savings mentality. This tendency is worrying because the lack of a saving mindset is notably connected to people who show a weak level of livelihood security. Developing tools to promote a savings mentality would enhance the financial mindset of the vulnerable population and increase their financial resilience to unexpected events. Moreover, statistically, a savings mentality is correlated with other indicators which tend to illustrate a secure way of life: health security, job-seeking behaviour, economic, food security. Designing programmes and tools to enable auto-saving behaviour would be an opportunity to reinforce the resilience of vulnerable people.

2. Enhance financial mindset with numeracy empowerment.

Intervention on savings mentality habits should be combined with numeracy training. The analysis showed that people with numeracy skills cope better with adversities. Numeracy interventions could be designed in order to support people with a low level of livelihood security. This kind of programme should especially be developed for socioeconomically vulnerable populations who have a low level of savings mentality and a weak level of numeracy. Specific capacity-building training could be implemented in specific communities. These interventions could match math skills development with financial mindset enhancement practices.

3. Sustain the Peace Development Nexus by ensuring personal and health security.

Personal security is integral to other dimensions of human security listed by the Human Development Report such as economic security, food security, health security, community security and political security (which is integrated in the indicator "personal safety"). Personal security is a nod to the human security nexus. It constitutes the point of reference because it

allows the development of the other dimensions of human security. Logically, when personal security and health security are deficient the entire network is teetering; one of its consequences is the inability of vulnerable people to secure their livelihood. Indeed, the analysis showed that the lack of personal security and the lack of access to health services are crucial threats to the livelihood of people and it should be set as a priority for state authorities. Health security and personal security form the conditions *sine qua non* for the implementation of development policies and indicate a suitable pathway to reach poverty reduction goals.

4. Sustaining the Peace Development Nexus by encouraging local and agricultural-targeted investments to provide job opportunities for young people.

Agriculture is one of the strategic objectives of the PAPD. This sector should be particularly promoted in a pandemic era. The pandemic particularly disrupted agricultural livelihoods and led to employment losses and insufficient profits. It threatens the livelihood security of rural people especially in areas suffering from a lack of agricultural investment. Agricultural policies and sectoral investments should consider three dimensions:

- a. Adapting policies and adjusting pandemic measures according to the immediate needs of rural populations.
- b. Investing in sustainable agriculture and empowering farming practices.
- c. Addressing youth unemployment by making use of the “youth dividend” by creating jobs in agriculture.

5. Make the job market more transparent to improve proactive job-seeking behavior.

The Job-seeking Behaviour indicator reported quite low scores over the country and across all age categories. On average, 4 respondents out of 10 do not feel confident in identifying a job opportunity. In order to connect people with jobs, the OECD encourages the development of active labour market policies. The implementation of active policies relies on three key elements: enhancing motivation and incentives to seek employment, improving job readiness and help in finding suitable employment and expanding employment opportunities. The development of these activities should be ensured by an effective and accountable network of institutions and policies. Some capacity-building programs could be developed in order to restore confidence and inform jobseekers about job-seeking processes. By doing so, people would be encouraged to adopt proactive behaviour on the job market and therefore be able to secure their livelihood.

Section A: PAPD II – a general decrease in the economic indicators

The Final Report of the Truth and Reconciliation Commission of Liberia (TRC) pointed out that poverty was one of the major roots causes of the Liberian civil war. The episodes of unrest and conflicts do not emerge from differences between tribes, religion or political ideology but rely mainly on inequalities, bad governance and corruption³. The greatest impact of UNMIL was the restoration of security and peace. Security is an essential condition for development because it stabilises the legal economy and provides incentives for productive investments⁴. From this perspective, the action of UNMIL, beyond the restoration of security, generated a stimulus to the local economy and brought income and employment opportunities⁵. Nevertheless, bringing back basic security as the first milestone to stimulate local economy, it is not enough to settle a sustainable economic growth path. Significant higher economic growth situations have been identified in the presence of peacekeeping missions. However, declines of local economies are also visible when missions end⁶. The vulnerability of several systemic elements in 2021 demonstrates that Liberia is still a fragile country with many dynamics in place which led to socioeconomic and political upheaval in the past: exclusion from the economic mainstream, high levels of poverty with extreme insecure livelihoods, high youth unemployment, limited access to education.

The Pro-Poor Agenda for Prosperity and Development (PAPD), which aims to design the strategies for poverty reduction and development, underpins two essential dynamics: Liberia is rich in human and natural resources but is deprived of development due to the inability of the country's human capital to convert natural resources into wealth. Despite its natural resources endowment (which include iron ore, diamonds, gold, fertile soil, fishery and forestry), Liberia is amongst the world's poorest countries. According to the World Bank, in 2016, more than 2.2 million Liberians were unable to meet their basic food needs, of which almost 1.5 million (68 percent) resided in rural areas, 1.6 million were below the food poverty line, and 670,000 lived in extreme poverty⁷. The effects of the Covid pandemic worsened the situation of vulnerable

³ Thompson, S. W., African Solutions For African Problems?: National And International Responsibility For Conflict Resolution, Delivered at Wilton Park Conference in Sussex, United Kingdom, July 26, 2004

⁴ Carnahan, M. (2007) Evaluation of the economic effects of UN peacekeeping missions: Economic Development through Peacekeeping? Crawford School of Economics and Government – Australian National University

⁵ S.W. Thompson, Assessing the economic impact of the drawn-down of UNMIL on the Liberian economy, Agency for Economic Development & Empowerment

⁶ Beber B., Gilligan M., Guardado J., Karim S., (2019), "The Promise and Peril of Peacekeeping Economies", International Studies Quarterly

⁷ <https://www.worldbank.org/en/country/liberia/overview#1>

households particularly in the agricultural sector, in which farmers reported severe difficulties related to access to the market, costs of transportation, lower demand⁸.

The national economy is highly dependent on the extractive sector and has little or no control over international prices. This situation makes the country particularly vulnerable to external shocks. The National Reconciliation Plan⁹ emphasized the necessity to diversify the economy, to sustain investment in agriculture and to modify the mineral, agricultural and forestry concessions agreements in order to stimulate efficient reinvestments and increase job opportunities. Nevertheless, the limited fiscal space continues to hold back the public investment capacity and prevents the country from developing key sectors such as agriculture, infrastructure, education, and health¹⁰.

The Second Pillar of the PAPD targets economic stability, job creation and inclusion. According to the document, infrastructure should be improved and a business-friendly environment should be stimulated in order to trigger productive investments and better-quality jobs which are the essential conditions for peaceful and sustainable growth. Agenda 2030 stated the relation between peace and development: **"There can be no sustainable development without peace and no peace without sustainable development"**¹¹. The two dimensions are interdependent. The peace development nexus supports the idea that peaceful, democratic and well-governed societies are believed to promote levels of growth, employment and prosperity. Supporting peace and social cohesion relies on accountable governance and stable institutions, on meeting immediate needs and on addressing the structural roots of vulnerability. Both dimensions of human security – "freedom from fear" and "freedom from want" – should be granted by a society which aims to achieve sustainable peace.

Figure 1 below shows a clear decline in the economic indicators related to Pillar II of the PAPD. Socioeconomic Progress describes the way people perceived the evolution of their ability to earn a living (1) and the evolution of the quality of basic services such as education (2) and health services (3). The ability of individuals to get an income is the one which worsened the most: **62 percent of the respondents consider that their ability to earn a living was better two years ago**. The decrease in the investment environment is also significant. The deterioration of this

⁸ 2021. Liberia | Agricultural livelihoods and food security in the context of COVID-19: Monitoring Report – January 2021. Rome. <https://doi.org/10.4060/cb3618en>

⁹ National Peace and Reconciliation Conference, (December 2020), "Enhancing local voices for consolidation of peace in Liberia"

¹⁰ World Bank, (2021), "Macro-Poverty Outlook, Sub-Saharan Africa, Country-by-country Analysis and Projections for the Developing World"

¹¹ UN, (2015), Transforming Our World: The 2030 Agenda for Sustainable Development. Available online: https://www.un.org/ga/search/view_doc.asp?symbol=A/RES/70/1&Lang=E

dimension is particularly worrying because the model shows that investment environment is a strong adversity which threatens livelihood security¹². Economic/Food/Health security declines as well in 2020. The results of this survey show that one respondent out of two considers that they are not able to provide enough food for the members of their household.

The decrease in the PAPD indicators is unequally distributed within the country. First, the diagram below shows that the tendencies between Socioeconomic Progress and Investment Environment are somehow related: the trends for both indicators follow a similar and parallel path. In other words, the individual socioeconomic situation varies synchronously with the investment configuration of the county. For example, the counties of Grand Gedeh, Maryland and River Gee show the highest scores for these two indicators. On the other hand, Bomi, Grand Cape Mount and Gbarpolu counties tend to have low scores for Socioeconomic Progress and Investment Environment. The Progress towards Peace indicator follows the same-trend as the two economic indicators (in blue and red).

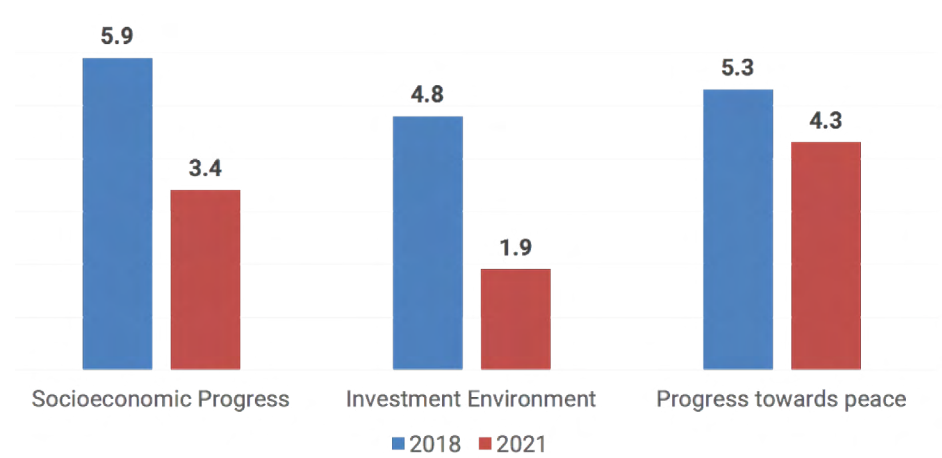


Figure 1: Economic indicators related to the PAPD

The respondents who feel that the economic situation has improved tend to think that the country is on the right way towards peace. The peace development trajectory is highly related to the improvement of the economic situation. This figure illustrates the necessity of strengthening the peace development nexus: development programs and peacebuilding are not sequential; they need to be promoted at the same time.

¹² This indicator will be analysed further below (section C).

