COMMUNITY-BASED SOCIAL PROTECTION MECHANISMS IN AFRICA'S BORDERLANDS

LIBERIA AND SIERRA LEONE CASE STUDY

FINAL REPORT

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ACKNOWLEDGMENTS

It is our hope that the information and recommendations shared in this report offer pathways that will enhance UNDP social protection work in Africa.

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ACRONYMS AND ABBREVIATIONS

CBO	community-based organization
CBSPO	community-based social protection organization
CSLA	community savings and loan association
DFID[1]	Department for International Development (UK)
DHS	demographic and health survey
FGD	focus group discussion
GDP	gross domestic product
HDI	Human Development Index
KII	key information interview
LHI	life history interview
LISGIS	Liberia Institute of Statistics and Geo-Information Service
NGO	non-governmental organization
SDG	Sustainable Development Goal
SLF	sustainable livelihood framework
TSPF	Transformative Social Protection Framework
UNDP	United Nations Development Programme
VSLA	village savings and loan association
WASH	water, sanitation and hygiene

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[1] After the time of researching, DFID was replaced by the Foreign, Commonwealth & Development Office (FCDO).

EXECUTIVE SUMMARY

This report, titled "Community-based social protection mechanisms in Africa's borderlands – Liberia and Sierra Leone case study," is the outcome of case studies undertaken in Liberia and Sierra Leone that are part of a larger sub-Saharan Africa regional study that includes Ghana, Rwanda, and Zimbabwe. The study was led by the United Nations Development Programme (UNDP) Regional Service Centre for Africa (RSCA), Africa Borderlands Centre (ABC), and the UNDP country offices in Liberia and Sierra Leone. This study focuses on community-based social protection in Liberia and Sierra Leone border.

Borderlands in general are a vital and dynamic hub for cross-border trade, exchange, mobility of people, goods and ideas, with significant potential in the agricultural sector to support people's livelihoods.

This study focuses on the borderland regions in Liberia and Sierra Leone given both the unique challenges and valuable opportunities that these areas represent. Both Liberia and Sierra Leone have suffered from decades-long civil wars and unrest in addition to public health disasters with grave socio-economic impacts. The borderland regions of both countries face complex development challenges that intersect with peacebuilding and humanitarian action. Despite these challenges, the borderlands also have immense opportunities for transformation.

In a context of low state-based social protection coverage and scant government services and physical and social infrastructure that characterize many borderland regions in Africa, community-based social protection organizations (CBSPOs) have been playing a crucial role in bridging gaps in basic needs and access to services.

The main objectives of social protection are to protect individuals and households from various deprivations and social and economic exclusion and to empower them by increasing their capacities and capabilities. Meanwhile, through "informal" social protection mechanisms, individuals and communities can provide a wide range of social protection, often in the forms of "drawing down savings, selling of physical assets, reciprocal exchange of gifts and loans, diversifying crops and expanding income-generating activities". In particular, this study focuses on understanding the non-state community-based mechanisms of social protection in the Liberia and Sierra Leone border regions

Recognizing the urgency to build and strengthen functioning state-sponsored and community-based social protection systems, the objective of the study of CBSPOs in borderland localities in Liberia and Sierra Leone is to bring additional and distinct insights to the larger regional study, by comparing the differences, similarities and common mechanisms in borderland regions of Liberia and Sierra Leone and capturing their specific cross-border dynamics.

To achieve this goal, a Sustainable Livelihoods Framework (SLF) was adopted to analyse the existing context and understand how community-based social protection mechanisms affect livelihood outcomes in the border context. An SLF brings together the context of vulnerability (including shocks, stressors, trends, and seasonality) and the various assets and capital assets that people have at their disposal to achieve their desired livelihood outcomes. This covers the overall social, institutional and governance structures and processes that influence vulnerabilities, availability and access to livelihood and capital assets. Social protection is included in the SLF as part of the "processes" that interact with livelihood assets and outcomes. This report adopts the definition of "social protection" as it is used in the Institute of Development studies, Transformative Social Protection Framework (TSPF).

The methodology encompasses both qualitative and quantitative data collection methods, each serving a specific purpose to capture the intricate dynamics of borderland communities and CBSPOs. Desk reviews of existing literature and studies related to social protection mechanisms and policies were conducted to provide essential context for the study. Qualitative methods, such as key informant interviews (KIIs), life history interviews (LHIs) and focus group

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[2]UNDP, 2021b.

[3]Onyeabor and Ashiegbu, 2019; as cited in MacOpiyo, 2022.

[4]Adapted from: DFID, "Sustainable Livelihoods Guidance Sheets," (1999), www.ennonline.net/attachments/871/dfid-sustainable-livelihoods-guidance-sheet-section1.pdf.

discussions (FGDs), provide in-depth insights into the experiences and perspectives of individuals and communities. On the other hand, quantitative methods involve non-probabilistic purposive sampling through surveys, targeting both households and CBSPO leaders. These surveys capture crucial data on shocks, coping strategies, CBSPO characteristics and cross-border interactions, allowing for a quantitative assessment of these aspects.

☐ Key findings

The study's findings shed light on the common challenges faced by borderland communities in Liberia and Sierra Leone, their coping mechanisms and the role of CBSPOs.

First and foremost, borderland communities are characterized by strong cross-border relationships that have been forged through trade and marriage with more than half (57 percent) having crossed the border in the last 12 months. These connections contribute to peaceful and cordial social relations among community members. The main sources of livelihood are trade, commerce, agriculture, hunting and fishing, albeit low agriculture and farming.

Borderland communities in both countries face several shocks and stressors that directly affect their coping strategies and livelihood outcomes. Food shortages and family illnesses or deaths are the most prevalent stressors in borderland communities. Additionally, these communities face long-term stressors such as limited access to safe drinking water, education and health care services. Consequently, their needs often revolve around access to cash financing and infrastructure. Bad road connectivity is a significant impediment, especially during the rainy season, hindering mobility and trading. Additionally, poor infrastructure has a three-fold impact on communities: it hinders access to basic services, such as food, education and health care, thwarts income-generating activities and makes receiving assistance and aid difficult. While disasters caused by natural hazards were not prevalent, they are expected to increase in frequency and intensity and thus have the potential to present more significant challenges to borderland communities in the future.

In coping with these challenges, the research showed that households adopt a range of strategies, some of which can have negative consequences.

These strategies include reducing food consumption

69%

Reduction of the number of daily meals

65%
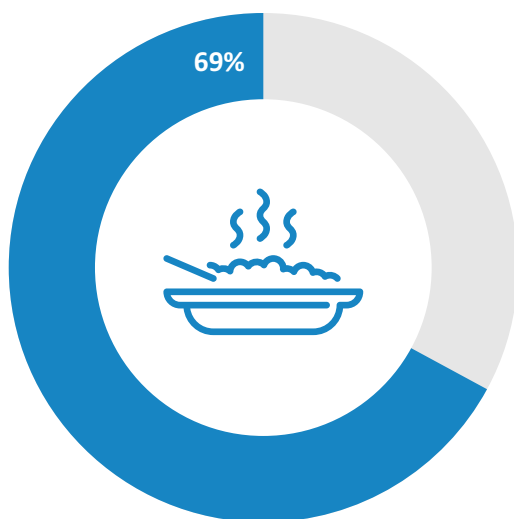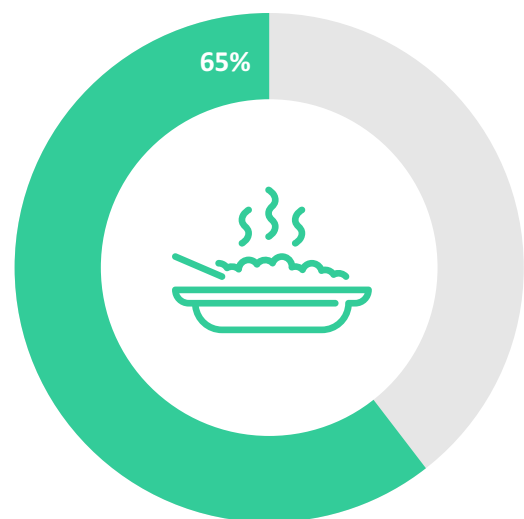
Reduction of portions

taking on debt, withdrawing children from school and cutting down on health-related expenses.

As a response to financial difficulties and reduced capacity to generate income, households "took on additional debt" and "reduced financial and physical assets (sale of household items)". Male-headed households were found to have more access to both formal and informal (networks, CBSPOs, etc.) financing mechanisms, while female-headed households are more likely to skip and reduce the number of meals, reduce expenditure on health and adopt other harmful coping mechanisms.

Communities continue to rely on the government and non-governmental organizations (NGOs) for needs that are unmet by CBSPOs, however, their presence and support provided is low in the borderlands. Government and NGO provided and supported physical and social infrastructure, such as roads, WASH facilities, schools, health clinics and financial services are scarce, in particular those that are climate resilient. Relational (friends and family) type of support is the most prevalent, followed by assistance from CBSPOs, and to a lesser extent from NGOs and international organizations. In the Sierra Leone border region, households received less assistance but in greater proportion from formal sources as compared to the Liberia border region where the prevalence of assistance was higher, but mostly coming from informal sources, with low levels of assistance from CBSPOs and government. Male-headed households receive more support than female-headed households from all types of sources.

CBSPOs play an empowering and transformative role for borderlands communities. Most CBSPOs in the borderland regions have a participatory design and 67 percent of organizations choose their leadership through direct elections. Groups offering preventive social protection measures are the most prevalent, followed by those offering promotion and protection services. Among CBSPOs offering preventive measures (insurance and income diversification mechanisms) savings and credit societies are the most common, in particular village savings and loan associations (VSLAs). As for the promotion of CBSPOs (economic opportunities), labor-sharing associations are the most common type. Lastly, for protection services (such as social assistance and coping strategies) both trade and in-kind support groups providing relief from poverty are the most prominent. Consequently, the most common benefits or services from CBSPOs are loans at affordable rates and food assistance.

With regards to gender differences

Savings and credit societies are predominantly **female**

Labour sharing associations are mostly **male**
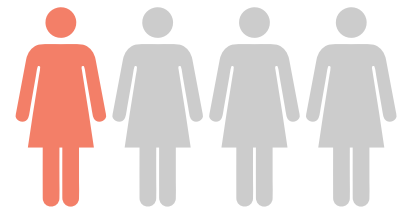
Approximately **1 out 4** female members of a **CBSPO** are part of an exclusively female CBSPO.

The main barriers to joining a CBSPO are lack of finance, time and information as joining requirements are mainly financial (monetary contributions) or social (being invited by an existing member). Thus, the most vulnerable groups (the poor, old and young), usually with fewer social connections and less financial capital, are often excluded from CBSPO membership.

At the same time, CBSPOs across the two countries are faced with a myriad of challenges themselves. In particular, the lack of access to agricultural tools in addition to the absence of electricity and water were consistent across the two countries. One of the participants from the FGDs expressed: We don't have access to agriculture tools such as cutlasses, hoe, ashes, wheelbarrows and rain boots to work with. We prefer to do our agriculture by measurement, unfortunately that is not possible because we do not have measurement tapes to measure our farms. Another participant explained: When we cultivate our cassava, we find it difficult to process it into Gari as we don't have the equipment for that.

Moreover, access to financial resources was cited as one of the many hurdles affecting the survivability of CBSPOs in the borderlands as without cash they are unable to function properly. When asked the type of support most needed, 80 percent of CBSPO leaders mentioned financial support, while 55 percent reported the need for materials and supplies. Some CBSPOs function as a small business, such as producing and selling soaps or textiles. However, most CBSPOs rely on member contributions for funds. Nearly all resources generated are devoted to catering to the diverse needs of their members, the purchase of agricultural tools and seeds or supporting the community when issues arise. Asymmetries between Liberia and Sierra Leone border areas are noteworthy. In terms of shocks and assistance, Sierra Leone experiences more severe negative coping strategies related to food insecurity, while Liberian households receive more assistance overall but in greater proportion from "informal" sources. Regarding differences in CBSPOs, Sierra Leone has a greater diversity than Liberia in types of CBSPOs. Liberian CBSPOs are more specialized in terms of benefits and services as well as target groups. Common benefits of CBSPOs in Sierra Leone are women's empowerment services while common benefits in Liberia are agriculture technology services. CBSPO collaboration, participation and membership across borders is limited, with most CBSPO members not being aware of other groups on the other side of the border.

Policy implications and recommendations

CBSPOs play a crucial role in bridging the gap in needs and access to services for the borderland communities. At the same time, these community groups have limited capacity to address the different types of shocks and stressors (individual and community, slow and sudden onset disasters). Additionally, by design, they do not include all segments of society with most vulnerable groups being excluded from membership.

Government and development partners have an important role to play in supporting these organizations to continue their operations (cost-sharing) and in improving the overall social, physical and economic environment to create favourable conditions for the borderland communities and CBSPOs alike. National policies, programmes and interventions should address the overall context of increasing vulnerability in the face of multiple co-occurring shocks by improving the social and physical infrastructure, putting in place inclusive transformative social protection mechanisms and supporting the work of CBSPOs through increased access to resources. At the same time, in designing these programmes and interventions, special care and caution should be exercised to not substitute or replace existing community mechanisms, but rather fill in the gaps in coverage and strengthen the resilience of the existing mechanisms.

With appropriate investments that strengthen and support human capital development, boost critical infrastructure and improve access to basic services and opportunities, an opportunity exists to benefit from a demographic dividend. This is described by the United Nations Population Fund as "when the working age population expands to exceed the numbers of the very young and very old, the stage is set for a demographic dividend [in which a] large population of young people [that] is healthy, educated and empowered and employed in decent work can boost economic growth in one generation."

Invest in and improve the enabling environment, such as physical and social infrastructure and access to basic services, to reduce the stressors that borderland communities face.

Investments should be made to address poor road connectivity.

Investments should likewise be made in community WASH facilities, schools and health clinics within a proximity that allows easy access for children and women.

Internet and mobile access and connectivity needs to be improved and widened to broaden access and usage of mobile money financial services, mobile-based knowledge and agricultural extension services.

Infrastructure development programmes should adopt a community participatory approach, with particular attention paid to inclusion and engagement of women. Infrastructure development may have direct social cohesion benefits.

Fill in the gaps of unmet needs of communities and support population groups excluded from CBSPO membership or participation.

Address gaps and support those groups excluded from participation in CBSPOs.
- Develop opportunities for inclusion, particularly of women and the elderly.
- Strengthening informal ties among women and/or with other groups to strengthen the coping mechanisms of these groups.

Monitor food security in the borderlands and activate food assistance mechanisms in case of food shortages, targeting the most vulnerable households and groups.

Potentially provide subsidies to the very poor for CBSPO membership fees.

→ **Increase the role of the government to put in place more transformative social protection measures.**

Improve access to formal microfinance services and financial and digital identities.

Strengthen school enrolment and academic and health outcomes by providing nutritious meals and vaccinations in schools.

Provide professional training on climate-resilient agricultural practices leading to the improvement of farm management and agricultural yields.

Develop and implement initiatives aimed at increasing the information capital of the borderlands. Raise awareness among borderland individuals and groups of the availability and benefits of community-based organizations (CBOs) and government programmes.

BACKGROUND AND CONCEPTUAL FRAMEWORK OF THE STUDY

A | BACKGROUND TO THE STUDY

1. Introduction

This document presents findings of the study "Community-based social protection mechanisms in Africa's borderlands – Liberia and Sierra Leone case study." Data-Pop Alliance, through its research team, was commissioned by UNDP to undertake the study. UNDP's project team consisted of representatives from UNDP Country Offices in Liberia and Sierra Leone, the Regional Service Centre for Africa (RSCA) and the Africa Borderlands Centre (ABC). This study is part of a larger regional study that also includes Ghana, Rwanda and Zimbabwe, led by RSCA, ABC, and UNDP offices, which focuses on community-based social protection in sub-Saharan Africa.

The study selected borderland regions in Liberia and Sierra Leone given both the unique challenges and valuable opportunities that these areas represent (more on the geographical sampling is found later in this document). Both Liberia and Sierra Leone have suffered from decades-long civil wars and unrest in addition to public health disasters with grave socio-economic impacts. The borderland regions of both these countries face complex development challenges that intersect with peacebuilding and humanitarian action. Despite these challenges, the borderlands also have immense opportunities for transformation. Borderlands in general are a vital and dynamic hub for cross-border trade, exchange, mobility of people, goods and ideas, and they have significant potential in the agricultural sector. With appropriate investments to strengthen and support human capital development, critical infrastructure, access to basic services and opportunities for the young population, an opportunity exists to benefit from a demographic dividend, creating a positive cycle of growth and prosperity.

2. Purpose of the study

In the context of low levels of coverage of state-based social protection and scant government services and physical and social infrastructure, community-based social protection organizations (CBSPOs) in many borderland regions in Africa have been playing a crucial role in bridging gaps in basic needs and access to services.

Taking this into consideration and recognizing the urgency to build and strengthen functioning state-sponsored and community-based social protection systems, the objective of the study of the CBSPOs in borderland localities in Liberia and Sierra Leone is to bring additional and distinct insights to the larger regional study. This is done by: 1) examining the non-state social protection mechanisms in regions furthest removed from the central government with an assumption of marginalization (e.g., in terms of government services, infrastructure, security); and 2) increasing practitioners' understanding of how various interactions (economic, social, cultural, ethnic) between people living in borderlands shape their livelihoods, relationships and the CBSPOs themselves.

Specifically, the study responded to the below main research questions (RQs). Through data collection and analysis, the study answered each research using a comparative lens, as following:

- ☐ comparing the differences, similarities and common mechanisms in borderland regions of Liberia and Sierra Leone; and
- ☐ capturing specific cross-border dynamics.

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[6] United Nations Population Fund (UNFPA), "Demographic dividend data" (2022), www.unfpa.org/data/demographic-dividend/SL.

RQ1. How are borderland communities coping with idiosyncratic and covariate shocks?

- ☐ Seek to understand the idiosyncratic (affecting specific individuals or households) and covariate (affecting large groups of people in a geographical area) shocks faced by the borderland communities and the different forms of social protection and support available to communities. These include state and non-state social protection (non-state includes family-to-family, kinship, faith-based, charities, workers' associations, burial societies, village savings groups, self-help and mutual-help groups, etc.).
- ☐ Develop a typology of the CBSPOs that distinguishes between home-grown organizations and those supported by donors or external actors.
- ☐ Provide an understanding of the communities' livelihoods and income sources and assets and how they are affected by different types of shocks, including household-level shocks and covariate shocks (climate-related, economic, pandemic, community-driven, etc.).

RQ2. How do borderland community-based social protection organizations function?

- ☐ What are the organizational and governance aspects of CBSPOs (organizational structure and capacities, evolution, governance, coverage, exclusion and inclusion by gender/age/youth/leave no one behind, legal status and by-laws, etc.).
- ☐ Do CBSPOs collaborate with each other and within the community? Is there heterogeneity within and among organizations?
- ☐ How well do CBSPOs function (i.e., how well do they meet the social protection needs of their members (economic inclusion and empowerment, access to finance, markets, technology, innovations, etc.)?
- ☐ Identify gaps, needs and opportunities.

RQ3. What are the existing and/or possible policy linkages between borderland-based social protection mechanisms and the government (local and national)?

- ☐ What current state-society relationships exist in the borderlands?
- ☐ How can CBSPOs and other non-state social protection be strengthened to enhance resilience and livelihoods of borderland communities?

RQ4. How can UNDP and other development partners use the study to advocate for and strengthen social protection for the borderland communities and CBSPOs?

- ☐ Analyse the factors that could increase the resilience of communities and CBSPOs, the predictability and sustainability of their operations, their social and economic inclusion, enhanced government services and community participation in local governance.
- ☐ Recommend good practices and innovations that could be scaled up or promoted in other similar contexts.

RQ5. What cross-border interrelationships exist and what lessons can be drawn for policy coordination and harmonization for the two countries in livelihoods and resilience outcomes for borderland regions?

- ☐ Document and analyse the various levels of interactions between people at borders (economic, social, cultural, ethnic, trade flows, social capital, solidarity and mutuality) that shape their livelihoods and CBSPOs.

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[7]Social protection is expected to safeguard people in the event of an idiosyncratic shock resulting from life-cycle events (i.e., loss of job, illness or death of a breadwinner in the household) or in the events of a covariate shock, such as drought, floods, armed conflict or even global recession (Cherrier, 2021).

3.   Conceptual framework

3.1. Sustainable Livelihoods Framework

A Sustainable Livelihoods Framework (SLF) was adopted to analyse the existing borderlands context. The same lens was applied to understand how community-based social protection mechanisms affect livelihoods outcomes. An SLF brings together the context of vulnerability (including shocks, stressors, trends and seasonality), the various assets and capital assets that people have at their disposal to achieve their desired livelihood outcomes and the overall social, institutional and governance structures and processes that influence vulnerabilities and availability and access to the livelihood assets and capital assets.
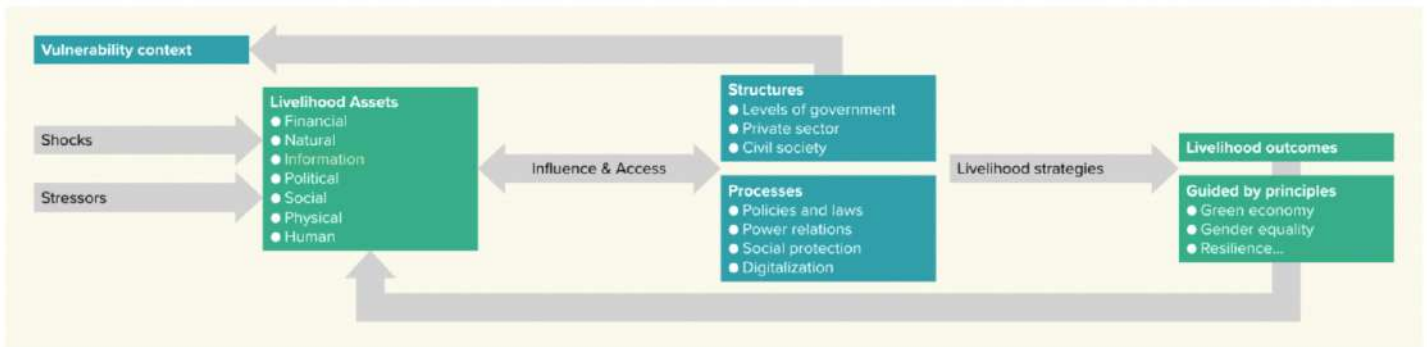
Within the scope of this study, a focus was placed on addressing the RQs through analysis of livelihood assets, shocks and stressors and the role and influence of CBSPOs on the livelihood assets. The study identifies opportunities in structures and processes through which the state, the United Nations system and other development partners could intervene to support sustainable livelihoods, found in Section 4 of this report. The structures component of the SLF is included to a certain degree in the analysis of state-CBSPO linkages and state-borderland community linkages found in Section 2 of this report.

The study applied the five capitals defined by the SLF as follows:

1.   Human capital. The ability of people to pursue different livelihood strategies to achieve their livelihood outcomes. This includes the skills, knowledge, competencies, ability to work and good health (to be able to engage in livelihoods strategies). For example, restrictions on mobility imposed during the pandemic affected the human capital by the loss of a labour force. Access to basic social services, such as education and health, affect the human capital.

2.   Social capital. The quantity and quality of social resources to which people have access. This includes the degree of participation and embeddedness in networks and vertical and horizontal connectedness, membership in formalized groups, relationships of trust, reciprocity and exchanges that may form the basis for community-based (informal) safety nets. Understanding the extent and presence, utilization, quantity and quality of this capital asset in the borderland regions of Liberia and Sierra Leone was one of the main foci of this study.

3.   Natural capital. Encompasses the availability, access to and quality of natural resource stocks from which livelihoods are derived. Rural and agriculture-based livelihoods are particularly dependent on this capital. For example, in Liberia many livelihoods are inextricably linked and are dependent on forest products and services, with half of the population living within 2.5 kilometres from a forest.,

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[8]Adapted from: DFID, "Sustainable Livelihoods Guidance Sheets," (1999), www.ennonline.net/attachments/871/dfid-sustainable-livelihoods-guidance-sheet-section1.pdf.

[9]Adapted from: DFID, "Sustainable Livelihoods Guidance Sheets," (1999), www.ennonline.net/attachments/871/dfid-sustainable-livelihoods-guidance-sheet-section1.pdf.

4. Physical capital. The physical infrastructure that facilitates that meet basic needs and improve productivity, as well as producer goods (tools and equipment) that help increase productivity. Physical capital includes affordable transportation (roads, trains, other), shelter, adequate WASH facilities, health and education facilities and access to electricity and telecommunications (mobile phones, radio, internet, etc.).

5. Financial capital. Comprises the financial resources, flows and stocks available and used to achieve livelihood outcomes. More precisely, this is the availability of cash or its equivalent. By this definition, it generally covers access to finance, including the availability of savings, liquidity and liquid assets, as well as the ability to borrow.

While traditionally, the SLF framework, as developed by DFID (now FCDO), includes the five capital assets described above, the authors of this study added a sixth dimension: information. Information usually falls under physical capital; however, in this study it is pulled out as a distinct capital given the increasing importance of information and data in our data-driven modern societies and economies.

6. Information capital. Information capital refers to the availability, access and quality of multiple sources of information and knowledge that individuals receive regarding services available. This could be information on markets, disaster risk, services, including formal and community-based social protection, etc. Information capital can enhance or diminish other capitals in the framework, which is why it is added as a separate category. It is separate from the availability of services themselves, which could relate to the physical capital, including infrastructure for formal social protection and community based social protection, because access to infrastructure can be diminished by a lack of information regarding said infrastructure. It is also separate from social capital, because stronger social networks do not imply access to good quality information. For instance, social networks can act as echo-chambers that reinforce misconceptions on formal or community-based social protection, potentially even decreasing access to services despite their physical availability.

3.2. Social protection — sustainable livelihood framework linkage

Social protection is included in the SLF as part of the "processes" that interact with livelihood assets and outcomes. The study adopts the definition of social protection as it is used in the Institute of Development Studies(IDS), Transformative Social Protection Framework (TSPF), a widely recognized conceptual framework:

> … all public and private initiatives that provide income or consumption transfers to the poor, protect the vulnerable against livelihood risks and enhance the social status and rights of the marginalised; with the overall objective of reducing the economic and social vulnerability of poor, vulnerable and marginalized groups.

This definition emphasizes not only the specific impact of social protection on vulnerable populations but also the transformative potential of social protection for societies. This study and its research findings apply the TSPF's categorization to identify the following four key characteristic functions of social protection measures:

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[10]Nthara and Srivastava (2020). Liberia: Understanding people's dependence on forests. URL: https://blogs.worldbank.org/africacan/liberia-understanding-peoples-dependence-forests

[11]For instance, the forest cover of Gbarpolu, Lofa and Grand Cape mount are 794 ha, 646 ha and 333 ha, respectively (Forestry Development Authority, 2019).

[12]Devereux and Sabates-Wheeler, 2004, p. 9.

[13]Devereux and Sabates-Wheeler, 2004.

1. **Protection.** Social protection measures are formally identified as social assistance and aim to provide relief to vulnerable groups. They often take the form of cash or in-kind transfers and social services.
2. **Prevention.** Measures to avert or alleviate vulnerability in the form of social insurance schemes.
3. **Promotion.** Measures focused on the economic inclusion of individuals and households with a key but not exclusive objective of income stabilization, often in the form of livelihood-enhancing actions.
4. **Transformation.** Measures that aim to enhance social equity and justice by altering the situation of vulnerable groups in society.

The Transformative Social Protection Framework is relevant to non-state social protection and can be applied to community-based social protection because the non-formal networks, kinship groups, family, community support groups, address social assistance and protection needs of communities as reflected in the framework.

B.3. State-based versus community-based social protection

The main objectives of social protection are to protect individuals and households from various deprivations and social and economic exclusion and to empower them by increasing their capacities and capabilities. UNDP defines state-based social protection as "a set of nationally owned policies and instruments, organized around systems that provide income or in-kind support and facilitate access to goods and services to all households and individuals at least at minimally accepted levels." In line with the TSPF adopted by this study, as well as the specific mandate of UNDP in the reduction of poverty and strengthening of social justice, it is understood that the role of the state in social protection is to implement mechanisms from a rights-based approach that aims for the progressive expansion of social protection.

Meanwhile, through "informal" social protection mechanisms, individuals and communities can provide a wide range of social protection, often in the forms of "drawing down savings, selling of physical assets, reciprocal exchange of gifts and loans, diversifying crops and expanding income-generating activities." This study focuses on understanding the non-state community-based mechanisms of social protection.

3.3. Community-based social protection mechanisms

CBSPOs carry out different social protection mechanisms, such as social assistance, social insurance and labour market measures, which correspond to the first three functions of the Transformative Social Protection Framework as follows.

- **Community-based social assistance** can be carried out by family networks, religious organizations and community-based local NGOs. Assistance can take the form of cash or in-kind payments or transfers.
- **Community-based social insurance** can be carried out by family networks in the form of remittances, by religious organizations in the form of social services, and risk-sharing networks, such as saving groups and micro insurers (explained below).
  - *Savings groups are financial intermediation models in which members of a group agree to periodically contribute a determined amount of money with the aim of either giving the collected amount to one member of the group on a rotating basis or giving it to members when needed.*
  - *Micro insurers, such as burial and funeral societies and stretcher clubs, provide financial services in the specific cases of death, sickness or injury of a member or a family member.*
- **Community-based labour market measures** are carried out by religious groups and NGOs and take the form of activities, such as skills training, courses and capacity-building.

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[14]UNDP, 2021b.
[15]UNDP, 2021b, p.2.
[16]Onyeabor and Ashiegbu, 2019; as cited in MacOpiyo, 2022.
[17]Nelson, 2013; Oduro, 2010.
[18]Nelson, 2013.
[19]Nelson, 2013.
[20]Nelson, 2013; Oduro, 2010.

4. Rationale for the study

Liberia and Sierra Leone share strong historical and cultural ties. Both have suffered from decades-long civil war and unrest that ended with the signing of peace agreements in 2002 in Sierra Leone and 2004 in Liberia. The border between the two countries is delineated naturally by the Mano River that originates in Liberia and flows along the border of Sierra Leone and Liberia for 145 kilometres.

Borderland regions are often marginalized and characterized by insecurity with few opportunities for skills development and jobs, higher poverty levels and less access to basic services than the national averages. Often, during times of crisis, borderland communities are among the hardest hit, with threats of violence and conflict and influxes of displaced populations. At the same time, they present numerous opportunities. More so, they are dynamic hubs of cross-border trade and mobility, crucial for regional integration and development.

For the purposes of the study, borderland areas were defined as 25 kilometres from the border demarcation. In Liberia, the borderland counties are Gbarpolu, Grand Cape Mount and Lofa. In Sierra Leone, the three districts are Kailahun, Kenema and Pujehun (See Figure 3).