The scores for the indicator Progress towards Peace are the lowest in Grand Bassa, Grand Cape Mount and Gbarpolu. It is also in these last two counties that the level of socioeconomic progress is the lowest. Furthermore, Grand Cape Mount reports the lowest score for investment environment. Supporting sustainable peace requires a coherent approach which should

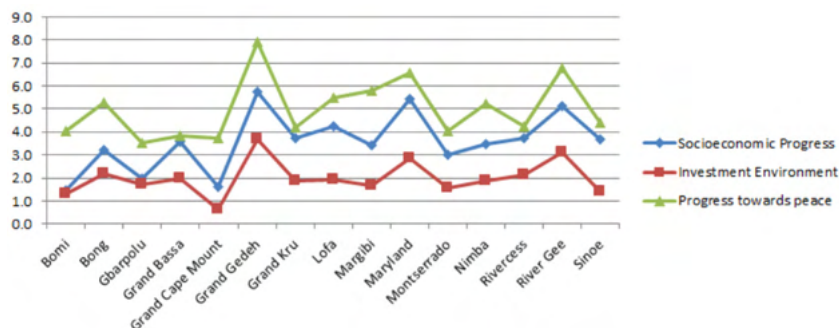


Figure 2: Economic indicators by county in 2021

address immediate needs and ensure long-term investment opportunities. Structural causes of vulnerability – such as poverty and inequality – jeopardise sustainable peace; they prevent people from coping with stresses and shocks. On the other hand, the counties with the highest progress towards peace scores are also among the ones which report better scores for the economic indicators¹³. This dynamic reinforces the consistency of the peace development nexus. Peace should tackle the root causes (positive peace) rather than being framed only in terms of security (negative peace). Addressing the basic needs and ensuring employment and investment opportunities frame the path towards peace.

The third economic indicator related to Pillar II confirms the relationship between economic opportunities and peacebuilding. It is in general the counties with low scores of Economic, Food and Health Security which report low scores for Progress towards Peace. We can point out here significant disparities between the counties. Overall, the highest score – reported in Rivercess

¹³ The counties of Grand Gedeh, Maryland and River Gee show a high level of socioeconomic progress. Further analyses have been made in order to understand the situation of these 3 counties. It has been found that a political bias could somehow explain the high scores reported. Indeed, in these counties most of the respondents are supporting the ruling party – Coalition for Democratic Change (CDC). They seem to be more optimistic regarding the governance and tend to be more trustful of institutions than supporters of other political parties. The analysis suggests that the party support has likely influenced the scores of the progress indicators. In other words, the supporters of the CDC tend to consider that the situation is better now than two years ago. There is a prevalence of CDC supporters in these three counties (around 70 percent), therefore the scores related to the progress indicators are higher (more details can be found in the report SUSTAINING PEACE IN LIBERIA. Assessing opportunities and threats three years after UNMIL's departure, SeeD, July 2021).

(5.5) – shows a worrying situation for the country: a score around 5 means that a majority of respondents are “to some extent” able to provide food for their household, have “to some extent” access to health services and have “to some extent” a dependable income. In other words, the scores below describe a situation of livelihood vulnerability. Most of the people are not secure and experience multidimensional poverty¹⁴.

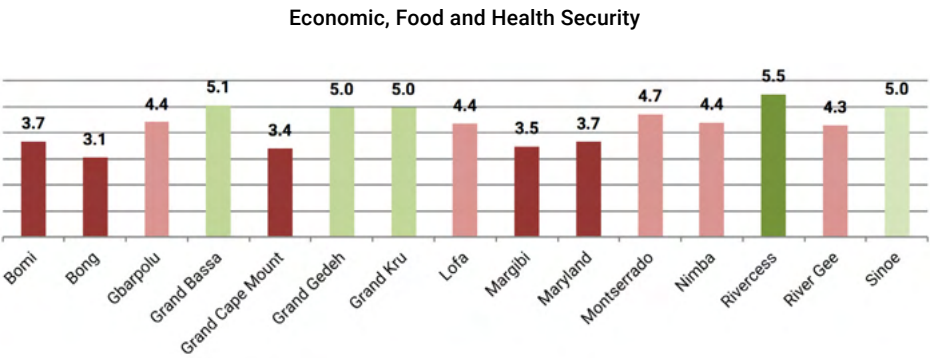


Figure 3: Scores for Economic, Food and Health Security by county in 2021

¹⁴ The multidimensional poverty approach will be developed in the following section. Health Security appears as a strong resilient factor for livelihood security. It will be developed in Section D.

Section B: What Is livelihood security?

How is livelihood security measured?

The three dimensions of health, education and living standards are all covered by 10 indicators. These dimensions were already considered by the Human Development Index which intended to identify poverty beyond the economic situation. Nevertheless, academic research has pointed out that measuring poverty should also require taking into consideration other important dimensions of life such as political freedom, mental wellbeing, work conditions¹⁶. In this regard, many indices and tools for practitioners have been developed in order to assess the vulnerability of households. For example, the Living Standards Measurement Study (LSMS) from the World Bank considers several key socioeconomic indicators such as food expenditures, savings and credit, household composition¹⁷. The Demographic and Health Survey (DHS) developed by USAID is designed to explore more deeply the health dimension by covering indicators such as fertility, family planning, early childhood mortality¹⁸. The Core Welfare Indicators Questionnaire survey (CWIQ) developed by the World Bank also aims to gather information related to poverty through key indicators such as housing conditions, water and sanitation, education, health care access, income and assets¹⁹. Empowerment and agency, informal employment, dignity and freedom from humiliation could also be considered as poverty-related phenomena which are rarely integrated into the assessment of poverty levels²⁰.

In this survey, the livelihood security (LS) aims to measure the ability of a household to ensure basic needs. The indicator is built upon four dimensions articulating the purchasing power of the household, the reliability of its income, the quantity of food and the quality of food the members of the household can afford. In this respect, the LS relies on a food security dimension (e.g. Is there enough food in the household? Is the quality good enough?), it takes into account the stability of the income (e.g. Is the basic income dependable?) and eventually measures the living standards of the household (i.e. the ability to afford food, clothes, households' items).

¹⁵ OPHI (2018). Global Multidimensional Poverty Index 2018: The Most Detailed Picture to Date of the World's Poorest People. Oxford Poverty and Human Development Initiative, University of Oxford.

¹⁶ Ranis, G., Stewart, F. and Samman, E. 2006. 'Human Development: Beyond the Human Development Index', *Journal of Human Development*, 7 (3): 323-58

¹⁷ <https://www.worldbank.org/en/programs/lms>

¹⁸ <https://dhsprogram.com/>

¹⁹ <http://ghdx.healthdata.org/series/core-welfare-indicators-questionnaire-survey-cwiq>

²⁰ Alkire S., May 2007., "The Missing Dimensions of Poverty Data. An Introduction", OPHI WORKING PAPER NO. 00

What is Livelihood Security?

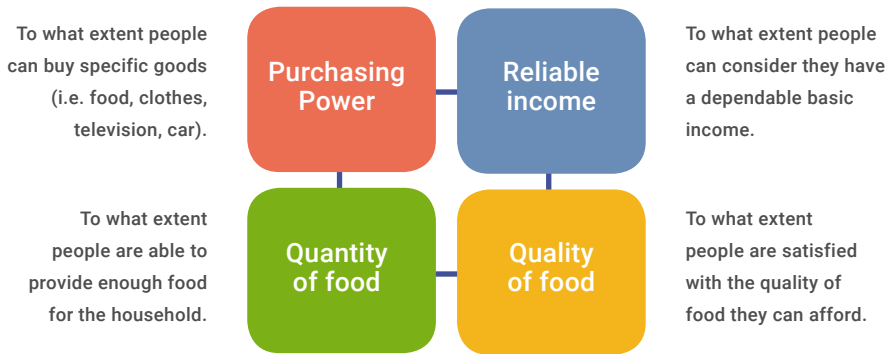


Figure 4: Construction of Livelihood Security

Those dimensions are understood from the individual posture. The design of the questionnaire helps to understand the subjective perception of the individuals. For example, the results do not describe the objective amount of food which is provided, but whether the amount provided is considered enough to feed its members. In this respect, the LS is reflective of approaches to assess a subjective poverty line (SPL). The level of LS is here does not involve an objective poverty threshold calculation. It informs whether, according to its members, the income of the household is enough “to make ends meet” with difficulty or not (Deleeck questions). In this literature, the MINQ question is regularly used - it informs about perceptions of subjective minimum income (i.e. what is the minimal income to make ends meet?). In a similar way, the LS illustrates to what extent individuals consider that their purchasing power, their food consumption and the reliability of their income are sustainable. It gives a subjective overview of the ability of households to reach basic needs and inform us about their level of vulnerability.

Overview of the livelihood security dimensions.

Overall, 70 percent of the respondents do not really have a dependable basic income. In four counties (Bong, Grand Cape Mount, Maryland, River Gee), more than four respondents out of five cannot rely on their basic income in their daily life.

Do you feel that you have a dependable basic income?

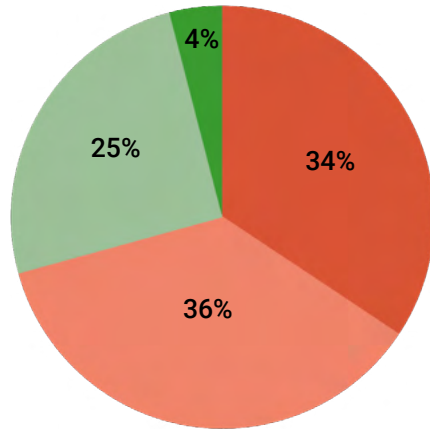


Figure 5: Reliability of the income

Overall, one respondent out of two cannot really provide food for their household and is not satisfied with the quality of the food. In Bong and in Grand Cape Mount, there are respectively 70 percent and 65 percent of the people who are in a situation of food insecurity.

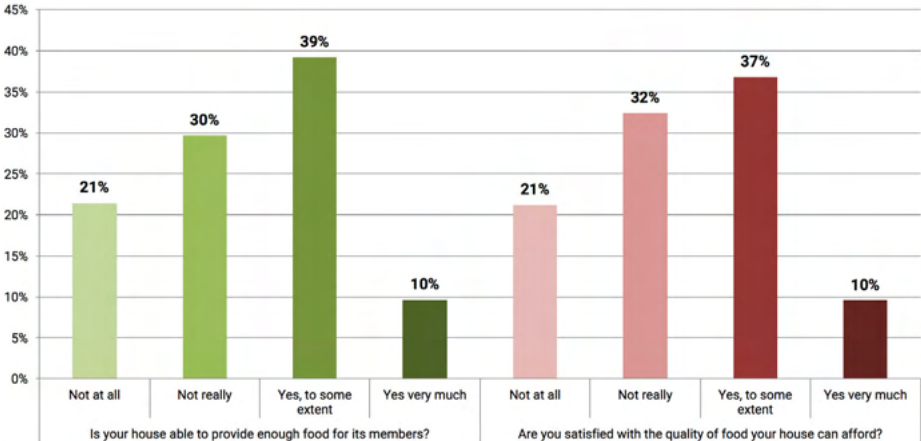


Figure 6: Food Provision

Figure 7 aims to show the different levels of purchasing power of the respondents. Five scales are identified. 78 percent of the respondents consider they do not always have enough money to buy clothes. Consequently, 20 percent of the population can afford clothes and food but only 3 three percent would be able to buy relatively expensive goods such as a television.