Figure 3. The borderland regions of Liberia and Sierra Leone of the study
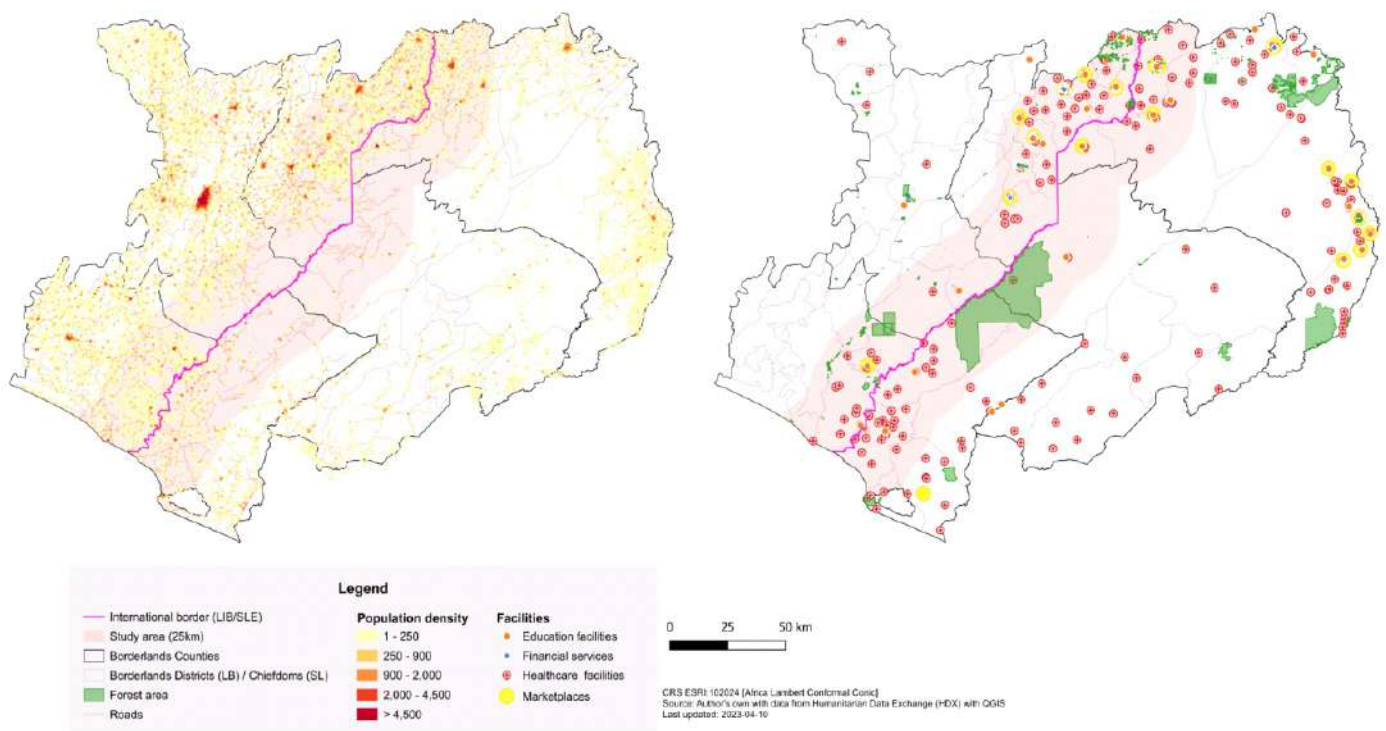
Most recently, the surge in petroleum product prices exacerbated by the Ukraine War, intensified the energy shortage in Liberia and Sierra Leone resulting in increasing transaction costs and creating more

[21]It has also given rise to the Mano River region, which is an administrative geographical denomination that typically includes Côte d'Ivoire, Guinea, Liberia and Sierra Leone, and has a political union of the same name and participants.
[22]Florquin et.al., 2022.
[23]ICRC, 2009.

hardship for households, particularly for the poorest and the most vulnerable in borderland communities. The increase in oil prices has not only resulted in price hikes for transportation fuel, but also has had a pass-through effect on the prices of commodities, notably local food staples. Poor households in borderlands communities are among the most affected by the crisis given their low purchasing power and the high share of their budgets committed to food and other basic commodities. High transaction costs and illegal transport fares were reported and are affecting businesses and the movement of goods and people, especially in remote and isolated districts.

While the reach and coverage of formal social protection systems in Liberia and Sierra Leone remain very limited, community-based social protection mechanisms and instruments have been thriving for decades and have taken on many forms. Existing state programmes are highly dependent on development aid and most other forms of social protection are implemented by international agencies.

This study contends that supporting and strengthening community-based mechanisms that have existed for millennia, and which have served as a primary form of social protection, can help borderland families and communities boost their coping strategies to attenuate the impacts of shocks and stresses.

[24]African Development Bank, 2011.

[25]Asian Development Bank, 2018.

B STUDY METHODOLOGY

The study adopted a multiphase (parallel-convergent), mixed methods approach to study population characteristics, shocks faced, coping capacities, group dynamics and CBSPOs in the borderland communities of Liberia and Sierra Leone. An initial phase was deployed to gain a better understanding of CBSPOs in the borderland regions of Liberia and Sierra Leone (). This information was then used to develop qualitative and quantitative research instruments. The analysis of each data set was conducted separately, and the results were compared and integrated into a common analysis.

Figure 2. Study methodology and phases
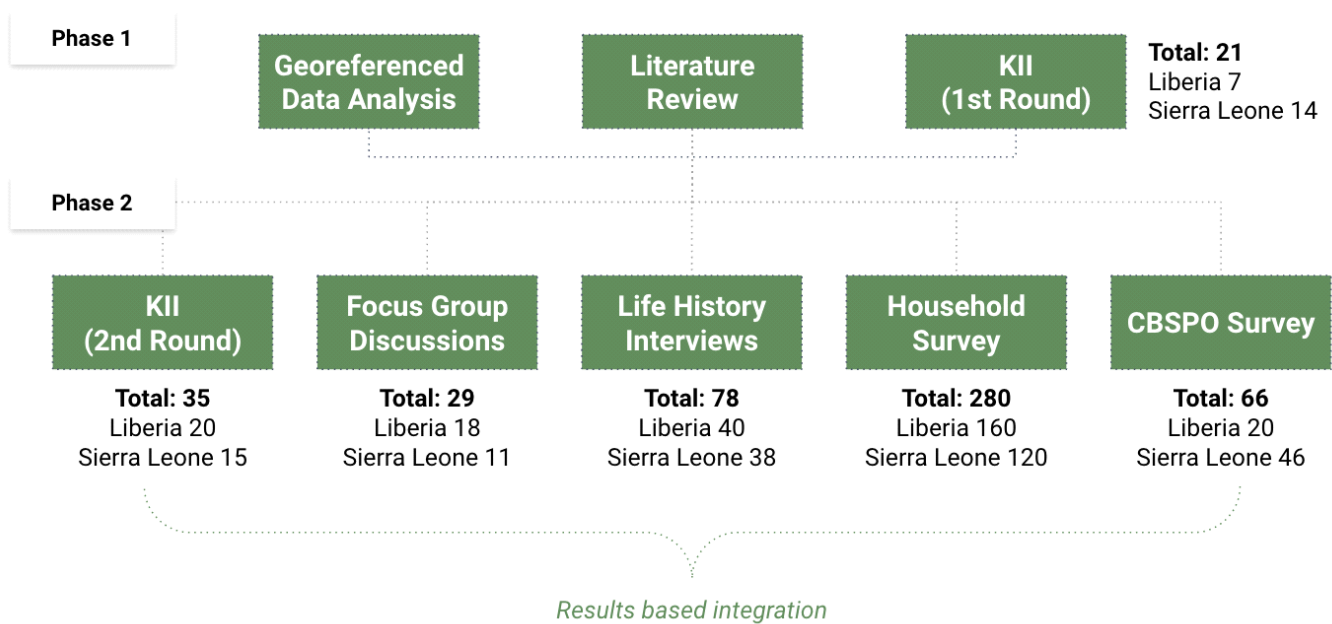
Source: Authors.

1.   Geographical sampling zones

Based on the Sustainable Livelihoods Framework and subject to the available data at the required granular level for the borderlands in Liberia and Sierra Leone (see in Annex 1), a mixed-methods analysis with georeferenced data was conducted to determine the target zones for the deployment of the quantitative and qualitative tools that would maximize the representativeness and diversity of the area, within an established radius of 25 kilometres along the border. Table 1 below summarizes the selected proxies for each of the dimensions of the framework.

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[26]Creswell and Creswell, 2013.

[27]Borderlands are not predefined and vary over time and place. The 25 kilometre radius was defined based on the UNDP (2021) definition of regions typically within 30 kilometres from international borders- and the American Red Cross West Africa Project (2016) which extensively mapped areas "within a 15-kilometre distance of the shared borders between Liberia and Sierra Leone to create an open and comprehensive dataset of water, sanitation, health and other community resources." The distance of 25 kilometres was reviewed and agreed upon with project partners during the inception phase of the study.

Table1. Proxies selected based on the Sustainable Livelihoods Framework

Sustainable Livelihoods Framework	Selected proxy	Assessment
Social capital	Population density	Included in Index (1/5)
Financial capital	Financial services	Included in Index (1/5) [1]
Human capital	Education facilities	Included in Index (1/5) [1]
	Healthcare facilities	Included in Index (1/5) [1]
Physical capital	Marketplaces	Included in Index (1/5) [1]
	Roads	Qualitative assessment
Natural resources/capital	Forest area	Qualitative assessment

[1]Adjusted by population.

The analysis of georeferenced data with the Quantum Geographic Information System (QGIS) allowed not only to quantify the availability of critical facilities related to the different capital assets but also to qualitatively assess the areas of particular interest in the context of the project. This was done in two different stages. First, a simple average index with five categories was calculated for each clan (Liberia)/chiefdom (Sierra Leone), adjusted by population, to identify the zones with different levels of development. Second, the index scores were considered, combined with visualization of natural resources and roads (main sources of mobility in the region) (refer to in the next sub-section). The zones of interest were selected to maximize the representativeness of the region by considering:

1. the borderland's diversity of demographic characteristics (prioritizing the reach of a larger number of people);
2. the diversity of economic activities based on natural resources, cross references with information obtained from the literature review and the first round of interviews; and
3. the routes/dynamics of connection between countries.

2.   Qualitative data collection methodology

In terms of qualitative methodology, the study adopted an ethnographic approach to data collection that involved both literature reviews and participatory data collection methods, such as key informant interviews (KIIs), life history interviews (LHIs) and focus group discussions (FGDs). Ethnographies usually seek to establish and/or identify the roots and meaning of a phenomenon based on the views, experiences and beliefs expressed by the participants; that is, oriented by the participants' behaviours and shared experiences, ethnographic studies determine the results of the analysis through a comprehensive understanding of behavioural patterns of culture-sharing groups and individuals. These were organized and conducted by Data-Pop Alliance team members located in Liberia and Sierra Leone, together with enumerators trained by Data-Pop Alliance to help the team during the fieldwork.

For qualitative data collection and analysis, Data-Pop Alliance employed a desk review, key informant interviews, life history interviews and focus group discussion, as described below.

Desk review. An extensive review of existing literature, studies and programmes focusing on state-sponsored and community-based social protection, informal coping mechanisms, legislation and policies was conducted to obtain and provide the context analysis of the borderland communities.

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[28]Due to the focus of the research on social groups and interactions, as well as time and budget constraints, very low-density areas were not prioritized.

Key informant interviews. KIIs were conducted as part of the first and second stages of data collection to gather more contextual information on the organization of the communities, their needs, the shocks faced and coping mechanisms employed. These interviews provided an initial mapping of the existing community-based social protection mechanisms in Liberia and Sierra Leone.

The first stage consisted of semi-structured interviews targeting representatives of various local and international organizations present and operating in the borderland regions and selected community members. The purpose of the first stage was to gather the necessary contextual information on the characteristics of the populations, their economic activities and livelihood sources and to identify vulnerable groups and shocks experienced in the borderlands. These KIIs were administered in-person and through telephone or Zoom conference calls. A total of seven KII interviews were conducted in Liberia and 14 in Sierra Leone during the first stage of data collection. Meanwhile, the KIIs in the second stage of data collection focused on community members who are part of CBSPO groups and CBSPO representatives. The interviews followed a sequential targeting, initially interviewing traditional leaders to obtain an overview of existing community-based organizations and mechanisms and then reaching out to local government representatives to gather more policy-related perspectives. Data-Pop Alliance aimed to interview one traditional leader per village or community together with one government representative per clan or chiefdom. A total of 36 KIIs were conducted in this second stage, 20 in Liberia and 16 in Sierra Leone. The objective of the second stage KIIs was to deepen the analysis and collect additional data to answer RQs 1 to 5 as a complement to the information gathered from the succeeding data collection instruments.

Life history interviews. Life history interviews (LHIs) are in-depth interviews that describe or comment upon a person's life over a certain period through written and/or oral narratives (Bertaux, 1981; Olive, 2014). The qualitative nature of LHIs allow for a contextual and nuanced understanding of how and why certain decisions are made and how major events and specific conditions influence the course of a person's life. In the context of this study, LHIs were conducted in the second stage of the qualitative data collection whose main objective was to identify the key junction points (events) in the life trajectory of the interviewees that positively or negatively affected their life outcomes and the factors that shaped these. LHIs were also conducted to understand the various capital assets (part of the sustainable livelihoods framework) available to members of a certain community, the shocks experienced and coping capacities and strategies available and adopted and their membership and participation in different types of CBSPOs and mechanisms. These interviews also aimed to understand whether being part of a CBSPO improves livelihood outcomes and resilience of interviewees and how it is able to do so. The main research questions addressed through this instrument are RQs 1 and 5, while also informing RQ 2 throughout the analysis.

The LHIs adopted a semi-structured approach with eight open-ended questions divided into two main sections: the first focused on identity and origins while the second was geared toward the community. The first part sought to map out the different life stages (childhood, adolescence, adulthood) of an individual, how they moved in between periods of vulnerability and resilience, what were the driving factors behind these events and what influenced their responses and decision-making. More specifically, it asked about the following elements: family origins, household dynamics, assets (education, sources of income, etc.), challenges and opportunities encountered, crises/shocks and coping mechanisms and support systems. The second section sought to gather data on the community and cross-border dynamics as well as the role membership or non-membership in CBSPOs plays in their lives. It aimed to analyse people's relationships with their communities and those across the border while mapping out communal challenges, opportunities and support systems.

These semi-structured LHIs were conducted with a mixed sample of community members, including individuals who are members and non-members of CBSP organizations and mechanisms. Data-Pop Alliance conducted 40 LHIs in Liberia and 42 LHIs in Sierra Leone, for a total of 82 LHIs.

Focus group discussions. To complete the second stage qualitative data collection, FGDs were conducted to gather further information on the types of community-based social protection practices common in the borderlands, organizations and active groups and the inclusion and exclusion factors of these groups. These discussions brought out a range of views in an interactive group setting through open rounds of questions among people who share a

particular identity and background. Specifically, it sought to gather community members and solicit their shared narrative as well as their differences in knowledge, attitudes, perceptions and experiences as members and non-members of CBSPOs. A special focus during these FGDs was on evaluating the group dynamics and conducting a social network analysis.

The FGDs covered, among other topics, the following: borderland population characteristics, various local CBSPOs and the reasons for joining them, internal group dynamics within CBSPOs, and borderland dynamics, particularly in terms of participation in CBSPOs across borders. The main research questions addressed through this instrument were RQs 2 and 5, with the objective of gaining an in-depth understanding of how borderland-based CBSPOs function, what are cross-border interactions and how such cross-border dynamics shape and are shaped by livelihoods and CBSPOs.