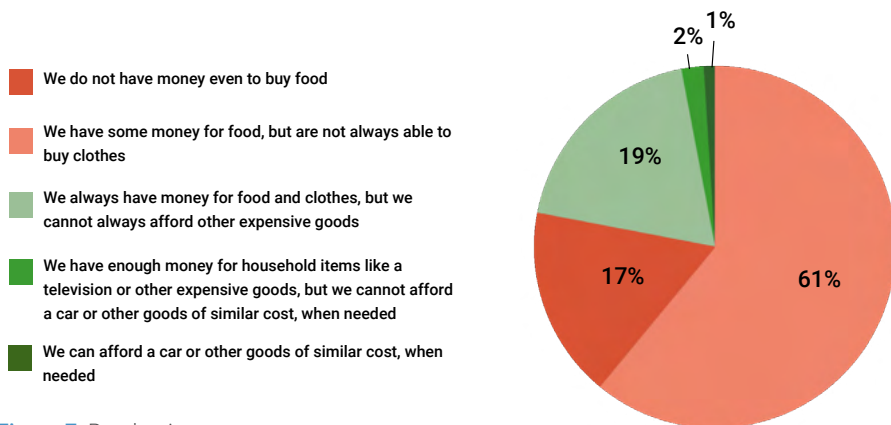


Figure 7: Purchasing power

Results: Livelihood security according to the score index

The following figure gives an indication about the LS scores for each county. Three counties are particularly experiencing low levels of LS: Bong, Maryland and Margibi. The average score for the country is 4.0 which illustrates general economic insecurity. According to the scale construction of the questionnaire, a score of 4.0 means that a majority of people do not really have a dependable income, that they cannot really afford enough food for their household and that they are hardly able to buy clothes. In this respect, the highest score reported (5.4 in Rivercess) should not be interpreted as a “comfortable” result. It implies a higher LS than elsewhere in the country, but it also means that approximately 50 percent of the respondents in this county can to

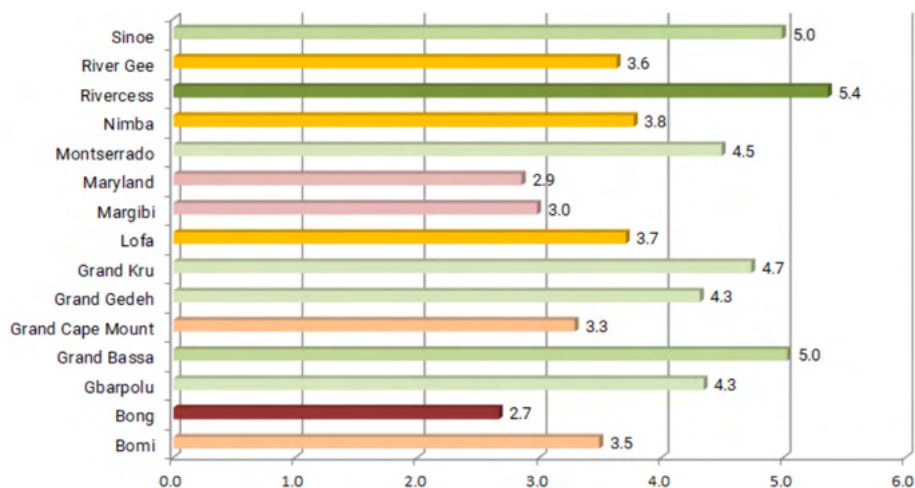


Figure 8: Livelihood Security by county

some extent buy food and can to some extent rely on their income. In other words, the situation in the “green” counties is also worrying because it illustrates insecure livelihoods as well: a secure livelihood is a situation where the individuals are fully capable of buying food for the household members, where they consider they can definitely rely on their income.

The following table classifies the sample into four categories of livelihood security according to the score. A score between 0 to 3 illustrates a household in a critical situation, a score between 3 and 6 describes a severe situation. From 6 to 8, the household is still under some stress and from 8 to 10 the household can be considered secure (e.g. they can fully buy enough good quality food, they can afford expensive items such as a television when needed).

Most of the population is in a situation of severe insecurity (55 percent in average) and almost one respondent out of three is in a critical position (29 percent). Overall, almost 85 percent of the population belong to the two lowest categories, meaning that more than 8 individuals out of 10 struggle to provide food for their household. As seen above, the level of poverty is lower in the counties of Grand Bassa and Rivercess. More than 30 percent of people in both counties are in a stressed situation, whereas the proportion for this category is around 11 percent for the rest of the country. Bong, Margibi and Maryland are the most vulnerable counties: almost every second respondent is in a critical situation. In these three counties more than 50 percent of the population can hardly buy food and most of them do not have a reliable income.

Score of Livelihood Security	0 to 3.0	3.0 to 6.0	6.0 to 8.0	8.0 to 10.0
Category of Livelihood Security	CRITICAL	SEVERE	STRESSED	SECURE
Bomi	39.50%	55.70%	4.40%	0.40%
Bong	50.70%	44.90%	4.00%	0.40%
Gbarpolu	22.60%	63.70%	7.40%	6.30%
Grand Bassa	14.30%	45.80%	35.00%	4.90%
Grand Cape Mount	36.60%	61.40%	2.00%	0.00%
Grand Gedeh	27.20%	53.10%	11.00%	8.70%
Grand Kru	14.60%	64.40%	13.80%	7.30%
Lofa	29.50%	61.70%	6.90%	1.90%
Margibi	50.40%	41.50%	6.40%	1.70%
Maryland	49.80%	42.60%	4.70%	2.80%
Montserrado	21.10%	59.70%	13.00%	6.10%
Nimba	29.10%	59.20%	9.10%	2.60%
Rivercess	17.50%	42.10%	31.50%	8.90%
River Gee	34.00%	53.80%	5.20%	7.00%
Sinoe	10.10%	60.60%	23.50%	5.80%
FULL SAMPLE	29.10%	55.20%	11.60%	4.10%

Figure 9: Categories of Livelihood Security

What is a Resilience Analysis?

The aim of the model was first to identify the adversities which threaten livelihood security and then to appreciate the capacities which help people to cope with those adversities. To do so, the analysis assessed how people who face the same level of adversities cope differently. The essential outcome of the analysis is in that case to identify what characterises those who cope relatively well. In other words, how do some people maintain a certain level of livelihood security despite the existence of adversities?

The following infographics present the results of the statistical analysis. On the left side (in red), we can identify the four essential adversities which threaten livelihood security. Lack of personal security, obstacles to success, lack of investment environment and intergroup tensions tend to make people economically insecure. On the other side (in blue), state capabilities – such as providing health services – and specific individual skills – such as savings mentality or numeracy skills – protect people from falling into poverty. In other words, the blue factors tend to mitigate the effect of the red factors. People who manage to maintain a certain level of livelihood security despite the existence of adversities (such as lack of personal security, obstacles to success) are the ones who own a proper level of health capital (e.g. access to clean water, to medical facilities) for example.

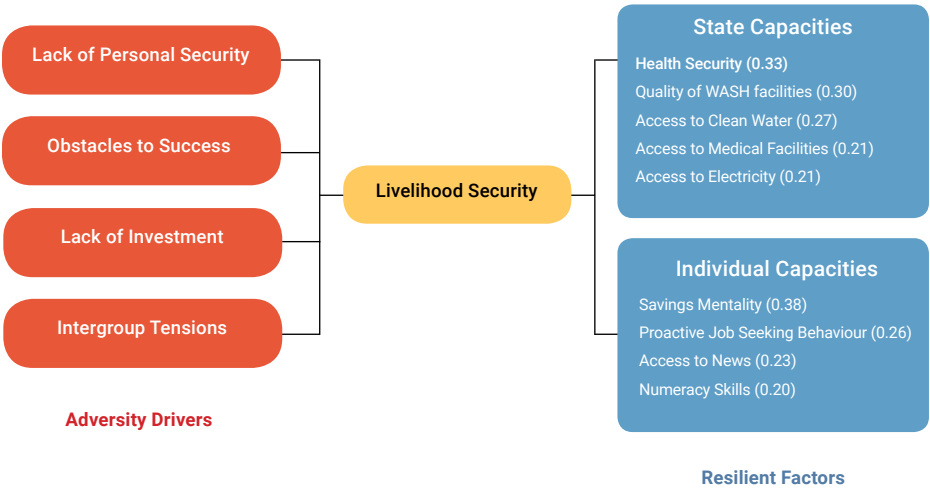


Figure 10: Resilience Analysis of Livelihood Security

Section C: What are the adversities to livelihood security?

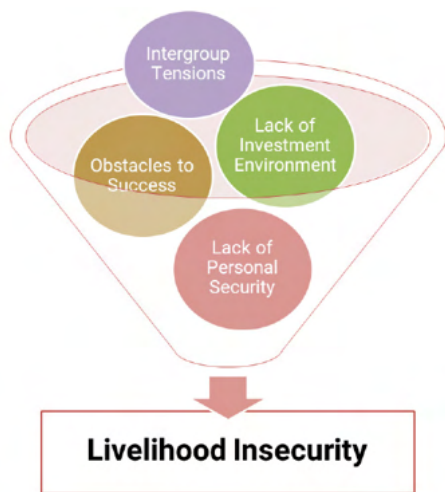


Figure 11: Adversity drivers of Livelihood Security

The analysis identified 4 essential adversities: obstacles to success, lack of personal security, lack of investment environment and intergroup tensions. The livelihood security of the individuals is particularly threatened by these impediments. Liberians experience many other adversities at different levels in different counties and according to the different social categories. Nevertheless, it appears that these four adversities are the most critical obstacles preventing people to achieve a sustainable livelihood for their household. Statistically, the lack

of personal security seems to be the strongest driver of livelihood insecurity (-0.3). Obstacles to success and lack of investment environment are also significantly disrupting the economic security of the household (respectively -0.23 and -0.21). Finally, intergroup tensions also statistically emerged as an adversity of the livelihood security, but with a weaker relationship than the 3 previous drivers (-0.1).

Those drivers illustrate a logical path for development: basic security needs constitute the essential condition for peace development strategies²¹. The main impediment which affects household livelihood is personal insecurity. Once the security needs are fulfilled, the national economy should ensure opportunities through investment strategies and by removing economic obstacles which undermine

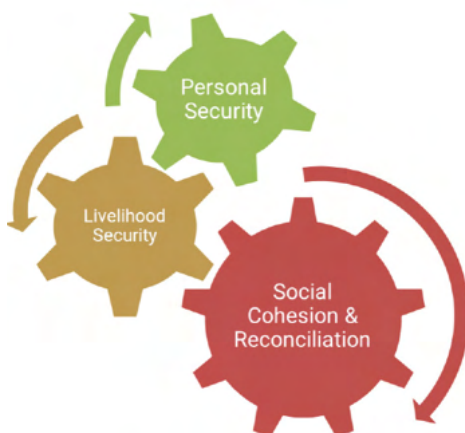


Figure 12: Path for Development

²¹ Carnahan, M. (2007) Evaluation of the economic effects of UN peacekeeping missions: Economic Development through Peacekeeping? Crawford School of Economics and Government – Australian National University

individual potential. Freedom from want and freedom from fear are interlinked. They constitute the two dimensions of human security and the key milestones for sustainable peace²².

Lack of personal security

According to the 1994 Human Development Report, human security covers several dimensions and should ensure “freedom from want” and “freedom from fear”. The indicator “Personal Security” should be seen here as an illustration of “freedom from fear”. It appreciates the level of security perceived by individuals and aims to understand to what extent people feel protected from violence.

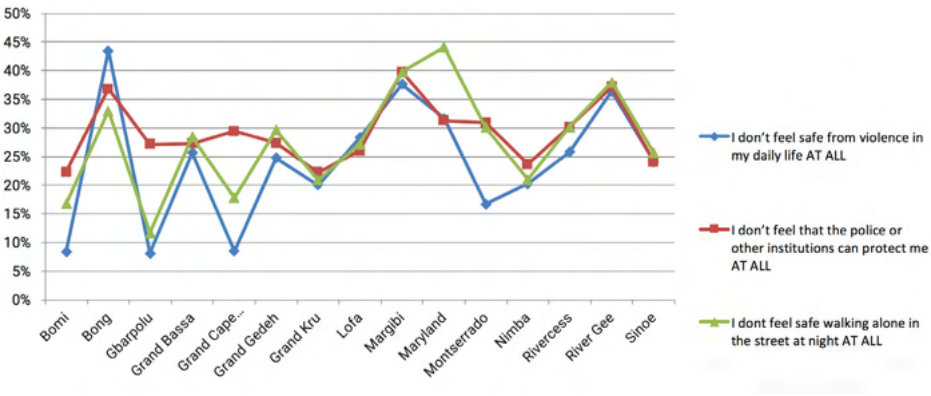


Figure 13: Items for Personal Security (results by county)

The diagram above shows the three items that have been used to measure the level of personal security. A high score for this indicator means that the person is not scared to walk in the streets at night, does not feel particularly threatened by violence in their daily life and tends to consider that the security forces can effectively protect the population. The blue and green curves follow in general the same trend and lead to strong territorial disparities: almost 45 percent of the respondents in Bong do not feel safe from violence whereas only eight percent in the Bomi or Gbarpolu feel the same way. The red curve is more stable across the counties. In other words, the perception of the action of the police is quite homogenous in the country. In some counties, people trust the action of the police a little more than in others, but in general there is a common opinion in the country which is a mistrust of the capacity of the police to protect people (three respondents out of five do not trust the Liberia National Police).

²² Uvin P., (2002), Development and Security: Genealogy and Typology of an Evolving International Policy Area Journal of Peacebuilding & Development, Vol. 1, No. 1, 2002

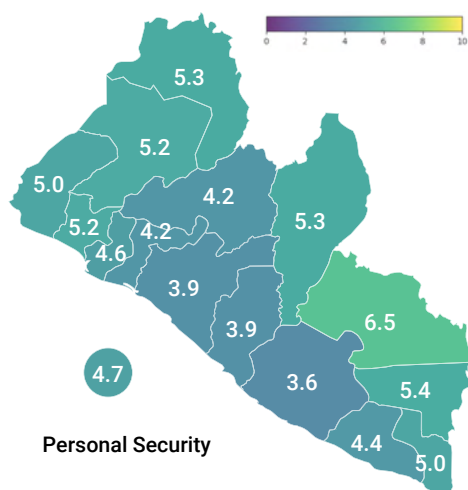


Figure 14: Scores of Personal Security by county.

Overall, the lack of personal security is an important challenge for the country. The average score is below 5 which could be easily interpreted as follows: in general, the majority of people feel insecure. A score of 10 would mean that every respondent in the county feels totally safe from violence and believe that the police would protect him/her. A score of 4.7 for the entire county illustrates a situation where the majority of people fear violence somehow in their daily life and do not believe that the police can secure them. Some counties are particularly vulnerable and experience a dramatic dearth of security. A score of 3.6 in Sinoe is remarkably low.

The lack of security remains a decisive issue and appears as a peace consolidation priority in the National Reconciliation Plan. The inability of the rule of law institutions to ensure a secure environment jeopardises the quality of life of the Liberians. The capability of the governance system to guarantee security for all is a key indicator and a strong signal of the capacity of the country to provide peace dividends.



Figure 15: Indicators correlated with Personal Security

The figure 15 present the dimensions which are strongly correlated with personal security. This indicator is clearly linked with other aspects illustrating the quality of life and the capabilities of governance to ensure a peace dividend. On the individual level, the feeling of being secure from violence is related with health security (see section D) but also with economic and food security. Personal security is also linked with other dimensions which illustrate the opportunities of a peaceful society. A person would feel safer as long as he/she perceives an improvement in intergroup relations, a coexistence and collective civic trust as well as strong social cohesion.

Obstacles to success

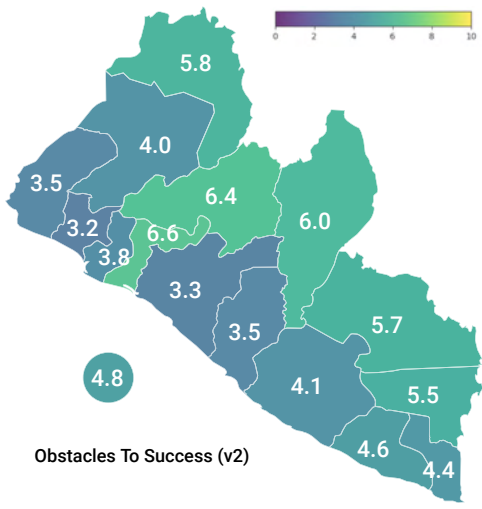


Figure 16: Scores for Obstacles to Success by county

The indicators “obstacles to success” aim to understand what is preventing the respondents from achieving a good quality of life. Many different reasons and conditions can hold people back from fulfilling their potential. The areas of residence, the health condition, the level of education, the level of income, and family duties are among the list of obstacles.

First, the analysis aggregated each of the obstacles and created a score out of the obstacles per county. A high score on the heatmap means that the respondents of the county tend to experience many

obstacles at the same time. It is in Margibi and in Bong counties that the respondents face the most impediments. In Bong, the lack of opportunities, the inefficiency of the government as well as family responsibilities form the main obstacles. The intensity of these impediments is similar in Margibi.

Sociodemographic results

The score is approximately the same according to the gender: women and men experience a comparable level of obstacles in the country. Regarding the age category, it seems that the young generation (18 to 29 years old) is slightly more impeded than the older generations. Respondents from rural areas declare a higher level of obstacles than the others. In addition, some specific ethnic groups tend to face more impediments than others. The highest scores have been identified for the respondents from the Mano and Khran groups (respectively 4.9 and 4.8) whereas people from the Americo-Liberian group and Kru groups are the least exposed to obstacles (respectively 2.0 and 3.1).

The heatmap above reports the sum of the obstacles per county but cannot properly describe the specific local barriers. We can identify the main obstacles perceived per county and point out a general trend: the main obstacles perceived are related to the (in)ability of the government to

settle appropriate conditions for economic success. Indeed, we can observe that the three main obstacles (in the sense that they appear in the top three in most of the counties) are the lack of opportunities, the inefficiency of the government and the lack of jobs.

Correlations between each type of obstacle

Some types of obstacles are correlated which means that people who experience one specific type of obstacle are also experiencing another specific one. In other words, two obstacles statistically correlated describe a situation in which most of the people experience, in general, both of these obstacles at the same time. The analysis showed several strong, obvious correlations between specific types of obstacles. For instance, a strong relation has been identified between “Obstacle related to identity marginalisation” and “Obstacle related to political marginalisation”. Another expected relation of economic obstacles has been established: low economic status and lack of opportunities are often associated and combined. In other words, most of the people who consider that their economic status is an impediment to their personal success consider that the lack of opportunities also plays a role.

Furthermore, a network of obstacles has been identified among the list. These obstacles are strongly correlated and tend to design a nexus of adversities for some people. The infographic below describes this chain of socioeconomic hardships. It seems that people who face health issues are also experiencing a lack of success due to their area of residence, to their violent environment and because of their family responsibilities. The analysis shows a cumulative process of impediments to success which are related to a specific socioeconomic situation. In general, place of living, health situation, violent environment and family duties are associated.

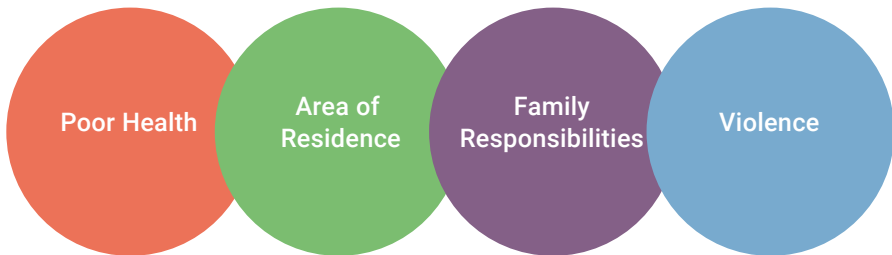


Figure 17: Nexus of socioeconomic obstacles.

Lack of investment environment: sectoral approach

The investment environment is a key dimension of the peace development nexus. The National Reconciliation Plan²⁵ mentioned the necessity to strengthen the investment in various sectors in order to increase the livelihood opportunities for Liberians. The agricultural sector was particularly considered as a high priority as it increases food production and would provide employment opportunities for young people in counties of Monrovia.

The lack of investment environment has been identified as a strong driver threatening livelihood security. This dynamic is especially worrying as the majority of the population perceives a decline in terms of investment in the country. The heatmap below shows extremely low scores. A score of 0.6 has been registered in the county of Grand Cape Mount which means that almost all the respondents from this area considered that the investment has declined in the last two years. Overall an average score of 1.9 for the country illustrates the need for a national economic effort.

In figure 19, the scores describe the evolution of the investment environment in the last two years. In the previous SCORE survey (implemented in 2018), the respondents perceived a higher level of investment in the national economy. Overall a score of - 2.9 illustrates a common opinion: most of the population perceived a downturn. The level of the decrease is extremely high in Bomi (- 6.1).

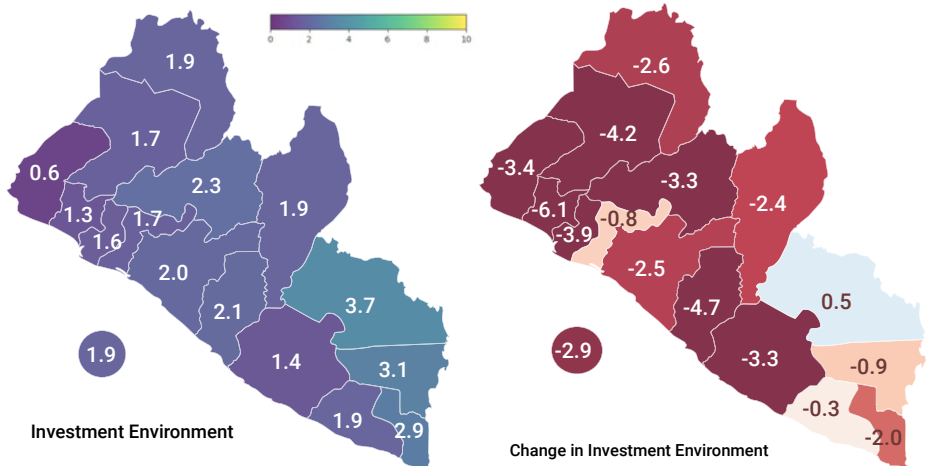


Figure 18: Scores for Investment Environment by county

²⁵ National Peace and Reconciliation Conference, (December 2020), "Enhancing local voices for consolidation of peace in Liberia"

Local investment

The investment environment was measured through three different sectors: local investment, international investment and agricultural investment. The diagram below shows the percentage of respondents who consider that the local investments and businesses decreased in the last two years. In the counties of Grand Cape Mount, Bomi and Sinoe more than four respondents out of five perceived a downturn of local investment. Business environment should be particularly enhanced in these counties. The inhabitants from Grand Cape Mount and Bomi are significantly vulnerable considering their level of livelihood security. Both of those counties reached a livelihood score below the average (3.5 for Bomi and 3.5. for Grand Cape Mount). They are therefore significantly exposed to the threat from this adversity because they simultaneously demonstrate a low level of investment and a low level of economic security.