The FGD questionnaire was structured in six parts: 1) an overview of the CBSPO; 2) the rationale for joining the CBSPO; 3) challenges faced; 4) the impact of the CBSPO on members; 5) the relationships among members and cross-border dynamics; and 6) a community asset mapping. The last section helped identify and map key places and areas in the community where people spend most of their time, where basic services are present, etc. The target group for the FGDs were both members (without any leadership position) and non-members of CBSPOs with each group comprising six to eight participants. Data-Pop Alliance sought to have different groups for different CBSPOs and maximize diversity and representation among individual participants. A total of 18 FGDs were conducted in Liberia and 13 in Sierra Leone.

3.   Quantitative data collection methodology

In terms of quantitative methods, the study followed the non-probabilistic purposive sampling survey methodology targeting households and CBSPO leaders. The objective of the quantitative methodology was to better capture the various shocks and coping mechanisms, including CBSPOs, and map out the various community-based organizations and groups of which the communities are part. Two surveys were implemented by enumerators trained by Data-Pop Alliance in the zones selected in Liberia and Sierra Leone. It is important to highlight the gender lenses used to design and implement each one of the surveys which aimed to help gain an understanding of how women might be impacted differently by shocks and CBSPO assistance.

Both surveys were conducted by trained enumerators using the digital tool KoboToolbox through smartphones and tablets. KoboToolbox is a survey platform for non-profits that enables data collection in remote areas without internet access needed. The data was collected in person. Both surveys contained multiple-choice questions and text responses, which were written by the enumerator during the data collection process. The questionnaire was based on pre-existing surveys in similar contexts and adapted to the context of each country considering the literature review. Moreover, the questionnaire was designed to address the questions that arose during the initial stage of qualitative data collection.

Survey targeting CBSPO leadership. The first objective of the survey targeting CBSPO leaders was to gather data on CBSPO characteristics, such as socio-demographic composition, inclusion/exclusion criteria, beneficiaries, governance aspects, decision-making structures and resources. The survey enabled the identification of needs and challenges faced by organizations and provided guidance for policy implications of the study. The second objective was to understand cross-border interrelationships between both countries within the CBSPO structure.

CBSPO leaders were purposely selected as interviewees as only they could provide first-hand information and better insights into the activities undertaken by the groups. Although the survey is not representative of the entire population of CBSPO leaders and the results cannot be generalized for different organizations, it provided valuable and pioneering insights into how these organizations function and their impact on tackling the challenges faced by local communities. Aiming to gather different perspectives and types of CBSPOs, the sample included women, minority ethnicities and different profiles in leadership positions.

The questionnaire was designed to capture information on RQs 2 and 5. It contained 35 questions with multiple follow-ups, depending on specific answers, and took around 30 minutes to be carried out at a time. This survey was divided into sections, each one focusing on one or more key aspects of CBSPOs: 1) general background information on the respondent; 2) CBSPO general characteristics; 3) governance; 4) funding and support; 5) challenges and opportunities; and 6) cross-border activity.

The CBSPO Leadership Survey, which targeted leaders of different types of CBSPOs, had 66 responses, 20 from Liberia and 46 from Sierra Leone. Overall, the CBSPO leaders surveyed were more educated than the individuals sampled through the household survey: 46% of the surveyed leaders completed their secondary studies versus only 18% of the respondents of the household surveys (see in Annex 1).

Survey targeting households. The survey targeting households within the borderlands gathered data on shocks and coping mechanisms. The survey's goal was to identify the types of shocks faced by individuals and communities recently and coping strategies (focusing on support offered by CBSPOs). In addition, it aimed to broaden the understanding of cross-border interactions, membership criteria, composition and governance of CBSPOs from a member perspective. The household questionnaire was divided into four sections: 1) demographic profile; 2) shocks, coping strategies and needs; 3) CBSPO membership; and 4) cross-border interactions.

This data collection instrument enriched the data gathered and provided more insights into RQs 1, 4 and 5 and shed light on the CSBPOs coverage gap, which has policy implications. The survey contained 31 main questions with multiple follow-ups, depending on specific answers, and took around 30 minutes to be carried out at a time. The interviewees were selected based on two criteria: (1) their availability at the time of data collection; and (2) being a resident of the community within which the survey takes place, with preference given to heads of households. Although the survey is not representative of the entire population in the borderlands area, it provides valuable examples and contextual information on how individuals and communities deal with shocks as well as participate in CBSPOs.

The Household Survey, with questions targeted at individual and household levels, had 280 respondents, 120 (43%) from Liberia and 160 (57%) from Sierra Leone. Women were the majority (60%), especially for the Sierra Leone part of the sample (see Figure A1.1 in Annex 1). When examining the gender distribution among the heads of households exclusively, the percentages change: 40% of the heads of households are female, while 60% are male. The ethnic distribution of the sample, in line with literature findings, reflects a more homogeneous distribution in Sierra Leone (mainly Mende) compared to a more heterogeneous distribution in Liberia (see Figure A1.2 in Annex 1)

43%
120 respondents

57%
160 respondents

It is important to emphasize that both quantitative data surveys were not representative and therefore the findings cannot be generalized to the borderland's populations. However, the sample surveys managed to capture the diverse socio-demographic groups that exist in the area, with proportions like those found in the borderland region, enabling a better understanding of the specific needs and opportunities in the area.

Legend
- International border (LIB/SLE)
- Study area (25km)
- Borderlands Counties

Data collection (Total)
- 0
- 0 - 4
- 4 - 31
- 31 - 61
- 61 - 89

Population density
- 1 - 250
- 250 - 900
- 900 - 2,000
- 2,000 - 4,500
- > 4,500

CRS ESRI:102024 [Africa Lambert Conformal Conic]
Source: Author's own with data from Humanitarian Data Exchange
(HDX) with QGIS
Last updated: 2023-04-10
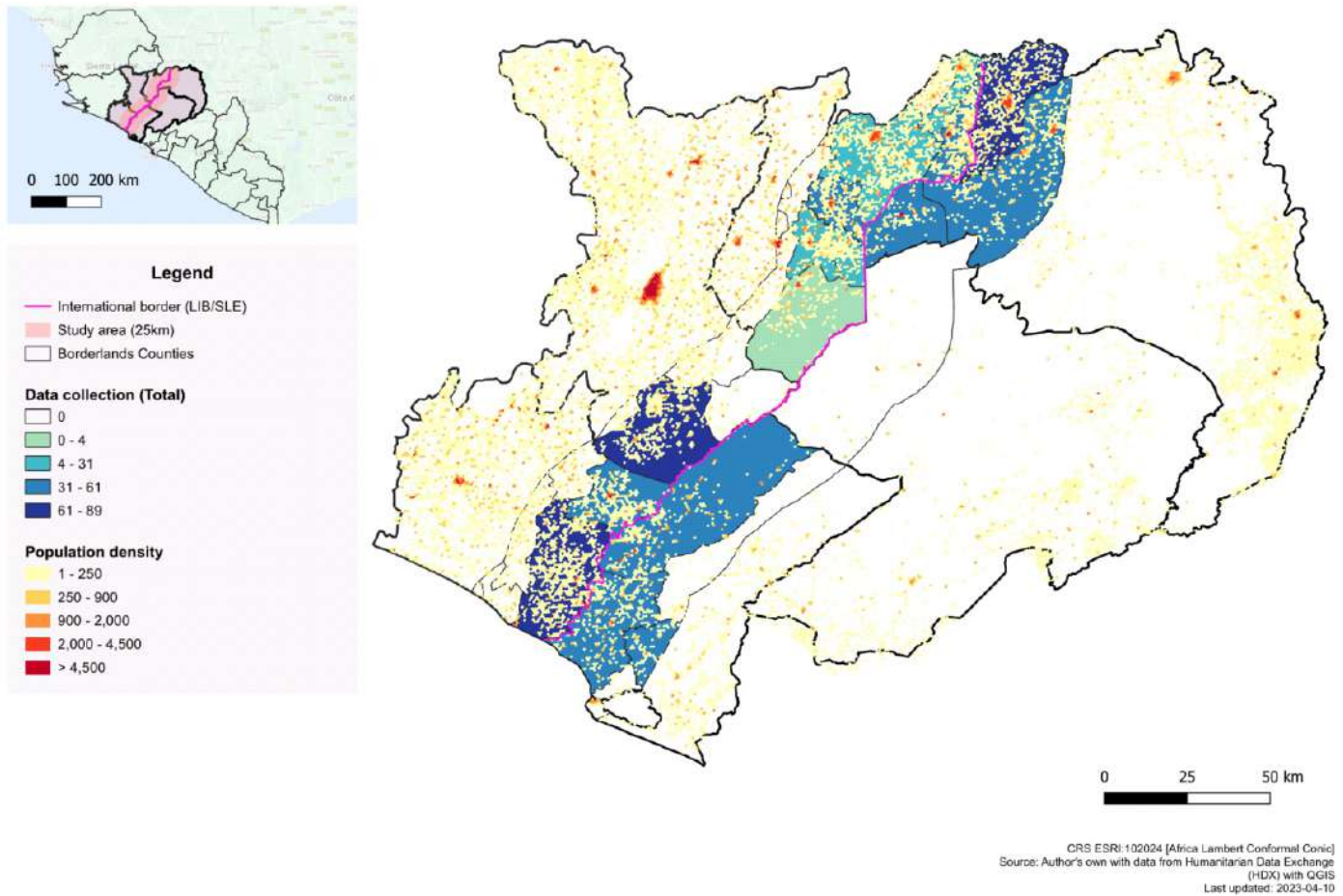
4.   Ethical considerations and limitations

Ethical considerations. The KIIs, LHIs and FGDs each had an informed consent page to obtain participants' consent to be involved in this study and to have their participation recorded. An operational guide was provided to inform the facilitators of essential things to consider before and during each interview and/or discussion and instruct them on proper protocols toward the successful conduct of these tools.

Prior to conducting the CBSPO leadership and household surveys, the enumerators received training on obtaining informed consent from participants. This involved explaining the study's objectives, emphasizing the confidentiality and anonymity of responses and requesting permission to proceed. In accordance with ethical guidelines, the survey was promptly terminated if a respondent was found to be under 18 years of age.

Quantitative limitations. The surveys had notable methodological limitations defined mostly by the context and scope of the study. Firstly, the sample was not representative and, therefore, the results cannot be generalized beyond the study population. However, it is worth noting that the sample did reflect the demographics of the borderlands, including population, ethnicity, education and age distribution, which provided valuable insights into various societal groups. Secondly, sampling bias is a common limitation in surveys and certain social groups might be excluded, especially those in hard-to-reach areas or those unwilling to participate. Moreover, the survey's coverage was limited to specific types of community-based social protection organizations, with less popular types having limited participation. In addition to the lack of data sources about the CBSPOs overall, another constraint of the scope of the study is the lack of comparison groups sum, which limits the ability to contextualize the findings at a country level.

Furthermore, the surveys were conducted at a specific point in time and there was no temporal dimension to the data, precluding any observations of changes in CBSPOs and shocks over time. Despite these limitations, the surveys provided pivotal data on community-based social protection in the borderlands of Liberia and Sierra Leone.

Qualitative limitations. The qualitative interviews (LHIs, KIIs and FGDs) were limited in terms of coverage areas; all communities in the borderlands of Liberia and Sierra Leone were not covered due to insufficient resources, funds and time constraints. In addition, the selected number of CBSPOs covered in the FGDs was not representative or reflective of all CBSPOs; information gathered largely covered agricultural-related community-based organizations. Although there were efforts to gather the perspectives of nearly all CBSPOs, this was difficult to achieve owing to dominance of agricultural-related organizations over other social protection groups, such as savings groups. Those available at the time of data collection were interviewed accordingly. In addition, the LHIs encountered recall bias. At the time of the interview, most respondents struggled to remember major life events (positive and negative) that occurred along their life journey. It was also marked by emotions as certain participants felt uncomfortable sharing information along their life-journey and hence seemed uncomfortable delving into it; routine counselling was held in an attempt to salvage those situations.
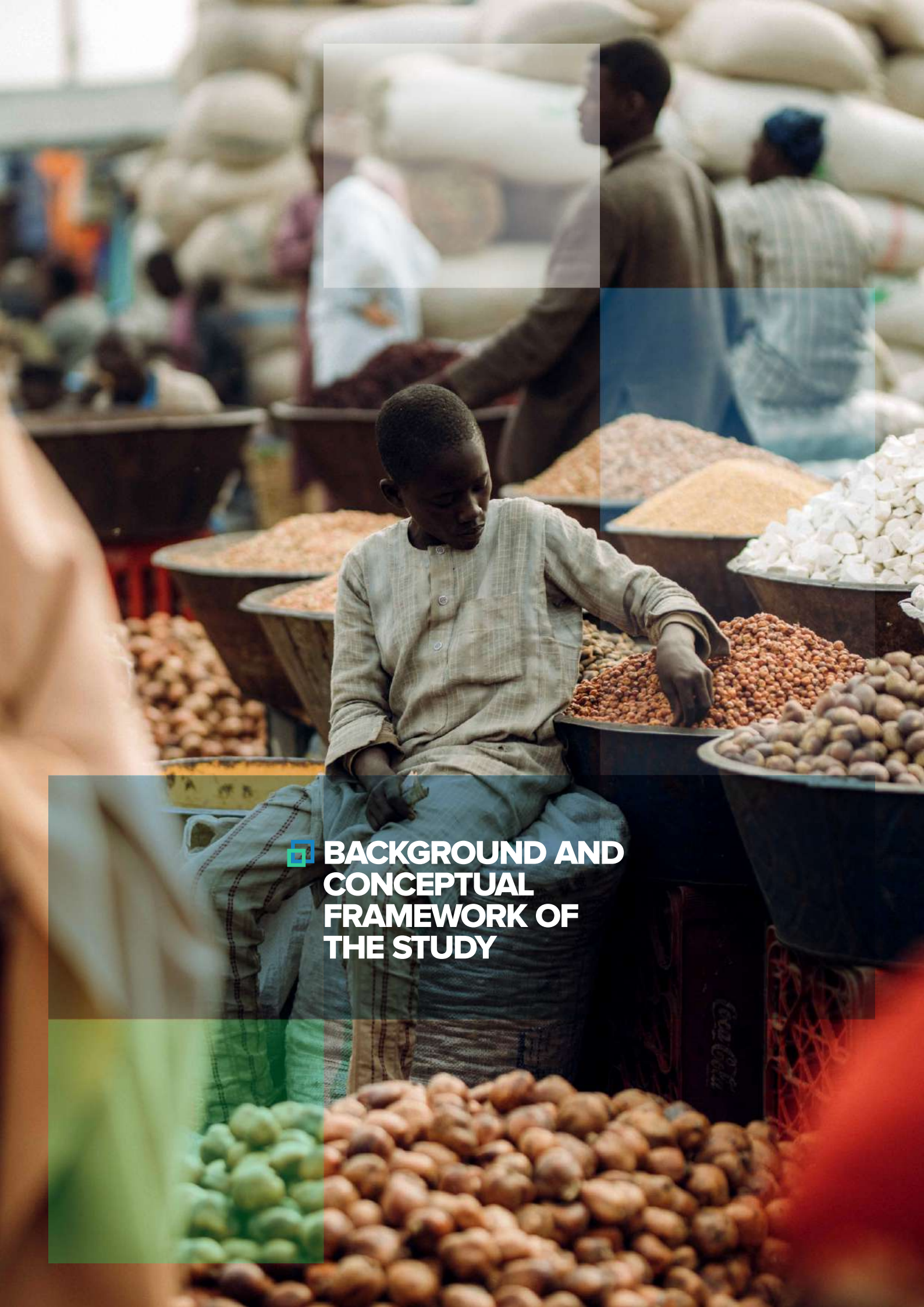
BACKGROUND AND CONCEPTUAL FRAMEWORK OF THE STUDY

A | COUNTRY AND BORDERLAND SOCIO-ECONOMIC CONTEXTS

1. Liberia country context and socio-economic context

1.1. Liberia country context

Liberia is a West African country bordering Sierra Leone in the West, Guinea in the North, Côte d'Ivoire in the East and the Atlantic Ocean in the South, with over a coastline over 580 kilometres long. Since gaining independence in 1847 from the United States, Liberia has experienced periods of civil unrest between 1989 and 2003 that have had long-lasting detrimental effects on the nation's infrastructure and economic development. Still not fully recovered from the effects of civil war, Liberia more recently weathered several other major crises, including the Ebola epidemic (and the Covid-19 pandemic. Despite the severe impacts of the Covid-19 pandemic on the country's development efforts, economic growth is expected to reach 4.9 percent in 2022-2023.