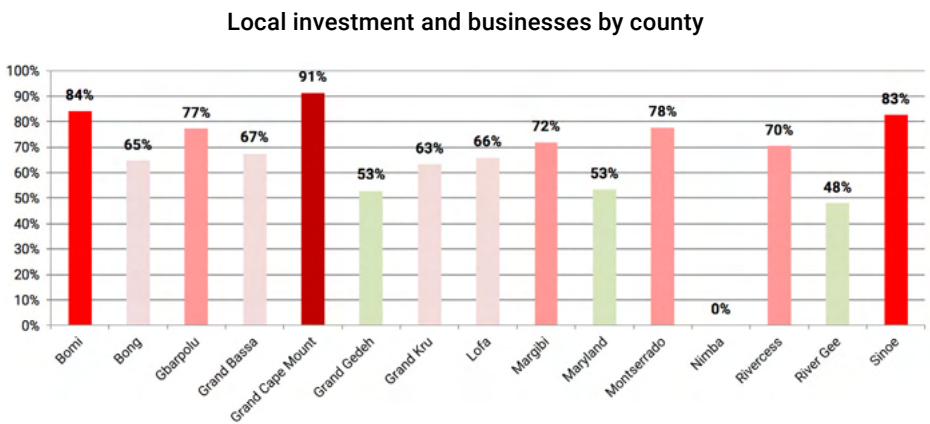


Figure 20²⁶: Percentage of people who perceived a decline of local investments

The agricultural sector

A recent FAO survey pointed out the role of the Covid-19 disease in the economic downturn that Liberia experienced in 2020²⁷. The pandemic particularly disrupted the agricultural sector and led to employment and income losses, scarcity of inputs (e.g. pesticides, fertilizers, seeds) and lack of access to credit due to insufficient income. The conjunction of these dynamics inevitably generated a lower agricultural production and stressed even more the livelihood of vulnerable population groups in rural areas with high food insecurity and poverty levels. According to that study, seven counties were particularly affected by Covid-19 (Lofa, Grand Kru, Bomi, Grand Cape

²⁶ In Nimba, a large majority of the population considers that the level of investment has stayed the same (but no one reports a decline).

²⁷ FAO. 2021. Liberia | Agricultural livelihoods and food security in the context of COVID-19: Monitoring Report – January 2021. Rome. <https://doi.org/10.4060/cb3618en>

Mount, Bong, Nimba and Gbarpolu). The diagram below shows that it is in Bomi and Grand Cape Mount that most of the respondents perceived a decline in investment in the agricultural sector (more than 9 respondents out of 10 considered that investment declined in Grand Cape Mount).

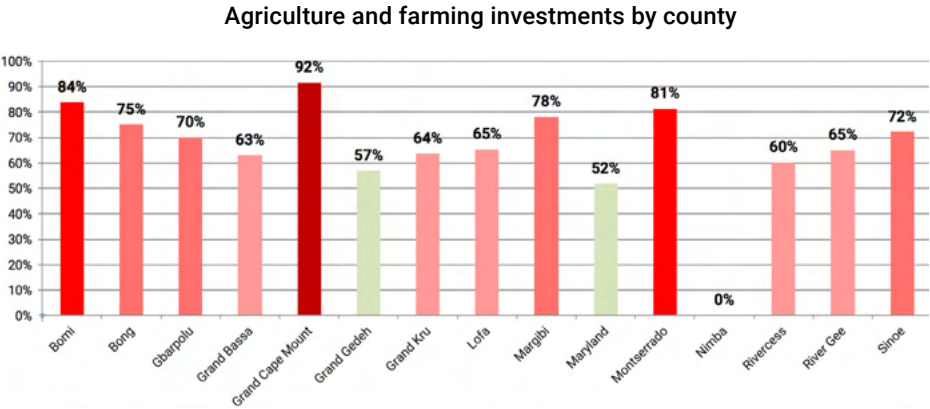


Figure 21: Percentage of people who perceived a decline in investment in the agricultural sector.

A shock such as Covid-19 threatens vulnerable communities and affects their abilities to cope with the negative impacts from the sanitary measures and its socioeconomic consequences. Statistical analysis showed significant correlations between several Covid-19 indicators (“Covid impact on the household economic situation”, “Covid impact on the ability to secure food supplies”, “Covid impact on the livelihood of the household”) and the lack of investment environment for respondents living in rural areas. These results illustrate a well-known dynamic: **the pandemic effects threaten the livelihood security of rural people especially in areas suffering from a lack of agricultural investment**. The agricultural and mining sectors have been key drivers of growth in recent years. The Covid-19 pandemic led to substantial impacts on mining and agricultural operations. For example, one of the largest agricultural concessions in the oil palm sector had to close its operation, generating job losses, a decline in exports and therefore a decrease in government revenue²⁸. The Covid-19 situation hit many sectors of the economy and affected the welfare of many Liberians: two-thirds of households reported income loss and a dire food situation according to the High Frequency Phone Monitoring Survey Report (HFPMS) launched in August 2020²⁹. Nevertheless, it appears that the farming sector has been particularly exposed to the socioeconomic consequences of the pandemic. The diagram below shows the disparities in terms of livelihood security according to the living area. Even though the general score for urban areas is quite low, people living in rural zones are extremely insecure economically.

²⁸ Final consolidated national reconciliation plan “Enhancing local voices for consolidation of peace in Liberia”, December 2020

²⁹ World Bank, (2021), “Macro-Poverty Outlook, Sub-Saharan Africa, Country by country Analysis and Projections for the Developing World”

Livelihood Security

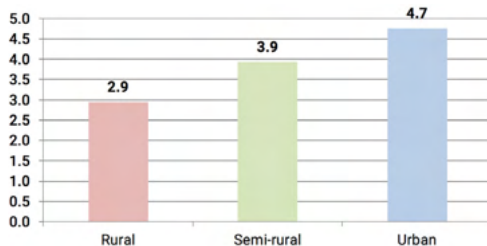


Figure 22: Scores for Livelihood Security according to the area of living

Agricultural production should imperatively be supported in rural areas where high food insecurity and critical poverty levels exist. Investments should be promoted to mitigate the challenges faced by the farmers, herders and fishing communities. Livelihood security is significantly lower in rural areas than in urban areas. This places the rural communities who rely on agriculture in a critical position. They deal with an insecure livelihood and moreover

face a downturn of sectoral investment which dramatically threatens their ability to afford their basic needs. Promoting a market system development approach could address several challenges. Stimulating investments in transportation and facilitating the movement of food and access to the market could for example facilitate exchanges (e.g. crops, inputs) and therefore strengthen the livelihood security of farmers.

Agriculture is one of the strategic objectives of the PAPD. Pillar II insists on the necessity of increasing agricultural productivity, of increasing the integration of small-holder agriculture with domestic and international markets, and of facilitating access to machinery, fertiliser, storage, etc. Moreover, a shift towards sustainable agriculture should enhance the job opportunities in this sector (which generally provides more jobs than mining)³⁰. Grand Cape Mount and Bomi are two vulnerable counties because they cumulate high scores of adversities with low scores of resilient factors (see Figure 37). In order to strengthen livelihood security, agricultural investment should be encouraged in those areas.

To conclude, it appears that livelihood security is mainly disrupted by structural threats: lack of personal security, obstacles to success and lack of investment. The analysis also showed that a high level of intergroup tensions could weaken the LS of the individuals. This driver is nevertheless statistically weak: its impact is quite limited. The focus has to be on the lack of personal security, the existence of obstacles to success as well as the lack of investments which are all related to the governance system. The government should consolidate the structural conditions which allow farmers to improve their production but also protect people from violence in their daily life. Eradicating poverty and ensuring security and justice for all are the key components of inclusive and peaceful societies. They are the milestones of sustainable development.

³⁰ IS. W. Thompson, Assessing the economic impact of the drawn-down of UNMIL on the Liberian economy, Agency for Economic Development & Empowerment

Section D: Resilience factors - how to maintain livelihood security despite adversities.

Five essential drivers for livelihood resilience have been identified. They should be considered as drivers because they permit a certain level of livelihood security to be maintained, despite the existence of adversities. They tend to mitigate the negative impact of the adversities we described above. In other words, for two households experiencing the same level of adversity, the one who will be able to prevent a downturn of its livelihood security would be the one who shows higher levels of the following indicators.



Figure 23: Resilience factors for Livelihood Security

Health security is particularly related to livelihood security (0.33). It should be understood as the access to WASH facilities and access to electricity. Statistically, the savings mentality seems to be the strongest predictive driver towards livelihood security (0.38). Other individual life skills such as proactive job-seeking behaviour (0.26), numeracy (0.20) and information consumption (0.20) also play a role and help households to cope with adversities threatening livelihood security. These resilient indicators could be gathered in two main categories: factors related to the governance system and individual factors.

Health security: The role of the system of governance

Health security is measured through four dimensions. Each of them is related to a service provided by the state authorities. It is important to insist on the fact that this concept is different from the health capital concept which is usually integrated into human capital according to the DFID framework³¹ and generally used to measure sustainable livelihood³². Contrary to the health capital concept, the Score indicator does not measure the assets and resources possessed by

³¹ DFID. (1999). Sustainable Livelihoods Guidance Sheets. London: Department for International Development.

³² Guidance Note for the Application of the Sustainable Livelihoods Framework in Development Projects

an individual which help them to improve their own health situation. Nor does health security measure a dimension of individual health such as diet habits, body mass index, illnesses. The aim of health security is to illustrate the efficiency of the health services which are provided by the state authorities. It says less about the individual health condition of the respondents than about the action of the government in terms of health service provision. In other words, a low score for the indicator health security does not mean that a majority of people in the county are in poor health but that a majority of the people consider they do not have proper access to health services.

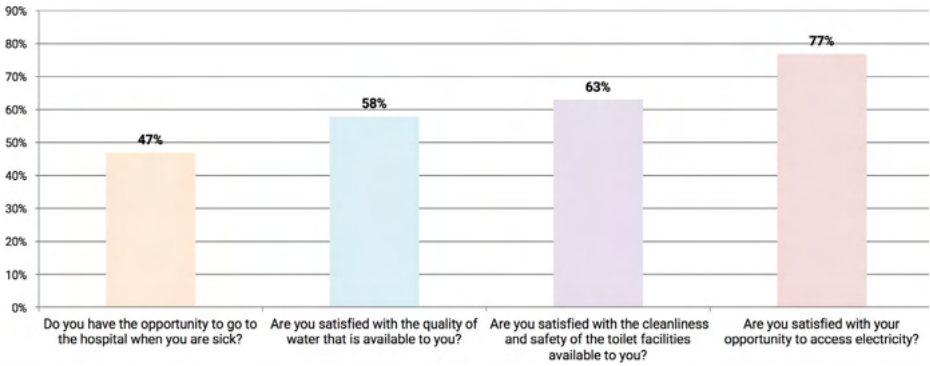


Figure 24: Percentage of people who are not satisfied with the health services

Four dimensions have been taken into consideration: the toilet facilities, the quality of the water, access to hospital and access to electricity. The aggregate of these services constitutes the score for the health security indicator. The diagram above shows that the service which seems to be the least provided is electricity. More than three respondents out of four are not satisfied with the opportunity to access electricity. Approximately three respondents out of five are not satisfied with the quality of the water or with the toilet facilities. Almost one respondent out of two does not have the opportunity to go to the hospital when they are sick. Beyond the average results displayed above, access to those services is not homogeneous and several counties experience poor access to health services.

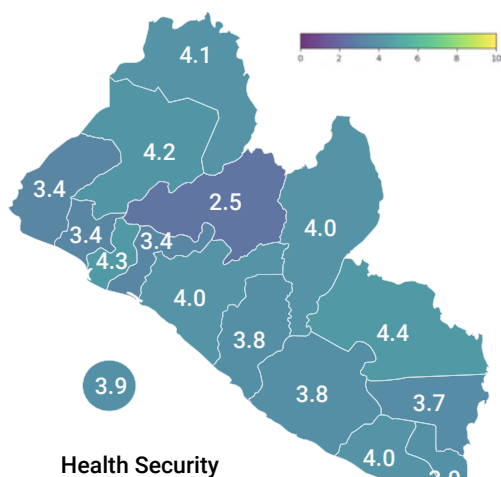


Figure 25: Scores for Health Security by county

First, the average score for the country (3.9) is worryingly low. It means that **the majority of Liberians consider they do not really have access to health services in general**. The situation of Bong is particularly dramatic because it reports a significant difference from the other counties, which all reported scores between 3.4 and 4.4. Apart from the situation of Bong, there are not such significant disparities between the rest of the counties in terms of health security. Nevertheless, some differences can be pointed out if we pay attention to specific

services. The table below shows the percentage of the population who is not satisfied per county and per service. For each service, the table gathers the three counties which recorded the three highest rates of dissatisfaction. It allows identification of the services which should be improved according to each county, and therefore facilitates identification of the local priorities. Rivercess, Sinoe and Gbarpolu seem particularly exposed because they appear for two different services. Access to electricity is the service which records the highest rates of dissatisfaction: in River Gee 99 percent of the respondents are not satisfied. Beyond the territorial differences, several other demographic disparities have been identified. The table below shows that the level of health

	Access to hospital	Quality of water	Toilet facilities	Access to electricity
Grand Cape Mount	67 %			
Gbarpolu	65 %		84 %	
Bomi	62 %			
Bong		77 %		91%
Rivercess		66 %	72 %	
Sinoe		67 %	72 %	
River Gee				99%
Lofa				86%

Figure 26: Percentage of respondents not satisfied with the health services by county (highest rates of dissatisfaction reported)

security decreases with the area of living or with the level of income. People living in rural areas have less access to health services than the others. With regard to income level, the higher the income is, the higher the health capital is. This dynamic has also been identified according to the level of education (i.e. the more a person is educated the more he/she has access to health services). The fact that health capital grows with the level of income is a common socioeconomic trend. But, once again, the indicator here does not inform about the ability of someone to keep a healthy individual condition. It reports the action of the government in terms of provision of health services.

The individual explanations which usually justify the pair high health capital/high income such

Average Score		3.9
Area	Rural	3.1
	Semi-rural	3.8
	Urban	4.5
Level of Income	Extremely Low Income	3.5
	Low Income	3.7
	Middle Income	4.5
	High Income	5.7

Figure 27: Scores for Health Security according to the area and the level of income

as better awareness, ability to purchase healthy food, working conditions etc are somehow more independent from the action of the state. Health capital relies more upon individual behaviours and life skills whereas health security relies upon state actions. In this respect, the provision of health services should not be different according to the socioeconomic properties of the individuals (income, area, education). The ambition of justice and security for all is disrupted when access to health services is strongly related

to socioeconomic factors. As basic needs, access to medical services or being provided with water and electricity should be independent from the socioeconomic condition of the individual.

As a resilient factor, health security should be promoted, especially in areas where a lack has been identified. A longitudinal comparison with the results from 2018 showed a downturn of this indicator (average – 1.6). Even though the overall decrease is not dramatic, several counties experienced a compelling fall. The respondents from Grand Cape Mount (- 3.2) and Bong (- 3.1) clearly reported a decline in terms of health service provision. To help the vulnerable populations secure their economic situation, the government should focus on that dimension and strengthen access to the hospital, electricity etc.

Savings mentality

In the early twentieth century, Keynes anticipated that people would increase their savings rather than their consumption as they would become wealthier. This prediction was not fulfilled properly as the distinction between spenders and savers cannot be systematically inferred from the level of income. Social and psychological factors intervene as well; they influence the financial mindset of individuals. The matter here is the discipline required to save money. This is not about the financial conditions which allow people to save, but about the behavioural tendencies which push some people to save money whereas some others prefer to spend it. This statement does not reject Engel's Law which states that "the poorer a family, the greater the proportion of its total expenditure that must be devoted to the provision of food". This is a logical and clear assumption to say that the more a household earns the more it would potentially be able to save money. Nevertheless, the standard explanation which says "people do not save money because they cannot afford to do so" can be questioned. This assumption comes from a way of thinking which considers savings as left over after consumption, rather than consumption as a leftover after earmarked money for saving. The idea that people do not save money because they cannot afford it has been proven wrong by many studies. Research into how poor households who live on \$2 per day manage to save money revealed that savings attitudes are not only economic but also strongly related to psychological dispositions³³. In this respect, saving is not unconditionally linked to the ability to save. In other words, the financial mindset which influences spending or saving behaviour can be measured independently from the material situation of the household.

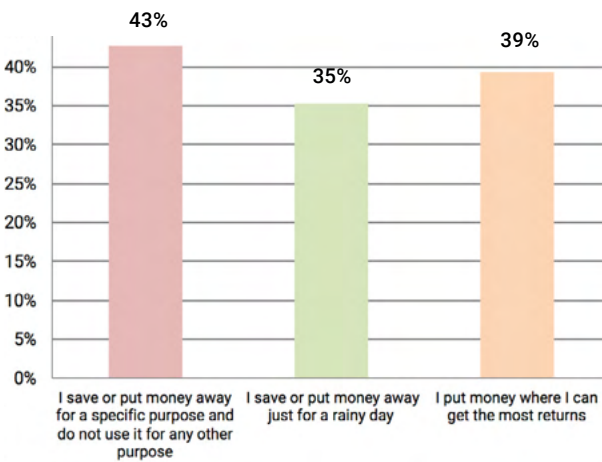


Figure 28: Items for Savings Mentality

In the study, 54 percent of the respondents admitted that they do not earn enough money to save, while every second respondent would be potentially able to save money. The indicator savings mentality aims to measure financial mindset. It does not take into consideration the material ability to save money, but the behavioural tendency which encourages people to

³³ Daryl Collins, Jonathan Morduch, Stuart Rutherford and Orlanda Ruthven. 2009. Portfolios of the Poor: How the World's Poor Live on \$2 a Day. Princeton, New Jersey: Princeton University Press.

set money aside for future use. The diagram above shows the items which have been used to assess savings mentality tendencies. On average, 43 percent of the population put money away for a specific purpose and in general approximately only one respondent out of three shows a money-saving mindset.

The average score for savings mentality is quite low (3.8) and some counties show particularly weak results. In Maryland and in River Gee (respectively 2.1 and 2.6) people do not have a propensity to set money aside. This habit is particularly dangerous in counties with high poverty. Savings mentality appeared as one of the main resilient factors for livelihood security. In the face of the same level of adversities, households with stronger money-savings habits cope better. It seems logical to say that saving money is the best way to maintain a certain level of economic security – especially in a high poverty context. Nevertheless, this mindset has to be encouraged and promoted to ensure livelihood security for specific population groups. Indeed, a look at specific socioeconomic disaggregations reveal significant differences in terms of money-savings habits.

The table points out the discrepancies between different socioeconomic groups. Four categorisations have been implemented: employment groups, income groups, household salary groups and sociodemographic risk index group³⁴. Each of those groups have been divided into three to four levels. The results show that **the more socioeconomically vulnerable people are, the less they have a savings mentality**. People who belong to the low-risk SD group have a higher score

SD Risk Index Category	High Risk	3
	Moderate Risk	3.7
	Low Risk	4.7
Employment Category	Not employed	2.5
	Student/Homemaker	3.5
	Employed	3.9
Income Category	Extremely Low Income	1.7
	Low Income	3.9
	Middle Income	4.7
	High Income	6.3
Household Salary Category	No Salary	3.6
	Up to 30k	3.4
	30k to 60k	4.9
	More than 60K	5.5

Figure 29: Scores for Savings Mentality according to specific socioeconomic categories

than people in the high-risk group. Employed people have stronger money-savings habits than unemployed people. The difference between the income groups is extremely strong: the average score for people in the high-income group is 6.3 whereas it is 1.7 for people with an extremely low income.

This tendency is worrying because the lack of a saving mindset is notably identified for people who

³⁴ The SD Risk index is an internal Score index which has been created for this survey. It aggregates four dimensions: marital status, employment category, income and education level. Three levels of risk have been developed (high risk, moderate risk and low risk categories). For example, an individual who belongs to the high-risk category is alone, unemployed and with low qualifications.



Figure 30: Indicators correlated with Savings Mentality

show a weak level of livelihood security. A way to secure their livelihood would be to promote a savings mentality and to provide them with tools to help them enhance their financial mindset. Statistically, a savings mentality is correlated with other indicators which tend to illustrate a secure way of life. The figure below illustrates the network of assets which are positively related to a savings mentality. Being able to set money aside corresponds with livelihood security, health security, job-seeking behaviour etc. Individuals who show a money-savings mindset are the ones who develop a network of safety indicators.

Job-seeking behaviour

A proactive behaviour on the job market also operates to mitigate daily life adversities. The more people show commitment when it comes to seeking a job, the more these people are able to secure the livelihood of their household in the face of threats. Job-seeking behaviour is influenced by many factors and is a multidimensional construct. An active behaviour on the job market consists first of identifying job opportunities. The lack of identified opportunities could affect an active behaviour. The expectation of finding a job determines the seeking behaviour: optimistic forecasts should encourage proactive seeking behaviour. Figure 31 shows that in many counties people are more pessimistic than optimistic when it comes to the opportunity to find a job. In Bomi, Grand Cape Mount and Grand Gede, more than 9 respondents out of 10 consider that it would be very difficult or impossible to find a job in a six-month period. There are significant discrepancies among the counties: in Bassa, Nimba and Sinoe the interviewees are not so pessimistic. 13 percent of the respondents in Nimba and seven percent in Sinoe consider that it would be “somewhat easy” to find a job, whereas the average result for the whole country is one percent. In general, two respondents out of three consider that it would be “very difficult” to find a job³⁵.

³⁵ The options available for this question were: impossible / very difficult / somewhat difficult / somewhat easy / very easy.

The heatmap below shows the local results for the indicator. The North West counties such as Grand Cape Mount, Gbarpolu and Bomi reported the lowest scores in the country. The indicator job-seeking behaviour has been constructed according to three different steps required when people look for a job. The first step describes the ability to identify job opportunities.

If you were unemployed, how difficult do you think it would be to find a job in your country within 6 months?

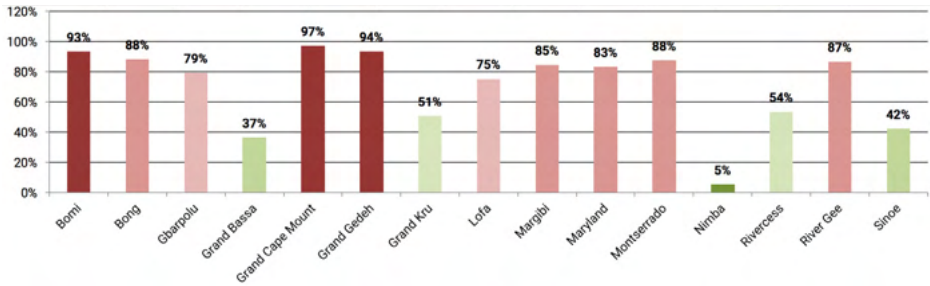


Figure 31: Percentage of respondents who answered “impossible” and “very difficult”

In this respect, 64 percent of people in Grand Cape Mount and 65 percent in Bomi do not feel “confident in identifying and evaluating job options”. The second step refers to the capacity to access employers. 70 percent in Gbarpolu consider that they are not good “at reaching potential employers”. Finally, the last step consists of thoroughly following the application process. 68 percent of people in Gbarpolu and Grand Cape Mount reported that they do not complete the steps needed for an application process when they identify a job opportunity. A high score in

this indicator means that an individual is good at identifying job opportunities, reaching employers and following the needed steps of the application process. These skills should be promoted in order to secure weak livelihood situations. Indeed, the households who reported a high level of job-seeking behaviour are the households who seem to cope better with adversities and the ones who managed to maintain their level of livelihood security despite the existence of challenges.