Liberia has a population of 5.12 million, of which 49.7 percent are women and 50.3 percent men. As of 2020, the country's population growth was 2.4 percent, down from 3.24 percent in 2011. The share of the population located in urban areas is slightly higher (51.2 percent) than in rural areas (48.7 percent). About 12.5 percent of the urban population and 38.9 percent of the rural population were in the lowest wealth quintile in 2019. Liberian youth, defined as between the ages of 15 and 34, are identified as the most vulnerable population group, with 75 percent of this age group lacking access to formal job opportunities. The country has 16 major ethnic groups, speaking over 30 indigenous languages. Christianity is the most dominant religion across the country (85.6 percent).

The country's human development index (HDI) value for 2019 is 0.480— which puts the country in the low human development category—positioning it at 175 out of 189 countries globally. The average life expectancy at birth is 64 years. The gross national income per capita is $1,258. The average number of years of schooling received in a life-time by people aged 25 years and older is 4.8, with the expected years of schooling remaining the same (9.6) since 2015. 62.9 percent of Liberians are multidimensionally poor, with the intensity of deprivation at 50.3 percent, and an additional 21.4 percent are vulnerable to multidimensional poverty. The low standard of living and weak education and health care delivery systems are the three main contributors to the overall multidimensional poverty level.

Liberia is divided into 15 counties. Along the border with Sierra Leone are Grand Cape Mount and Gbarpolu Counties in the North Western region (constituting 3.7 percent and 2.4 percent of the total population of Liberia) and Lofa County in the West Central region (which accounts for 8 percent of the country's population). Kpelle, Lorma and Vai are the dominant ethnic groups in the three counties., While an estimated 80 percent of the population in Gbarpolu and Lofa Counties are Christian, 70 percent of the population of Grand Cape Mount County are Muslim. Lofa County consists of seven districts, subdivided into 1,070 localities. Cape Mount and Gbarpolu Counties are composed of five and six districts, subdivided into 641 and 437 localities, respectively.

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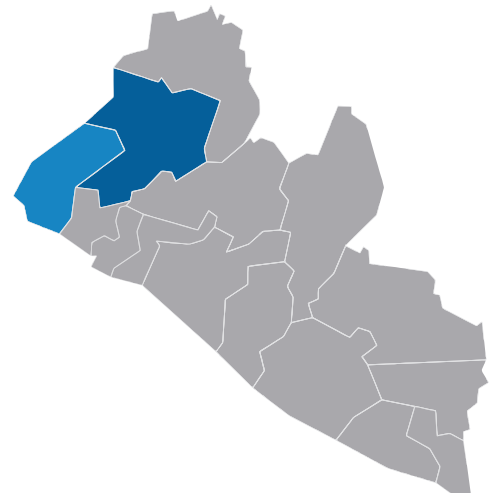
[29] Liberia Institute of Statistics and Geo-Information Services (LISGIS), 2008.
[30] DHS, 2019.
[31] Kemp, 2021.
[32] MIA, n.d.
[33] UNDP, 2020.
[34] World Bank, 2020.
[35] UNDP, 2020.
[36] UNDP, 2020.

1.2 Liberia's borderlands context

Human capital. In 2019, the HDI in the three borderland counties of this study was consistently lower than the national average (0.480): 0.419 in Gbarpolu, 0.4 in Grand Cape Mount and 0.433 in Lofa. The level of literacy is low across the three counties, with the proportion of females who have completed secondary education or higher less than 6 percent. The majority of the population lives below the national poverty line (about 68.7 percent in Lofa, 53.7 percent in Gbarpolu and 60.5 percent in Grand Cape Mount Counties)., A Comprehensive Food Security and Vulnerability report released by the Government of Liberia in 2018 indicates that food insecurity in the three counties higher than the national average of 16 percent (21.7 percent in Lofa, 18.6 percent in Grand Cape Mount and 16.2 percent in Gbarpolu Counties).,

Access to health services, water and sanitation and hygiene services are limited. The three counties of the report have lower rates of access to improved sanitation facilities than the national average of 42 percent (32.6 percent in Grand Cape Mount, 27.2 percent in Lofa and 19.4 percent in Gbarpolu Counties). The quality of healthcare services across the three counties is generally poor due to low human capacity and poor infrastructure. As of 2020, the national fertility rate was 4.2; the rate was 1.4 in Lofa County (4.1), 5.2 in Gbarpolu and 5.1 in Grand Cape Mount Counties. The under 5 mortality rate is higher in Grand Cape Mount and Gbarpolu Counties (123 deaths per 1,000 live births) as compared to Lofa County (83 deaths per 1,000 live births). This difference is attributed to the prevalence of malaria in the region and less attention given to health system strengthening in the North Central Region (Lofa) in particular.

Social capital. In Liberia, farmers groups, savings and Susu groups are present in most communities. Such groups are created to support each other during shocks, promote communal peace and accelerate agricultural productivity and profitability. The percentage of households using shared labour (known as kuu) varies across the three counties with Lofa and Gbarpolu having the highest percentages—97.5 percent and 90.5 percent, respectively, while in Grand Cape Mount the percentage is 87 percent.

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[37]LISGIS, 2009.

[38]The largest population groups are Vai in Grand Cape Mount (60%); Lorma in Lofa (51%) and Gbarpolu in Kpelle (56%).

[39]Ministry of Planning and External Affairs and Ministry of Internal Affairs, n.d.-a and n.d.-b.

[40]Ministry of Planning and External Affairs and Ministry of Internal Affairs, n.d.-c.

[41]LISGIS, 2009.

[42]LISGIS, 2020.

[43]Poverty headcount is higher in the borderland counties than it is in Bong, Grand Kru, Maryland and River Gee Counties.

[44]LISGIS, 2018.

[45]It is worth noting that the counties with the highest food insecurity rates are Maryland (35.5 percent), Bomi (29.3 percent), Nimba (25.4 percent), River Cess (24.3 percent) and River Gee (24.3 percent).

[46]Government of Liberia, 2018.

[47]DHS, 2019.

[48]Ministry of Planning and External Affairs and Ministry of Internal Affairs, n.d.-c.

[49]World Bank, 2020.

[50]LISGIS, 2020.

[51]Data-Pop Alliance, 2021.

[52]A Susu is a group of people who help each other achieve their savings goals by pooling their money together.

[53]Immigration and Refugee Board of Canada, 2016.

[54]Sawyer, 2005.

The Sande and Poro societies are two of the largest social groups in Liberia, with a stronger presence in the north, west and central parts of the country. The Poro is a traditional society for men, responsible for initiating boys into manhood, while its counterpart, Sande, initiates girls into womanhood. These societies are traditionally believed to inculcate values and teach skills conducive to communal harmony and to prepare children for the rigours of adulthood. The Poro is a social institution that embodies the collective social and historical experiences of most Mel and Mande-speaking groups in Liberia, Sierra Leone and Guinea.

Membership is higher for the Sande than the Poro. Although no data exists on the proportion of male membership in the Poro, national level data shows that 35 percent of women belong to the Sande. The distribution across counties is skewed with more activities taking place in rural areas than urban areas. In Lofa, Grand Cape Mount and Gbarpolu Counties, for instance, 80.8 percent, 74.3 percent and 73.2 percent of women belong to the Sande as compared to Montserrado (33.5 percent) and Margibi (50.4 percent) Counties.,

The Poro and Sande are well organized in terms of relating with one another, resolving inter-ethnic conflicts and in preserving the rich cultural heritage of the land. Each group provides distinct educational support to its members. The Sande teaches women how to become good wives and to manage their marital homes. The Poro teaches its members how to become a responsible husband. What is common to both societies are that their activities are performed in secret and it is a punishable offence for members to expose these activities to non-members.

Natural capital. Agriculture is the dominant source of livelihood, constituting over 80 percent of all livelihood activities across the three counties of the study. Food crops, such as cassava, rice and maize, and cash crops, such as cocoa, rubber and oil palm, are commonly grown in the borderland counties. In Liberia, forests and livelihoods are inextricably linked, with many forested communal areas depending on forest products and services. Gbarpolu, Grand Cape Mount and Lofa Counties are among the most forested counties in Liberia. Forests contribute to 10 percent of the country's gross domestic product (GDP) providing employment for 39,880 full-time equivalent workers, generating 35 percent of the income for households. Households depend on forest products for construction, for food (such as wild fruits, nuts and tubers during periods of food scarcity), medicines during emergencies and wood for fuel and charcoal that can be used or sold to generate income.

Gbarpolu and Grand Cape Mount Counties contain deposits of iron ore, which serve as an essential source of livelihoods. The presence of Lake Piso, the Atlantic Ocean and beautiful beaches make Grand Cape Mount attractive to eco-tourism. Gbarpolu and Lofa Counties are heavily endowed with abundant and rich natural resources, such as rivers, creeks and mountains which also provide livelihood opportunities for residents.

Physical capital. The top development priorities in the borderlands are road connectivity, access to healthcare, education, telecommunications and electricity. These areas are often inaccessible during the rainy season, hindering access to markets and making it difficult for people to travel to other parts of the country to access social services (as the borderlands lack social services). Despite numerous investment efforts to increase access to electricity, it is estimated that only 31 percent, 21 percent and 19 percent of communities in Lofa, Grand Cape Mount and Gbarpolu County, respectively, will gain access to electricity by 2030.

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[55]DHS, 2021.

[56]Gbarpolu has the highest share of female members (81.4 percent); Lofa and Grand Cape Mount Counties have 63.6 percent and 61 percent respectively (DHS, 2021).

[57]Sawyer, 2005.

[58]World Bank, 2020.

[59]Ministry of Finance and Development Planning, 2018.

[60]29 percent of Liberians (and 60 percent of rural Liberians) live more than five kilometres from the nearest health facility (Ministry of Health, 2016).

[61]In 2016, Liberia had one of the lowest electricity access rates in the world, at less than two percent. In the capital city of Monrovia, only 6.7 percent of the population had access to electricity (Power Africa, 2016).

[62]Liberia Rural Energy Agency, 2018.

Liberia recently has made rapid progress in improving mobile telephone and media coverage. As of 2020, there were 4.13 million mobile connections, representing 83 percent of the total population. While in the same year, there was a 10 percent increase in internet users from 2019, internet penetration remains low across the country at 12 percent. Access to digital devices is unevenly distributed across the country. Grand Cape Mount County accounts for the largest proportion of people who own mobile phones (84.8 percent) followed by Lofa (68 percent) and Gbarpolu (54.5 percent). Disaggregated data shows that progress toward ensuring access to technology and digital services, like television, smart phones and the internet, are low across the three counties.

Financial capital. Liberia is considered a low-income country with an estimated GDP per capita of US $483. Agriculture, trade (wholesale and retail) and salaries (wages) are the three dominant sources of revenue representing 80 percent, 22.4 percent and 10.1 percent, respectively, of all income activities across the country. It is estimated that more females (70 percent) are engaged in these activities than men (62 percent). In terms of labour, about 67.9 percent, 69.1 percent and 68.1 percent of both sexes in Grand Cape Mount, Lofa and Gbarpolu Counties, respectively, are active members within the labour force, in comparison to the national average of 77.4 percent. Informal employment in Gbarpolu County is 78.8 percent, in Grand Cape Mount County 72.9 percent and in Lofa County 83.8 percent. Access to formal banking credit and finance is relatively low in the borderlands. The proportion of women who have access to bank accounts is higher in Lofa (13.4 percent) and Grand Cape Mount (3.9 percent) than men, at 13.1 percent and 3 percent, respectively. Banking, including online banking, is more common in urban areas, such as Monrovia and its environs. According to the Household Income and Expenditure Liberia Institute of Statistics and Geo-Information Service (LISGIS) 2016 Survey, 52 percent of surveyed households who received a cash transfer received it through a bank or online banking transaction, whereas the number for rural areas is 25%. The use of mobile phones for financial services varies across the borderland counties. Lofa County has the highest number of people who use mobile phones for financial services (93.6 percent) compared to Grand Cape Mount (65.9 percent) and Gbarpolu County (61.7 percent).

2.   Sierra Leone country and socio-economic context

2.1 Sierra Leone country context
Sierra Leone, also located in West Africa, has 8.2 million inhabitants, of which 48.9 percent are men and 51.1 percent are women. Previously a colony of the United Kingdom, after its independence in 1961, Sierra Leone experienced two military coups (1967 and 1992) and a civil war from 1991 to 2002, which resulted in nearly 70,000 casualties and 2.6 million internal displacements. Sierra Leoneans also faced major global and health shocks in the last decades. Global crises and external factors have impacted the price of commodities and led to food insecurity among many households in the country. In 2019, 26 percent of the population was undernourished.
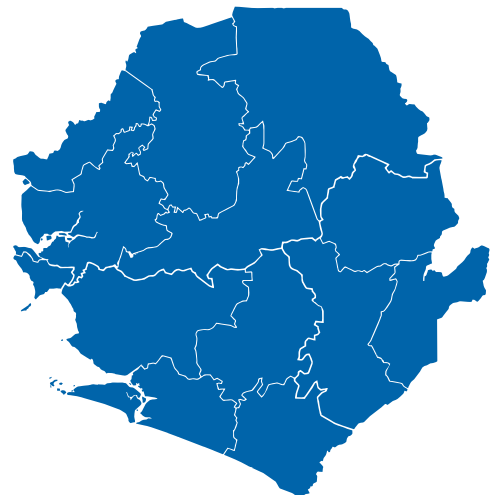
[63]World Bank, 2020.
[64]LISGIS, 2010.
[65]LISGIS, 2010.
[66]DHS, 2019.
[67]LISGIS, 2017.
[68]DHS, 2019.
[69]Countrymeters, 2021.
[70]Kaldor and Vincent, 2006.
[71]World Bank Data, 2022b.

Official annual national consumer price inflation was 38.48 percent in January 2023, one of the highest in Africa. The Ebola outbreak in 2014 and the Covid-19 pandemic in 2020 intensified poverty levels, food insecurity and unemployment. Sierra Leone is susceptible to future shocks related to climate change and accelerated deforestation. It is ranked 17th most vulnerable country to climate change, according to the Global Adaptation Index. Between 2013 and 2018, Sierra Leone had intense flooding combined with landslides, and tree coverage decreased by 32 percent between 2000 and 2021.

Sierra Leone is going through a demographic transition. In 2020, population growth declined to 2.1 percent from 3.2 percent in the period between 2004 and 2015. It is estimated that 42 percent of Sierra Leone's population is below 15 years old and the youth population is particularly vulnerable. Many households still lack WASH amenities and access to electricity (33 percent of households do not have access to drinking water, 45 percent do not have sanitation and 77 percent do not have electricity). Sierra Leone is slowly recovering from the shocks mentioned above, but the majority of the population remains vulnerable, especially during the lean season, when over 60 percent of the population experienced total food insecurity in 2020.

Sierra Leone has 16 districts, of which three of them (Kailahun, Kenema and Pujehun) are in the border region with Liberia. Kailahun and Kenema are part of the Eastern Province and contain 7.3 percent and 8.5 percent of the country's population, respectively. Pujehun District is in the Southern Province and is home to 3.4 percent of the total population. The major ethnicity in the three districts is Mende.. Islam is predominant in the region, accounting for 64 percent of the population in Kailahun District, 86.7 percent in Kenema District and 94.6 percent in Pujehun District.

2.2 Sierra Leone borderlands context

Human capital. The human development index (HDI) for 2019 in Sierra Leone is 0.452, positioning it as 182 out of 189 countries ranked. The three districts in the borderlands have an even a lower HDI, ranging from 0.357 to 0.390. In the borderland region, an average of 79.8 percent of men and 72.2 percent of women are employed, the majority in agriculture. In Pujehun and Kailahun Districts, around 80 percent of women and 77 percent of men are employed in agriculture, while in Kenema District this share is lower than average, with 72.2 percent of men and 60.4 percent of women employed in agriculture. The national average of vulnerable employment was 93.1 percent for women and 82 percent for men.

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[72]Statistics Sierra Leone, 2023.

[73]World Food Programme, 2021.

[74]Université Catholique de Louvain, n.d.; Global Forest Watch, n.d.

[75]World Bank Data, 2022c.

[76]UNFPA Sierra Leone, n.d.

[77]Statistics Sierra Leone and ICF, 2020.

[78]World Bank, 2021b.

[79]70.7 percent in Kailahun, 83.4 percent in Kenema and 95.8 percent in Pujehun.

[80]The chiefdoms in the borderlands are: Dea; Kissi Teng; Kissi Tongi; Luawa; Malema; Upper Bamba (Kailahun); Nomo; Tunkia (Kenema); and Soro Gbema; Markpele (Pujehun). Source: Beresford Weekes and Bah, 2017.

[81]UNDP, 2020.

[82]Statistics Sierra Leone and ICF, 2020.

[83]According to the International Labour Organization (ILO), "vulnerable employment" refers to a work situation that is characterized by a lack of job security, inadequate earnings, limited access to social protection, and often involves work in low-productivity and substandard working conditions.

[84]World Bank 2022e; 2022f.

The national average literacy rate is 52 percent for men and 35 percent for women. Pujehun District scores lower than the national average (34 percent of men and 25 percent of women are literate). Only 52.7 percent of children enter grade 1 in Pujehun District, in comparison to the national average of 62.7 percent. The low levels of school attendance are attributed to child labour, lack of infrastructure and cultural barriers to female education. Regarding health, the borderlands region has a low level of HIV prevalence (below the national average), and the three districts score the best on the health facility births indicator, with more than 95 percent of births delivered in a health facility. Again, Pujehun appears to be the most vulnerable district in the region, with 16.7 percent of children being underweight compared to the national average of 11.7 percent. In 2015, 43 percent of the population was food insecure after the Ebola outbreak, with Kailahun District being the most affected at 59 percent.

Social capital. Being part of a group or network, either family, neighbourhood or community, is an important source of support in Sierra Leone. Farmers pointed to Osusu groups as the most popular source of credit, twice more used than the second most popular source which is family and friends. Proximity was also noted as an important deciding factor when selecting a source of support. Religion, gender and age play a role when determining group membership in Sierra Leone. According to the Afrobarometer, in the Eastern Province (which includes the two borderland districts of Kailahun and Kenema), 29 percent of males and 21 percent of females declared they are active members of religious groups. These numbers are higher in the country's Southern Province (which includes the borderland district of Pujehun), with 59 percent of males and 54 percent of females being active members or religious groups. Older citizens are more likely than younger citizens to participate in religious groups.

Natural capital. Agriculture is the backbone of Sierra Leone's economy. In 2018, 54.7 percent of the land was available for agriculture. Agriculture, fishing and forestry account for almost 60 percent of the GDP, employ more than 70 percent of the population in the borderlands region and is the main source of income for 55 percent of households. Deforestation is taking place in the country at a slower pace than global levels. According to the Global Forest Watch, between 2001 and 2021 the total area of humid primary forest in Sierra Leone decreased by 12 percent. The borderlands region, however, seems to be more preserved according to the same mapping, which includes with Gola Rainforest National Park.

Physical capital. Public services are not widely available in Sierra Leone. Because of the scarce number and location of facilities, many citizens find it difficult to access healthcare services or attend school. According to the Afrobarometer, 73 percent of the population in the Eastern Province and 50 percent of the Southern Province classifies accessing public school services as "easy." However, spatial coverage data shows that in the borderland region the average distance of households to schools is one of the highest in the country, including some chiefdoms where the distance is farther than 10 miles. Healthcare facility availability follows a similar pattern. In 2011, the ratio of the proportion of medical officers to the total population (between 0.54 and 0.70) illustrated that healthcare was underprovided in the three districts that are part of the borderlands. Recent spatial data also shows that health facilities are less concentrated in borderland regions. Nevertheless, the three districts in the borderlands have the highest percentage of births delivered at health facilities, with a rate higher than 96 percent.

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[85]DHS, 2019.

[86]DHS, 2019.

[87]Beresford Weekes and Bah, 2017.

[88]UNCDF, 2018.

[89]Afrobarometer, 2021.

[90]World Bank Data, 2022g.

[91]World Bank Data, 2022h.

[92]Statistics Sierra Leone and ICF, 2020.

[93]Global Forest Watch, 2022.

[94]Afrobarometer, 2021.

[95]Grid3, 2021a.

[96]Rebuild Consortium, 2021.

[97]Grid, 2021b.

Sierra Leone has seen notable improvement in mobile and media coverage, but gaps between regions and gender are still significant. Kailahun District has the lowest TV access, with less than 15 percent. Radio coverage, however, follows the national average, with between 70 and 90 percent of coverage in the three borderland districts.

Financial capital. The rural to urban population ratio is decreasing rapidly, but 57 percent of the population is still located in rural areas and agriculture continued to be the main source of income for 55 percent of households in 2018. While only 1 percent of the urban population belongs to the lowest wealth quintile, the percentage is 34 percent for the rural population. In 2020, Sierra Leone ranked 182 out of 189 countries in the HDI, falling two positions behind since 2014. At the same time, the poverty rate (as measured by a $1.9 poverty line; 2011 PPP) declined from 54.7 percent in 2011 to 43 percent in 2018. Access to financial services remains low in the country. According to the Afrobarometer, at the national level, 17.2 percent or respondents reported having their own bank account; while in the southern and eastern Provinces the rate decreases to 10 percent.

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[98]DHS, 2019.
[99]Wittles and Maybaks, 2016.
[100]World Bank, 2022d.
[101]Statistics Sierra Leone and ICF, 2020.
[102]UNDP, 2020.
[103]World Bank, 2020b
[104]Afrobarometer, 2021.

B | SOCIAL PROTECTION IN AFRICA, LIBERIA AND SIERRA LEONE

1. Social protection in Africa overview

Social protection programmes have been an increasingly important tool to overcome vulnerabilities and poverty in African countries. Although coverage and efficiency of the programmes are still limited, in the last 15 years, the number of programmes has tripled. African countries are transitioning from international to national ownership of social protection. For decades, international organizations and non-governmental organizations have been supporting many local social protection programmes. More recently, about half of African countries have adopted a state-driven national social protection strategy. Social protection programmes can be delivered in different forms, such as cash transfers, public works programmes, subsidies and training. Social security is usually grounded in national legislation, constitutions or international treaties, but the right of social protection is not widely enforced.

In African countries, the most common programmes are unconditional cash transfers, accounting for 70 percent of all social programmes mapped by a 2016 report by the International Policy Centre for Inclusive Growth/United Nations Children Fund (UNICEF). With conditional cash transfers, a popular type of conditionality is children's school attendance. The major targets of social protection programmes in Africa are households with children, the elderly and individuals with disabilities. Social protection assistance is growing in three different aspects: expansion, legitimization and institutionalization. Despite the increased number of programmes, West Africa is behind in terms of scale and financing compared to East and Southern Africa.

Despite some progress made by African countries, such as South Africa and Tunisia which spend over $1,000 per person annually towards providing state-based protection on a large scale and safeguarding vulnerable populations, the financing of such programmes remains a significant challenge for most countries. In fact, 19 African countries, including Liberia and Sierra Leone, allocate less than $9 per person per year towards this cause.

2. Social protection in Liberia overview

The National Social Protection Policy and Strategy of Liberia 2013 were created and validated by relevant government ministries, county representatives, United Nations agencies, donors, civil society and the Liberia National Children's Parliament (under the Ministry of Gender, Children and Social Protection). Adopted by the cabinet of Liberia in 2013, this instrument defines social protection as a package of policies and programmes, implemented as part of public action that provides income or consumption transfers to the poorest, protects the most vulnerable against livelihood risks and improves access to economic opportunities, with the aim of reducing food insecurity and deprivation, while increasing resilience of vulnerable households and groups to shocks.

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[105]Cirillo and Tebaldi, 2016.

[106]UNDP, 2019.

[107]UNDP, 2019.

[108]Cirillo and Tebaldi, 2016.

[109]Cirillo and Tebaldi, 2016.

[110]Cirillo and Tebaldi, 2016.

[111]UNDP, 2019.

[112]UNDP, 2019.

[113]UNDP, 2019.

[114]Government of Liberia, 2013.

In the last decade, Liberia has developed social protection schemes as a tool to prevent, protect, promote and transform the lives of vulnerable populations. Between 2008 and 2011, donor financing represented 93.8 percent of all social safety net expenditures, equating to 1.5 percent of the country's GDP, which is slightly higher than the regional average. Formal social protection mechanisms, such as social assistance or social safety nets, social insurance and some forms of social services including labour market support, have gained prominence. Social assistance constitutes the lion's share of all types of formal social protection programmes implemented in Liberia. However, these programmes are not distributed evenly. Regionally, there have been 25 safety net projects (in-kind food transfers) implemented in the North Central region which covers 68.1 percent of the poor. The North Western region, which comprises Bomi, Gbarpolu and Grand Cape Mount Counties, have received the second highest number of safety net projects (cash or near cash transfers) that have covered 76.3 percent of the poor. Social assistance programmes are reaching approximately 830,000 beneficiaries representing 24 percent of the country's total population.

In terms of social insurance, the government of Liberia established the National Social Security and Welfare Corporation (NASSCORP) to provide protection to old age retirement and occupational and job-related injuries, covered under the Employment Injury Scheme and the National Pension Scheme. As of 2010, out of 69,080 people enrolled, 4.4 percent were recipients. The trend of growing and stable enrolment coupled with higher costs is likely to lead the system toward large deficits in the future.

Whereas formal social protection has been common in the country, in most uncovered rural communities, informal social protection mechanisms exist. Susu (daily, rotational and yearly), funeral, weeding and religious groups, labour exchange and village savings and loan associations are community-based social groupings shaping the informal social protection sector in Liberia; and these have been mostly driven by women.

3.   Social protection in Sierra Leone overview

Sierra Leone adopted a national framework for social protection in 2011, called the National Social Protection Policy, developed with the support of the World Bank. This programme identifies individuals most in need of social protection (with a 2018 revision that reflects new vulnerabilities). Also, the Agenda for Prosperity 2012–2018 aimed at a sustainable future for the population. This goal was to be achieved partly by providing a social safety net for vulnerable citizens. In the Medium-term National Development Plan for 2019–2023, the Government of Sierra Leone defined social protection as:

> *...all actions, public and private, taken in response to levels of vulnerability, risks and deprivation deemed by the state to be socially and economically unacceptable. These include a multisectoral and multidisciplinary strategy for poverty reduction that targets the poorest, those with disabilities and the aged.*

Social protection tools established by the government of Sierra Leone include cash transfers for vulnerable groups, social pensions for the elderly, free healthcare and education initiatives and food transfers. The two major programmes are the Social Safety Net Programme and Cash for Work. In 2007, the Social Safety Net Programme was introduced to support poor households through cash transfers, access to basic health services and training activities, especially focusing on maternal and child health. The programme reached 13,547 participants in 2019. The Cash for

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[115]World Bank, 2012.

[116]World Bank, 2012

[117]World Bank, 2012.

[118]Government of Liberia, 2013.

[119]World Bank, 2021b.

[120]Sierra Leone National Development Plan 2019-2023, Government of Sierra Leone, 2019.

Work programme was introduced in 2010 to create employment opportunities and decrease unemployment levels. By 2019, the programme reached almost 50,000 individuals receiving around $4 per day in 2019. However, according to the 2013 Sierra Leone Social Protection Assessment report by the World Bank, 4 percent of Sierra Leone's GDP in 2011 was spent on social protection, slightly lower than the African average of 4.1 percent. Funding for these programmes depends heavily on external financing, such as development aid, with more than 85 percent being externally funded. The social programmes are not generous, and the coverage is limited to a small fraction of the population (less than 8 percent).

According to a UNDP experimental indicator that measures social assistance expenditure per poor person, Sierra Leone spent an estimated $2.13 during the time of the study. This estimate is based on the World Bank's $1.9 PPP headcount poverty rate and assumes perfect matching, which is a limitation of the indicator. However, it allows for comparisons with other countries. For example, Liberia spent an estimated $8.89 per poor person using the same estimate. Additionally, the social pension transfers under the Social Safety Net Programme only cover 8.3 percent of the food requirements of the poorest families. This average is 27 percent for developing countries. Lastly, targeting the most vulnerable and assessing the efficiency of the programmes is difficult due to the lack of monitoring and evaluation and evidence-based mechanisms that have been gradually introduced by the government.

The country's main social insurance programme is the National Social Security and Insurance Trust (NASSIT). Three types of pensions or grants are available to the Sierra Leone population: retirement, invalidity and survivors. However, the programme faces challenges in terms of sustainability and coverage, as many workers in the informal sector are not covered by the programme. The NASSIT scheme covers "all workers employed in the formal sector" on a mandatory basis and provides voluntary membership for the self-employed. However, as of June 2021, the scheme had only registered 259,505 members, of which informal workers were only 2.07 percent of the insured population.

4.   Overview of community-based social protection organizations in borderlands

In addition to the insufficient coverage of formal social protection, several coverage gaps of certain groups have been identified, including but not limited to war victims, disabled individuals, the elderly, poor families with children and the seasonally unemployed population. Therefore, individuals residing in different African countries, particularly those in areas with limited formal social protection coverage, often rely on non-state, community-based social protection mechanisms to cope with vulnerabilities and shocks. Certain population groups and individuals are not covered by either formal or community-based social protection systems. For instance, poor individuals might be excluded because they are unable to pay an entrance or monthly fee. Exclusion based on cultural and geographic issues might also be present.

While a comprehensive mapping or study of community-based social protection organizations (CBSPOs) present in the borderlands was not found during the literature review, several examples of community-based mutual support groups and organizations were found. These range from support from family and kinship networks to community or village savings and loan associations (CSLA or VSLA). Most information that could be found through a desk-based literature review concerns CBSPOs supported or financed by international NGOs. Thus, they do not strictly fall into the objective of this study.

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[121]Cirillo and Tebaldi, 2016; UNDP, 2019.
[122]World Bank, 2013, page 9.
[123]UNDP, 2019.
[124]UNDP, 2019.
[125]World Bank, 2013.
[126]World Bank, 2013.
[127]International Labour Organization, 2021.
[128]World Bank, 2013.
[129]Oduro, 2010.