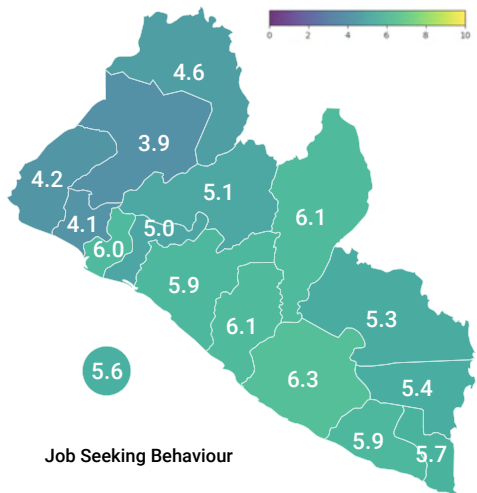


Figure 32: Scores for Job Seeking Behaviour by county

It should also be mentioned that a similar tendency to the savings mentality indicator has been identified with this indicator: the level of job-seeking behaviour tends to decrease with income. In other words, people who belong to the lowest category of income reported the lowest score of job-seeking behaviour: The more economically vulnerable people are, the less they tend to adopt proactive seeking behaviour on the job market. The high-income categories recorded a score of 8.2 whereas the category of extremely low income recorded a score of 4.6.

Numeracy

Numeracy and information consumption are two other drivers which help households to maintain their livelihood security in the face of adversities. Numeracy measures a person's math skills and their ability to count. This skill is logically highly correlated to education level, level of income and area of living. Respondents living in urban areas show a higher level of numeracy than people from rural areas. The trend is similar to the savings mentality indicator: socioeconomically vulnerable individuals tend to have lower numeracy skills. New research shows that being good at math can lead to greater personal wealth³⁶. The ability to deal with numbers provides a significant advantage when it comes to daily decisions related to the household budget. It helps in assessing the risks, planning future expenses and balancing them with future income. Numerical information is crucial in the daily routine. In this respect, people with higher numeracy abilities tend to be more coherent and efficient when they must deal with financial decisions. Information about prices, saving rates, risks or profits would be better used and treated by someone who feels comfortable with numbers. Acknowledging the relation between numeracy skills and wealth should be considered. Numeracy interventions could be designed in order to support people who have a low level of livelihood security. This kind of programme should especially be developed in areas with high poverty and designed for vulnerable people (see table above) to help them to improve their financial decisions.

Income 4 Groups	Extremely Low Income	2.1
	Low Income	2.7
	Middle Income	4.2
	High Income	5.4
SD Risk Index Groups	High Risk	1.2
	Moderate Risk	3.1
	Low Risk	4.7
Education 3 Groups	Primary	1.1
	Secondary	3.3
	Tertiary	5.1
Urbanity	Rural	1.6
	Semi-rural	3
	Urban	3.8

Figure 33: Scores for Numeracy according to specific socioeconomic categories

³⁶ Estrada-Mejia, C., de Vries, M., & Zeelenberg, M. (2016). Numeracy and wealth. *Journal of Economic Psychology*, 54, 53-63. doi:10.1016/j.joep.2016.02.011

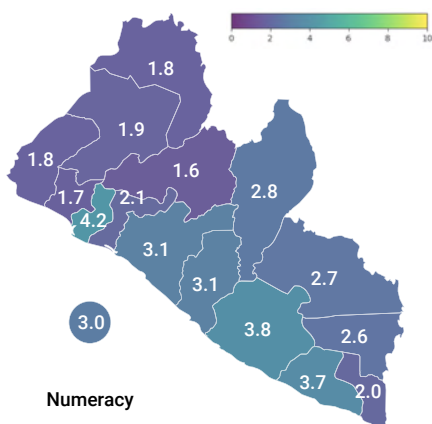


Figure 34: Scores for Numeracy by county

Regarding socioeconomic differences, there are discrepancies according to the counties. The North West of the country reported weak results. The scores in Grand Cape Mount, Gbarpolu, Bong, Lofa and Bomi are under 2 which illustrate an extremely low level of numeracy in the population: most of the people do not have any math skills. This situation is particularly worrying because most of these counties experience a high level of adversities. These counties could be a target for numeracy interventions and livelihood management programmes.

The level of Literacy

Numeracy is also strongly correlated with literacy which takes into consideration writing and reading abilities. Respondents have been asked two separate questions (one related to writing skills and another one related to reading skills). The results were strictly identical for both (i.e. the same proportion of people answered “very well” for reading and for writing). Even though this indicator has not been identified as a resilient driver, the low average level of literacy should be mentioned.

More than a third of the population is illiterate (29 percent cannot read and write at all) and in total there are 52 percent who consider that they do not read or write well. There are significant differences according to some sociodemographic categories. Women

How well can you write?

- Not at all
- Not really
- Yes, to some extent
- Yes, very much

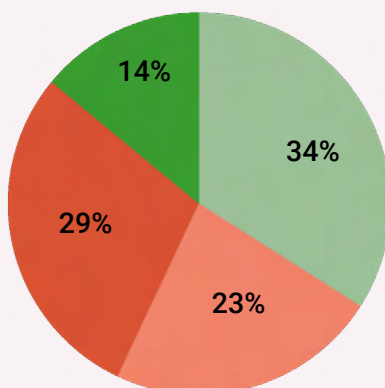


Figure 35: Literacy levels

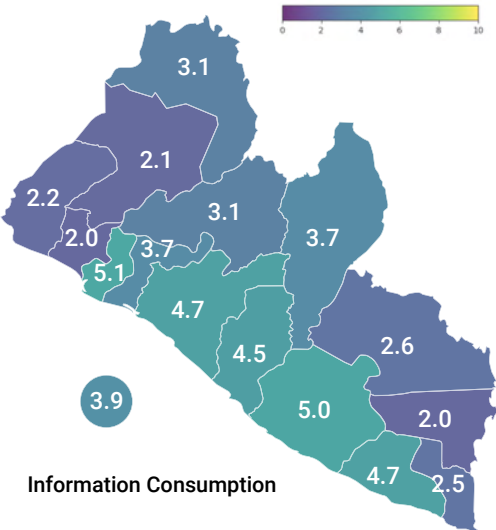
tend to be more illiterate than men: 19 percent of the male respondents cannot read/write at all whereas 38 percent of the female respondents are in this situation. To clarify, a woman has twice the chance of being illiterate than a man in Liberia nowadays³⁷. Nevertheless, it should be mentioned that the new generation tends to be slightly more literate than the previous one: 51 percent of the respondents under 29 years old consider that they can read and write well whereas 39 percent of the respondents above 50 years old are in this situation.

Information consumption

Information consumption measures the individual's diet of information. This indicator crosses two dimensions: the type of media used and the usage frequency of these media. Respondents were asked if they use radio, television, newspaper and the internet to access the news, and how often they use them in general. In this respect, a high score illustrates a situation of someone using many media frequently to access information. Access to information is logically related to the level of education and literacy: information consumption increases with the level of

education and level of literacy. Moreover, in general urban respondents (4.8) consume more information than people living in rural areas (2.9). Several discrepancies can also be observed according to the counties. A similar trend to numeracy can be noticed: the lowest scores are located in the North West of the country.

Numeracy and information consumption are both related to individual skills and personal behaviours. Nonetheless, they should be promoted by institutions in order to help people deal with their adversities. Both indicators allow people to cope better and have positive effects on the level of their livelihood.



Information Consumption

Figure 36: Scores for Information Consumption by county

³⁷ For more information about gender equality in Liberia, see Women in Liberia and reaching equality: Are we there yet?, SeeD, July 2021.

Level of resilience by county

The table below suggests an overview of the main results from the resilience analysis. Scores for both adversities and resilient factors are inserted for each county. The colour code is reversed for the adversities and for the resilient drivers. A high score in one of the adversities indicators would lead to a red colour (a green colour meaning a lower exposure to the adversity comparing to the other counties). In the first part of the table, **a red cell is worrying because it means that the county is particularly exposed to a type of adversity**. On the contrary, a low score for a resilient indicator would appear in red (a green colour meaning here a higher endowment of the indicator in the county comparing to the others). In the second part of the table, **a red cell is worrying because it means that the county is not particularly endowed with a type of resilient driver**. For an intuitive visual interpretation, a county mainly coloured in red should be considered as a highly vulnerable county because it demonstrates a high level of adversities and a low level of resilient drivers. By providing the levels of adversities and resilient factors, this table helps to design the local priorities for each county.

Bomi, Bon, Margibi and Grand Cape Mount seem to be particularly vulnerable. It is for example in Grand Cape Mount that compelling decreases have been recorded for health security and personal security. It suggests that in the last two years the essential resilient driver dropped dramatically (health security) while at the same time one critical threat (lack of personal security) raised significantly. Moreover, it is in this county that the lack of investment environment is the highest. It is therefore another adversity threatening the population of Grand Cape Mount, who seems to be more vulnerable than two years ago.

		Bomi	Bong	Gbarpolu	Grand Bassa	Grand Cape Mount	Grand Gedeh	Grand Kru	Lofa
Adversities	Lack of Personal Security	4.8	5.7	4.8	6.1	5.0	3.4	5.6	4.7
	Obstacles to Success	2.7	5.4	3.4	2.6	3.0	4.9	4.1	5.0
	Lack of Investment Environment	8.7	7.8	8.3	8.0	9.4	6.3	8.1	8.1
	Intergroup Tensions	2.6	3.4	2.6	2.0	2.5	1.4	3.0	3.2
Resilient Factors	Health Security	3.4	2.5	4.2	4.0	3.4	4.4	4.0	4.1
	Savings Mentality	4.1	3.8	4.8	3.9	4.2	3.0	4.0	3.2
	Proactive Job-seeking Behaviour	4.0	5.1	3.8	5.9	4.2	5.3	5.9	4.6
	Access to News	2.0	3.1	2.0	4.7	2.2	2.6	4.8	3.1
	Numeracy Skills	1.6	1.6	1.9	3.1	1.8	2.7	3.8	1.8

		Margibi	Maryland	Montserrado	Nimba	Rivercess	River Gee	Sinoe
Adversities	Lack of Personal Security	5.8	5.0	5.4	4.7	6.0	4.6	6.4
	Obstacles to Success	5.6	3.6	3.3	5.1	3.0	4.5	3.6
	Lack of Investment Environment	8.3	7.1	8.5	8.1	7.9	6.9	8.6
	Intergroup Tensions	2.8	1.6	2.3	3.1	2.1	1.5	2.4
Resilient Factors	Health Security	3.4	3.9	4.3	4.0	3.8	3.7	3.8
	Savings Mentality	3.6	2.1	4.0	3.8	3.9	2.5	4.3
	Proactive Job-seeking Behaviour	4.9	5.7	6.0	6.1	6.1	5.4	6.3
	Access to News	3.7	2.6	5.0	3.8	4.5	2.0	5.0
	Numeracy Skills	2.1	2.0	4.2	2.8	3.2	2.7	3.8

Figure 37: Scores for the adversity drivers and the resilience factors by county

Section E: Policy implications



Figure 38: Structural factors related to Livelihood Security

1. Design intervention for savings mentality

The analysis showed that savings mentality is an essential driver to maintain livelihood security (1) and that socioeconomically vulnerable people reported a lack of savings mentality (2). In this respect, developing tools to promote savings mentality would enhance the financial mindset of the vulnerable population and increase their financial resilience to unexpected events. Statistically, savings mentality is correlated with other indicators such as health security, job-seeking behaviour, economic, food security. The enhancement of the financial mindset should help vulnerable people to secure their way of life and participate to strengthen the human security in the country.

A two-fold action could be recommended.

First, it is essential to understand the non-saving mentality. It is necessary to understand how people deal with money in their daily life. How do different people in different circumstances manage their income and expenses? By doing so, it would be possible to identify the norms, values and several psychological barriers that prevent individuals from saving. This action should be flexible enough to understand the practices and habits of different populations with different

Addressing poverty and promoting livelihood security relies on a two-fold action: reducing the adversities and increasing the resilient factors. Even though several resilient factors are related to individual skills, institutions should address the challenges as a priority, and develop policies to promote the structural drivers which allow vulnerable households to cope with the daily adversities they face. The following recommendations are based on the results of the Score implementation. Actions can be operated to strengthen the individual resilient drivers as well as the structural factors.

needs placed in different contexts (e.g. costs and risks are different for a farmer than for a retail shop owner). Understanding of the non-saving mentality (the values, norms and habits which lead to a non-saver attitude) would then help to design tools and implement realistic interventions adjusted to non-saving mindsets.

Secondly, it would be necessary to design interventions to increase a savings mentality mindset through monitoring and new technologies. To help increase savings, it is recommended to set specific (and realistic) goals. By showing progress against a goal, individuals have a clear target. Setting up a realistic target makes the goal achievable and therefore facilitates self-progress monitoring. Making it social is another key to success. Research showed that sharing savings results with friends or family encourages people to stick to their targets. The use of financial technologies and social media applications can encourage savings and help individual to enhance their financial mindset. Many virtual financial tools exist to help people to manage a budget, understand their expenses and identify opportunities for savings. Setting achievable goals and sharing savings experiences via social media technologies can be a pathway to improving financial mindset in high poverty areas. These kinds of interventions might help to modify a spender's habits and might enable auto-saving behaviours.

2. Enhancing financial mindset with numeracy empowerment

Another individual resilient factor is the ability of individuals to deal with numbers. People with numeracy skills are more prone to maintain a secure livelihood than others. Numerical information is crucial in the daily routine. People with higher numeracy abilities tend to be more coherent and efficient when they must deal with financial decisions. Information about prices, saving rates, risks or profits are better used and treated by someone who feels comfortable with numbers.

Several programmes could be designed especially for socioeconomically vulnerable populations who demonstrate a low level of savings mentality and a weak level of numeracy. Interventions and capacity-building training should be implemented in order to match math skills development with financial mindset enhancement practices.

3. Sustaining the Peace Development Nexus by ensuring first personal and health security

Enhancing the capacity of the institutions to provide security and therefore restore the confidence of the population towards them is crucial for the development of a peaceful and sustainable society. A reliable security sector and accountable armed forces are a key milestone for the

implementation of development policies. Mistrust towards the security sector fuels tensions, undermines political development and cripples economic growth. Without popular trust in the rule of law, neither peace nor development policies can be promoted³⁸. The lack of personal security has been identified as one of the major adversities for livelihood security: when people experience physical insecurity, they are in general also facing economic insecurity. The analysis confirmed statistically that personal security is related with the other dimensions of human security³⁹. Personal security is a nod to the human security nexus. The other dimensions such as economic security or health security can hardly be enhanced without personal safety. People with a low level of livelihood are facing a significant lack of security which is an essential adversity of their economic situation.

Moreover, this dimension has slightly worsened overall since 2018. Even though the average decrease is only - 0.2 and therefore cannot really be considered as a significant fall overall, some counties experienced compelling downturns. The score related to personal security has dropped by - 3.3 in Grand Cape Mount, by - 2.9 in Sinoe and - 1.9 in Gbarpolu. Restoring security and safety in these three counties should be put on the political agenda and prioritised. By doing so, the vulnerable category of the population living in these areas would be able to strengthen its livelihood security.

Human security covers several dimensions and should ensure “freedom from want” and “freedom from fear”. Physical security is an important dimension of human security. Health security is another crucial aspect and operates as a resilient driver for vulnerable livelihoods. In other words, the lack of physical security is an adversity while health security allows poor people to maintain a certain level of livelihood security. The average score for the country is worryingly low (Health Security: 3.9). It illustrates the fact that most of the Liberians consider they do not really have access to health services in general. They experience difficult access to water, to sanitary systems and to electricity. Restoring and promoting the provision of these services will help poor communities to strengthen their resilience towards shocks and stressors.

To reduce poverty the government should ensure human security for all. In this respect the state institutions should strengthen personal safety and provide health security. Firstly, these two dimensions are important factors for livelihood resilience; they help people to cope with adversities. Consequently, they form the condition *sine qua non* for the implementation of development policies and indicate a suitable pathway to reach poverty reduction goals.

³⁸ IPA Report, (2004), The Security-Development Nexus: Conflict, Peace and Development in the 21st Century

³⁹ See Figure 15

4. Sustaining the Peace Development Nexus by encouraging local and agricultural-targeted investments to provide job opportunities for young people

Agriculture is a major source of income for many individuals and most of them are experiencing a high level of poverty. As a strategic sector, agriculture requires significant investments to improve productivity, to develop local infrastructures and therefore to transform rural areas into zones of economic prosperity. In this respect, the agricultural investment environment is a key dimension of the peace development nexus. Agricultural policies and sectorial investments should consider three dimensions:

a. Adapting policies and adjusting pandemic measures according to the immediate needs of the rural populations.

This sector should be particularly promoted in a pandemic era. A recent FAO survey pointed out the role of the Covid-19 disease in the economic downturn that Liberia experienced in 2020, especially its impact on agricultural livelihoods. The pandemic effects threaten the livelihood security of rural people especially in the area suffering from a lack of agricultural investment. The livelihood security is significantly lower in the rural areas than in the urban areas. In order to secure rural livelihoods, targeted investments must be implemented according to the challenges currently faced by the farmers, the herders and fishing communities.

b. Investing for sustainable agriculture and empowering farming practices.

Productivity in the agricultural sector remains low for several structural reasons: limited use of technology, poor pest management and lack of modern techniques and cultivation methods, poor road networks, high transport costs⁴⁰. Investments are needed to develop infrastructure and competences. Several interventions could be implemented in targeted areas aiming for capacity-building with local actors. It could promote sustainable farming methodologies, revitalising small farming groups, co-management of common natural resources, value chain development. Moreover, shifting towards sustainable agriculture should provide more jobs than the mining sector. Sustainable agriculture investment in Liberia is a key intervention because it should encourage growth, improve food security, and preserve a fragile natural environment.

c. Addressing youth unemployment: creating jobs in agriculture to make use of the “youth dividend”⁴¹.

⁴⁰ <https://www.worldbank.org/en/news/feature/2017/06/26/liberia-laying-the-foundations-for-sustainable-agriculture>

⁴¹ Brooks K., Zorya S., Gautam A. and Goyal A., (2013), Agriculture as a Sector of Opportunity for Young People in Africa, The World Bank Sustainable Development Network Agriculture and Environmental Services Department, Policy Research Working Paper 6473

is particularly problematic in Liberia. The implementation of well-designed investments in agriculture should encourage new techniques, new knowledge and provide new job opportunities. Structural transformative changes would raise productivity, reduce food prices and increase rural incomes. Currently, young people do not recognize agriculture as an opportunity, but a sustainable and smart agriculture switch would attract young people because it relies on new technologies, new techniques and innovative processes. The analysis showed that 91 percent of young respondents (18 to 30 years old) would like to learn new skills to avoid unemployment. This result should encourage institutions to develop actions and policies aiming at the recruitment of the young generation in the agricultural sector. The inclusion of the youth population in a renewed agricultural sector seems to be a sustainable path towards food security, reduction of unemployment and stable development.

5. Make the job market more transparent to improve proactive job-seeking behaviour

The Job-seeking Behaviour indicator reported quite low scores over the country and across all the age categories. On average, 41 percent of the respondents do not feel confident in identifying a job opportunity. 41 percent consider that they are in general unable to reach employers and 42 percent do not know how to follow the required steps for the application process. According to the OECD, active labour market policies rely on three key elements: enhancing motivation and incentives to seek employment, improving job readiness and help in finding suitable employment and expanding employment opportunities.

In general, the Active Labour Market Policies (ALMPs) are grouped into four big policy clusters – vocational training, assistance in the job search process, wage subsidies or public works programmes, and support to micro-entrepreneurs or independent workers. Designing a set of targeted labour policies is necessary to meet challenges such as agriculture transformation, climate change, globalisation or youth unemployment. The interventions should aim at building human capital. Indeed, according to the results, several barriers hold people back from engaging in the job market. For example, vocational training for unemployed young people willing to learn new skills, and activities teaching them how to improve job-hunting could restore active job-seeking behaviours. Better information about support schemes for micro-entrepreneurs or independent workers can also help to create job opportunities. Many unemployed people do not know how to seek a job and do not feel confident on the labour market. The interventions should aim to restore confidence. Informing jobseekers about job-seeking processes would encourage people to adopt proactive behaviour on the job market.

Annex I: Methodology

What is the Social Cohesion and Reconciliation Index?



SCORE is an evidence-based peacebuilding and development methodology, which combines an extensive participatory research process with advanced data analysis to identify the drivers of conflict dynamics and peaceful social change. It draws inspiration from multiple scientific disciplines such as sociology, psychology, international relations and security studies and is flexible enough to incorporate new research findings, global policy guidelines and the realities of each local and regional context. The methodology is underpinned by a process framework, which ensures local ownership of project results and helps align research objectives with the specific policy outcomes of different partners.

The SCORE Index uses a mixed-methods participatory research approach and relies on multi-level stakeholder consultations, focus groups and interviews to inform the calibration of the SCORE questionnaire (QNR). The QNR draws from the extensive SCORE library of measurement instruments and indicators. The approach helps ensure the SCORE results are built on the basis of a wide-ranging set of inputs and extensive data-driven insights. The SCORE Index can flexibly

integrate different modalities of data collection as required and draws its strength from advanced analytical and statistical toolkits. Using participatory research principles, SCORE results are interpreted through multi-level stakeholder consultations and dialogue groups, which inform further data analysis and design of participatory policy briefs, which provide suitable policy and programme outlets for recommendations which can be owned by national stakeholders. The credibility of the SCORE results resides in the framework of cooperation between key stakeholders, allowing for the implementation of broadly supported public policy decisions which derive from the process.

The SCORE for Liberia was calibrated in the last quarter of 2020. The household survey was administered in the first quarter of 2021 by the Liberia Peacebuilding Office in 15 counties of Liberia. There were 3,874 respondents countrywide: 1,329 in urban areas and 2,545 in rural and semi-rural areas. while being prepared to reconcile (forgive) with people who caused harm in the past.