Table 2 below presents the typology of CBSPOs present in the borderlands. This typology is not strictly defined by the literature but was instead based on a combination of existing research and updated with the data collected. It should be noted that the categories in the typology are flexible, as some organizations may fall into multiple categories based on the services they provide. The primary goal of the typology was to illuminate the differences between CBSPOs, which was made easier by grouping them according to their answers of both surveys.

Group	Types of CBSPOs	Description
Savings and credit societies *TSPF function: prevention*	Funeral or burial society	Provide financial services in the specific cases of death, sickness or injury of a member or a member's family.
	Accumulating savings and credit association (ASCA)	Financial intermediation models through which members of a group agree to periodically contribute a determined amount of money. Allows funds to grow from loan granting at an interest rate. Members borrow when the need arises.
	Rotating savings and credit association (ROSCA)	Financial intermediation models through which members of a group agree to periodically contribute a determined amount of money. Does not allow for funds to accumulate, but in each meeting, funds are loaned to a member on a schedule to receive the funds.
	Village savings and loan association (VSLA)	Financial intermediation models through which members of a group agree to periodically contribute a determined amount of money. Typically, groups that are set up by NGOs on behalf of the households. Build on the ROSCA model.
Trade and in-kind support groups *TSPF function: protection*	Asset-based club	Groups save in the form of assets, such as household utensils and livestock.
	Self-help group	Organizations provide non-financial assistance to households who are members.
	Grocery clubs	Grocery sharing groups.
	Trade-based groups	Group that enables trade of assets between members.
labour sharing associations *TSPF function: promotion*	Sharecropping arrangements	The shareholders or tenants provide human assets in the form of labour and sometimes natural assets in the form of land and landlords provide financial assets in the form of inputs and sometimes human capital in the form of management. Thus asset-poor households can combine their assets with wealthier households.
	Labour sharing group	Groups that assist man to group together with the hope of doing a job, which may require different sets of skills and tools.

A — SHOCKS, NEEDS AND COPING STRATEGIES IN THE BORDERLANDS

SUMMARY OF KEY FINDINGS

Commonalities across borders

- The borderlands are characterized by high-levels of cross-border personal relationships through interactions in cross-border trade and intermarriage. Social relations between communities are peaceful and cordial.
- Main sources of livelihoods are trade, commerce, agriculture, hunting and fishing.
- Many of the population experiences shocks, with food shortages and death or illness of a family member being the most prevalent stressor and shock.
- Community challenges and underlying long-term stressors include limited access to safe drinking water, education and health facilities.
- Community needs include access to cash/finance and infrastructure (already poor road connectivity worsens during the rainy season) and basic services.
- Households adopt a variety of coping and mitigation strategies, often negative, such as reducing the types and quantities of food consumed, acquiring debt, withdrawing children from school and reducing health expenses. Female-led households and women are more vulnerable to these negative coping strategies.
- State presence and support to cope with shocks in the borderlands is low. Relational (friends and family) type of support is the most prevalent, followed by assistance from CBSPOs, and, to a lesser extent, from NGOs and international organizations.
- Agriculture and farming yields are low.

Border asymmetries

- The negative strategies related to coping with food insecurity (skipping meals) are starkly more prevalent in Sierra Leone.
- In Sierra Leone, households received less assistance but in greater proportion from formal sources as compared to Liberia, where prevalence of assistance was higher, but mostly coming from informal sources, with low levels of assistance from CBSPOs and government. Male-headed households receive more support than female-headed households from all types of sources.
- A higher prevalence of border crossings are made by Liberians compared to Sierra Leoneans to trade, sell or buy. This is attributed to the finding that Liberians prefer to sell goods in Sierra Leone (as opposed to the capital Monrovia) as a strategy to cope with bad road connectivity, especially during the rainy season.

1. Characterization of Borderland communities

Social capital Borderland dwellers describe current social relations within the region as peaceful and cordial. This perspective stands out across most life history interviews (LHIs). Market days (or luma) represent one of the most important occurrences in which communities come together. Religious events, weddings, funerals and political activities are also mentioned in LHIs. In Sierra Leone, Poro and Bondo societies play a decisive role in gathering communities, with 19 LHI (out of 38 for Sierra Leone) mentioning them as activities/events that bring the community closer. It is worth highlighting that none of these societies were described with this role among Liberian interviewees, despite some women mentioning Sande society related to their academic achievements. In contrast, 11 LHIs (all from Liberia) mention either "farming or agriculture" as part of the activities/gatherings within their communities. Interestingly, seven women across different districts of Lofa County (and two males, one from Sierra Leone) stated that "fixing bad roads" was an activity that brought the community closer.

Borderlands are characterized by high levels of cross-border personal relationships, built through interactions in cross-border trade and marriages. According to our qualitative findings, everyone in the community can cross the border but those who cross more often are largely businesspeople, traders and those who have family on the other side. This is consistent with the results of the household survey, with more than one out of two (57 percent) respondents having crossed the border within the last 12 months (. Personal relationships, such as visiting friends and family, are cited as the most recurrent reason for border crossings, followed by economic and trade reasons (). The presence of the Sande and Poro societies on both sides of the border further accounts for the positive relationships among members on both sides of the border. Although mentioned infrequently, the graduation events (completion of specific societal rites) attributed to these societies often bring people together from both sides of the border in celebration for the feat achieved by the member of the family. A participant noted: Sierra Leone and Liberia have a sister relationship and some common cultures and as such these practices are the same for Poro and Sande societies [KII LL #5].

Figure 5. Prevalence of household members that have crossed the border in the 12 months previous to the survey, by gender of respondent and country (%)

Prevalence of household members that have crossed the border by gender of respondent and country,
in the 12 months previous to the survey (%)

■ Yes ■ No

	Total	Female	Male	Sierra Leone	Liberia
No	43%	52%	30%	61%	20%
Yes	57%	48%	70%	39%	80%
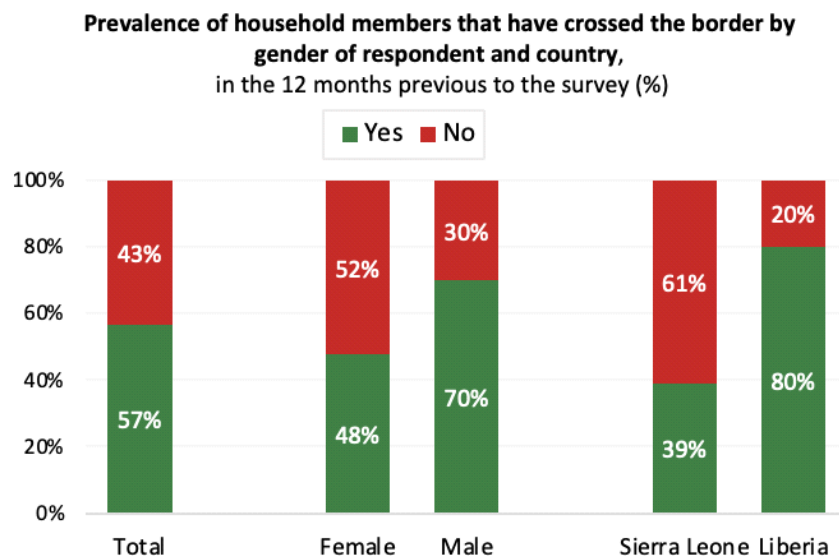
Source: Household survey
N=279; N female=166, N Male=113; N SL=159, N Lib=120

Figure 6. Purpose for border-crossing in the 12 months previous to the survey,
by gender of respondent and country (%)

Purpose for border-crossing by gender of respondent and country,
in the 12 months previous to the survey (%)

■ To trade manufactured goods for other goods   ■ To sell manufactured goods/food for cash
■ To buy a specific good for cheaper   ■ To visit friends and relatives
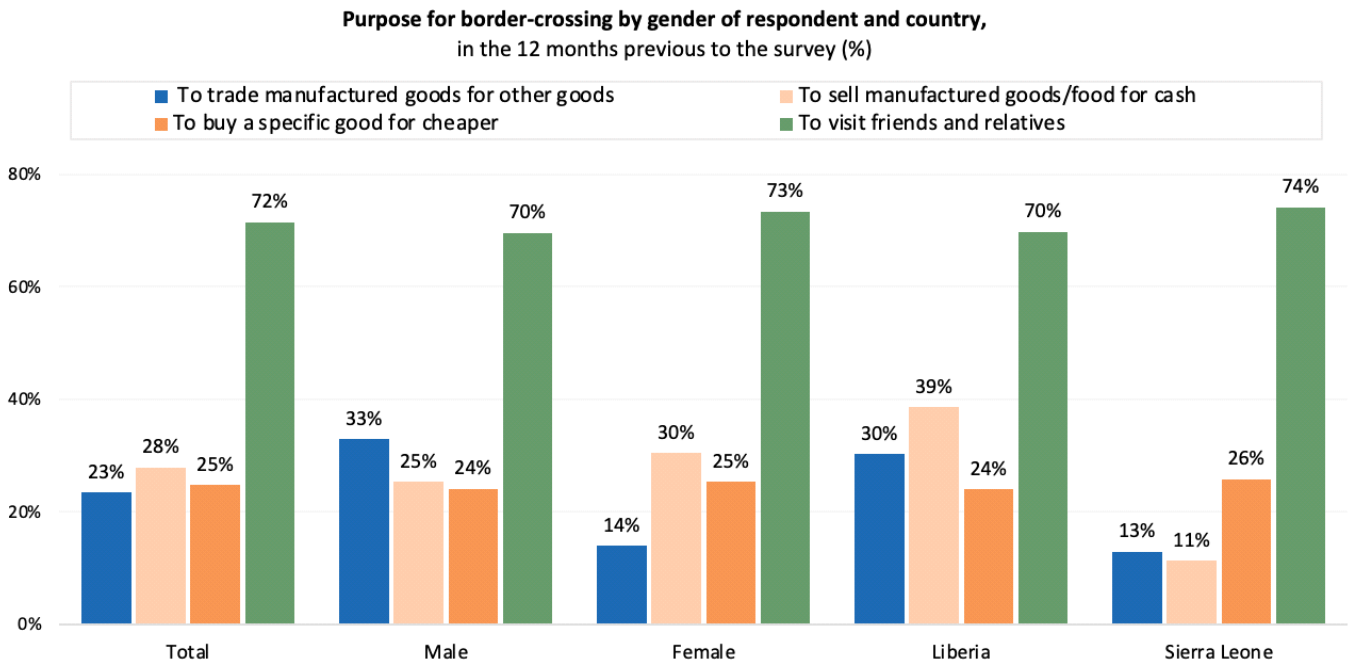
Source: Household survey
(N=158, n male=79, n female=79, n Lib=96, n SL=62)

Human capital

In Kenema, most of us deal in agriculture. As for me, I produce different products such as cocoa, coffee, rice, palm oil, etc. I am also involved in a small section of mining for survival [KII LL #16].

Borderland communities mainly derive their livelihood from trade and commerce, agriculture, hunting or fishing. Confirmed by the results of the qualitative instruments and in line with the literature review, these activities are central to the livelihoods of the region. According to the household survey results, in Sierra Leone, 71 percent of those surveyed are employed for paid work in trade and 50 percent in agriculture, hunting, or fishing (versus 56 percent and 39 percent in Liberia, respectively) (). In terms of gender, trade is the most common activity for female respondents of the household survey (86 percent), while agriculture is the most common for males (49 percent) (). It is worth highlighting that within the sample surveyed, employment was higher in Sierra Leone (67 percent versus 49 percent in Liberia) and among males (66 percent of males versus 54 percent of female respondents); and that the question referred to paid work, which excludes small-scale agriculture or farming. Moreover, many respondents work in more than one activity, with trade and agriculture being the most common combination found in the borderland communities.

Lastly, transportation appears to be the only occupation that is 100 percent male-dominated among the survey respondents, involving one-fifth of all male workers (21 percent of the respondents) and is significantly more prevalent in Liberia (24 percent) than Sierra Leone (2 percent).

Figure 7. Main occupation for pay in the previous month to the survey, by country (%)

Main occupation for pay, by country
in the previous month to the survey (%)

■ Liberia ■ Sierra Leone

Occupation	Liberia	Sierra Leone
Trade	56%	71%
Agriculture, hunting or fishing	39%	50%
Domestic work, education or health	3%	17%
Transport	24%	2%
Livestock or forestry	5%	9%
Public sector	10%	7%
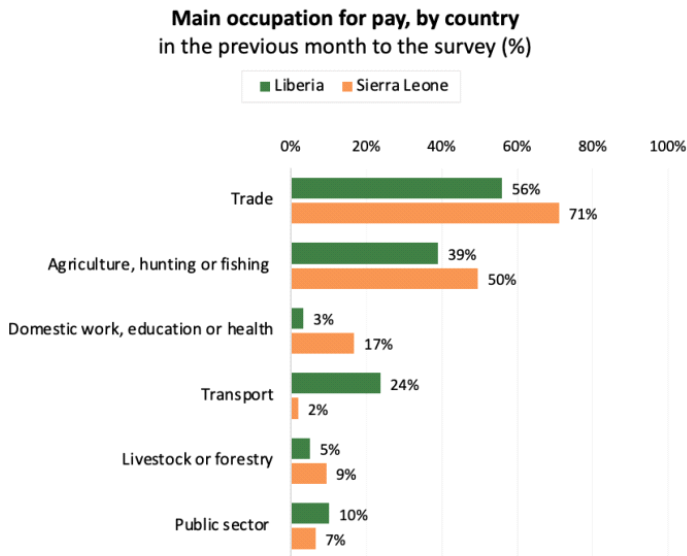
Source: Household survey (N=166 total employed;
n SL employed=107; n LB employed=59)

Figure 8. Main occupation for pay in the previous month to the survey, by gender (%)

Main occupation for pay, by gender of the respondent
in the previous month to the survey (%)

■ Male ■ Female

Occupation	Male	Female
Trade	41%	86%
Agriculture, hunting or fishing	49%	43%
Domestic work, education or health	13%	11%
Transport	21%	0%
Livestock or forestry	9%	7%
Public sector	13%	3%
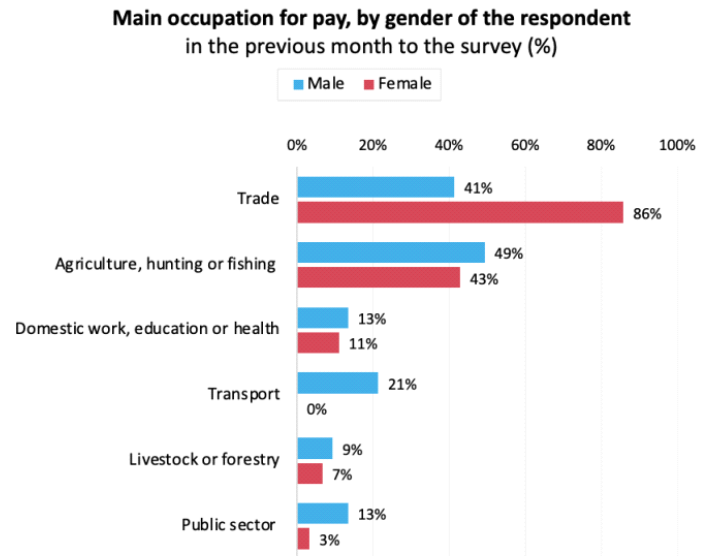
Source: Household survey (N=166 total employed;
n female employed=91; n male employed=75)

Regarding cross-border dynamics, respondents from Liberia (80 percent) and males (70 percent) were found to cross the border more often than Sierra Leoneans (39 percent) and women (48 percent) (). Thus, looking across occupations and border crossings, some interesting conclusions can be drawn. Despite high participation, women seem to have a more local role in trade, with overall lower crossing prevalence and lower percentage of travelling for cross-border trade than men (). According to the KIIs, transportation was "difficult," mainly due to long distances and bad road conditions and consequently dominated by men, especially young men. Nevertheless, female crossing to sell manufactured goods/food for cash (as opposed to trading manufactured goods for other goods) is higher than for their male counterparts.

The higher prevalence of crossings by Liberians, particularly to trade, sell or buy, also reveals country asymmetries in trade in the area. This has been attributed to better market access and availability in Sierra Leone compared to Liberia. A participant stated: The road from here to Monrovia is deplorable, because of this, we prefer to trade in Sierra Leone than Liberia (Monrovia) [KII #12]. Insights from the KII interviews also revealed that the cost of doing business in Liberia is more than double during the rainy season; traders spend more than what they would get in return due to an inaccessible market, often triggered by heavy rainfall, flooding and the poor condition of roads. Another participant echoed this sentiment, saying: We are suffering from the road condition here; we cannot go to Monrovia and we cannot access Liberian dollars here. Even though Vahun is in Liberia, all our economic activities take place in Sierra Leone [FGD #7].

Despite almost 60 percent of the sample of the household survey having worked for pay in the previous month to the survey, the income generated was usually not enough to meet the needs of all members of the household. Of the respondents, 71 percent answered that the current financial situation of their household was not enough to meet their basic needs, depicting the reality that many households in the borderlands are experiencing (working) poverty.

Physical and financial capital

The most essential problem we faced in Tunkia has been a lack of access to financial resources and social services. Our health and productivity are significantly impacted because of this [FGD #9].

In terms of the needs of the communities, most of the responses were consistent throughout counties and gender of the LHI interviewees. Interviewees referred to two major problems: (1) lack of access to cash/finance; and (2) lack of infrastructure and basic services. The former relates to individuals expressing the need for loans or other financing mechanisms, as well as the lack of job opportunities to generate additional income. The latter refers to the bad condition of the roads, the need for facilities and resources for schools and/or health centres, as well as improved access to safe drinking water and electricity. Participants suggested: Bring in more companies to provide more jobs for young people [LHI #9]; Give out loans to empower people [LHI #26]; Give money to people to empower themselves [LHI #22]).

Interestingly, some non-economic reasons for border crossings included accessing healthcare (clinics and medicine) and education. A participant explained: There's only one public hospital in the community and people as far as Sierra Leone come to this hospital to access healthcare [KII LL#6].

At the community level, focus group discussion (FGD) findings echo the same challenges, both related to economic stressors due to lack of employment opportunities and finance mechanisms and a lack of infrastructure and basic services.

2. Main shocks and stressors in the borderlands

> *There are too many challenges that we are faced with here in Vahun. People find it difficult to come in and go out due to bad roads [KII GR #11].*

Borderland dwellers are exposed to frequent shocks. According to the household survey, 88 percent of households reported experiencing a shock in the 12 months before the survey. This is similar for both countries, 89 percent in Liberia and 88 percent in Sierra Leone. Although all subgroups appear to be exposed to shocks, among the survey respondents, households headed by women suffer more shocks than male-headed households. Moreover, 22 out of the 32 households not experiencing a shock are Mende (16 percent) as compared to 7 percent for non-Mende ethnic groups, while respondents that are a part of a CBSPO are more exposed than respondents that are not (17 percent versus 6 percent of non-members). The latter may imply that despite the advantages in dealing with shocks, CBSPOs do not prevent members from being affected in the first place, with the most affected households potentially being the ones most interested in reinforcing their possible mitigation or adaptation strategies.

Social capital

> *Our father's death changed the course of my life. Because he was my main support system and I was completely dependent on him, his passing left me feeling disappointed and frustrated, which resulted in a number of unfortunate events in my life [LHI #61].*

Death or illness within a household (relating to social capital) is described as one of the main shocks affecting borderland communities. The second and third most commonly reported shocks in the household survey were difficulty in purchasing medication and household death or illness (limiting working capacity of a household member), which are interconnected and, based on the results of qualitative instruments (particularly the LHIs) have a profound emotional and economic impact on people's lives (). The interviews particularly emphasized that this shock was usually related to the death of a male relative, affecting decision-making structures and income-generation within the household. In some cases, mothers would carry over the responsibilities while in others it would get passed on to the uncles or the eldest male children.

Figure 9. Shocks experienced by households within the 12 months prior to the survey (%)

Shocks experienced by households
within the 12 months prior to the survey (%)

		%
Basic needs	Food shortage	71%
	Difficulty to purchase medication	52%
Relational	Death or illness within the household	47%
	Conflict with someone from another household	11%
Economic	Business closure	27%
	Disruption on farming/fishing	26%
	Job loss	12%
Hazards	Natural disaster	21%
	Fires	5%
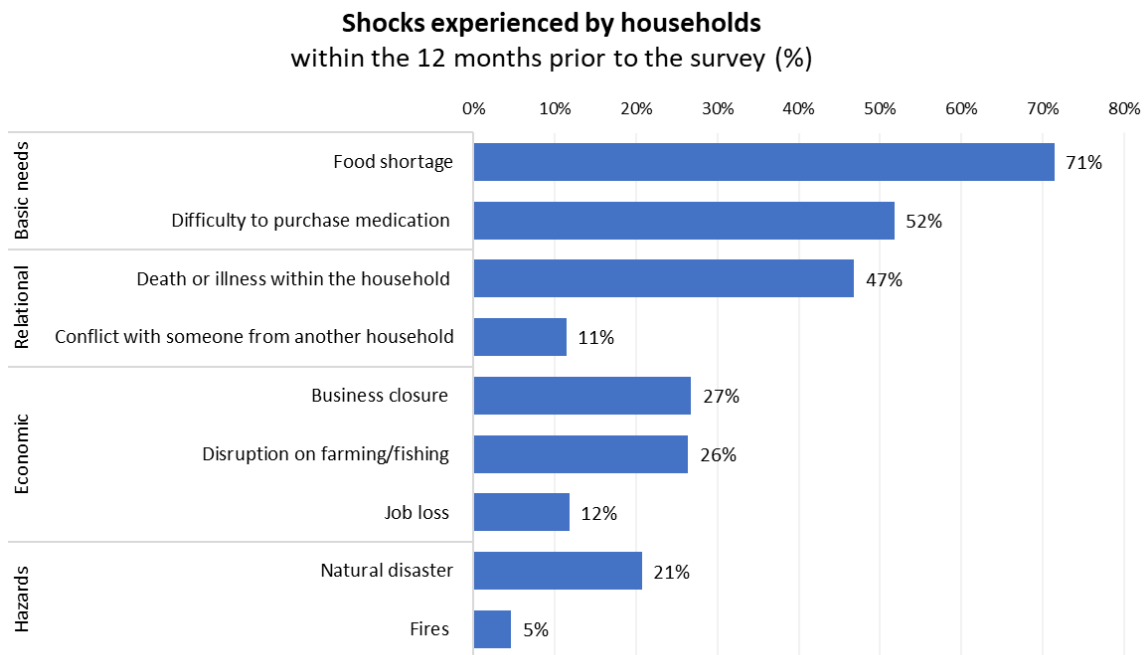
Source: Household survey (N=280 responses, multiple choice)

The remembrance of the civil war was the most cited stressor that affects borderland communities across Sierra Leone. According to the LHIs, the civil war was a devastating experience that most people have not entirely recovered from and find difficult to forget. The civil war changed the direction of most of their lives and left a negative impact on the life stages that followed, among which include forced relocation, job loss, disability, destruction of properties and deaths of family and friends. Participants described the borderland regions as extremely tense and challenging to live in and often recall brutal memories of living in a total state of fear and uncertainty for years, relying only on their resourcefulness and survival instincts to get by. Moreover, the civil war impeded access to basic services such as education, as many respondents could not physically or financially afford to go to school during this period of civil unrest.

Human and physical capital

Access to drugs at the clinic is a problem and it is a nationwide issue not only in our town. People struggle to get drugs and sometimes we must transport them to the bigger hospital in Foya [KII LL #12].

Food security is a significant stressor in the area. According to the results of the household survey, food shortage is the most recurrent shock, in both Sierra Leone and Liberia, for both male and female respondents (). In the last 12 months, 71 percent of respondents reported food shortage, with similar rates in both countries (Sierra Leone 73 percent; Liberia 69 percent) (). However, female-led households are more likely to experience food shortage than those led by males (prevalence is 14 percentage points higher) (). Although the frequency of shocks is not representative of their magnitude, the high prevalence of food shortage and the difficulty of access to medicines as recurrent problems faced by households highlight the lack of access to basic services (particularly physical and human capital) as one of the main stressors of borderlands.

Access to drinking water is also a recurrent stressor, underlined during both KIIs and FGDs. Poor access to safe drinking water is related to infrastructure gaps in the area, with hand pumps not available, accessible or well-maintained for the entire community. This is worsened by the occurrence of drought which reduces water levels during the dry season. Interestingly, one in Liberia attributed the decline in the quality of drinking water to mining activities [KII #6].

As for access to basic services, limited access to education and healthcare is highlighted. In particular, the absence of medicine in most health facilities, lack of doctors, ambulances, limited beds at health facilities and the need to travel long distances to access healthcare and education facilities were cited as the main challenges affecting communities. KIIs emphasized the impact of shocks related to health crises, including Ebola, COVID-19, measles, diarrhoea, malaria and animal diseases, affect the borderlands. Restrictions introduced by the governments of Liberia and Sierra Leone as a result of the COVID-19 pandemic disrupted lives and livelihoods in the area. These restrictions limited access to markets and accelerated an increase in food prices. Although not consistent across communities, several cited the pandemic as the main health-related crisis that affected the borderlands. The occurrence of measles and animal diseases were more common in Liberia than Sierra Leone.

Figure 10. Shocks experienced by households within the 12 months prior to the survey, by country (%)

Figure 11. Shocks experienced by households within the 12 months prior to the survey, by gender of the HH (%)

Shocks experienced by households within the 12 months prior to the survey (%)

Liberia ■ Sierra Leone

		Liberia	Sierra Leone
Basic needs	Food shortage	69%	73%
	Difficulty to purchase medication	35%	64%
Relational	Death or illness within the household	34%	56%
	Conflict *	10%	13%
Economic	Business closure	28%	26%
	Disruption on farming/fishing	23%	29%
	Job loss	16%	9%
Hazards	Natural disaster	5%	33%
	Fires	3%	6%
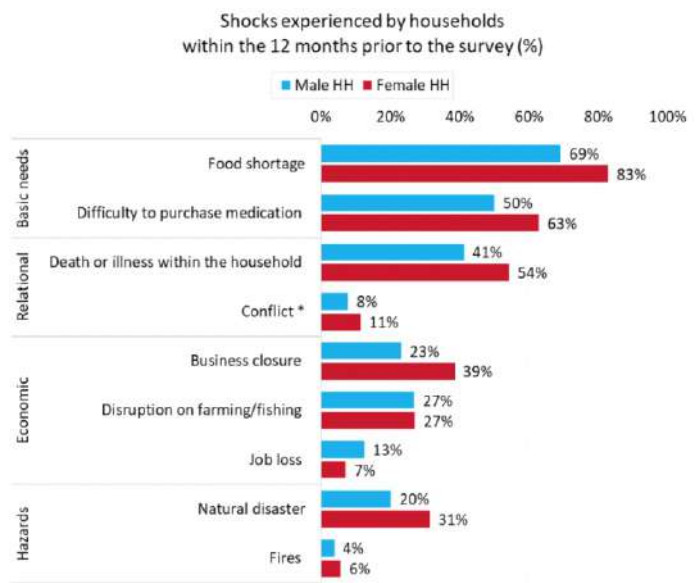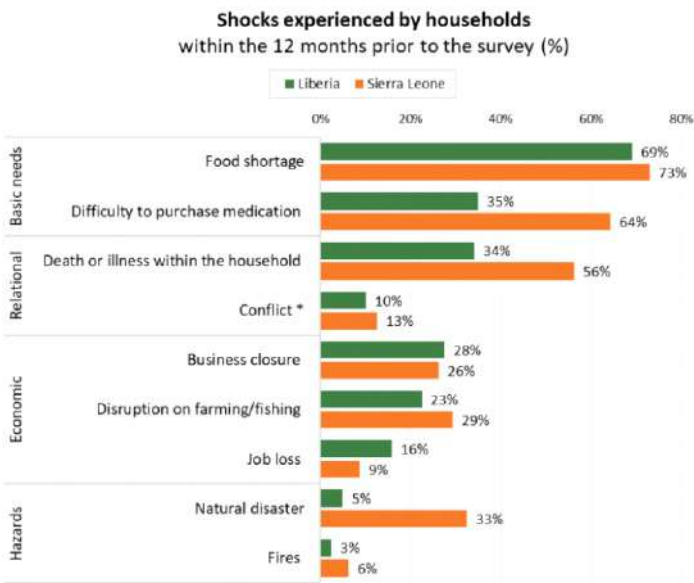
* Conflict with someone from another household
Source: Household survey
(N=280; n SL=160; n LB=120)

Shocks experienced by households within the 12 months prior to the survey (%)

Male HH ■ Female HH

		Male HH	Female HH
Basic needs	Food shortage	69%	83%
	Difficulty to purchase medication	50%	63%
Relational	Death or illness within the household	41%	54%
	Conflict *	8%	11%
Economic	Business closure	23%	39%
	Disruption on farming/fishing	27%	27%
	Job loss	13%	7%
Hazards	Natural disaster	20%	31%
	Fires	4%	6%

* Conflict with someone from another household
Source: Household survey
(N=174; n female HH=70; n male HH=104)

Natural and physical capital

I experience flooding, because I have a leaking roof and am not the only one having this problem. All of us here are facing the same problem of leaking roofs [FGD #8 NC].

The state and accessibility of infrastructure was found to play a significant role in access to basic needs. Road connectivity is one of the main stressors of the borderland communities cited during all focus group discussions held. The impact of poor road connectivity is twofold, exacerbating multiple stressors (hindering income-generating activities and access to basic services, such as food, education and health), while making it difficult to receive assistance or other types of aid.

The situation worsens during the rainy season, with flooding being recurrent in some areas, affecting infrastructure and crops. Road connectivity is extremely inadequate across many communities in the borderlands. Individuals and communities reported being affected by food shortages due to poor harvests during the rainy season, limited access to financial resources and the high cost of transportation due to the poor condition of roads.

At a community level, in addition to rainy season difficulties, crop constraints and poor harvests were reported as recurrent stressors due to a variety of factors. Other challenges mentioned during the FGDs are animals being affected by pests and diseases, destruction of crops by animals, insect and pest infestations and lack of equipment and tools. One participant from the FGDs explained: We don't have access to agriculture tools such as cutlasses, hoe, ashes, wheelbarrow and rain boots to work with. We prefer to do our agriculture by measurement, unfortunately that is not possible because we do not have measurement tapes to measure our farms. Another participant added: When we cultivate our cassava, we find it difficult to process it into Gari as we don't have the equipment for that.

In terms of natural hazards, the evidence of direct effects is ambiguous. 33 percent of Sierra Leonean households surveyed reported being affected by natural hazards, while only 5 percent of Liberian households reported suffering from floods, drought, fire or other related events (). KIIs and LHIs reported windstorms and flooding affecting individuals on both sides of the border, yet FGDs with both CBSPO members and non-members did not highlight hazards as main shocks. This may indicate that these disasters affect some individuals within the community and not the entire community directly. Yet, qualitative instruments provide enough evidence to link the natural hazards funnelled by bad road conditions as a significant threat to the development and well-being of communities on both sides of the border, with potential consequences potentially being even more damaging than the direct economic losses (Figure 12).

Figure 12. Impact transmission channels of main hazards in the borderlands
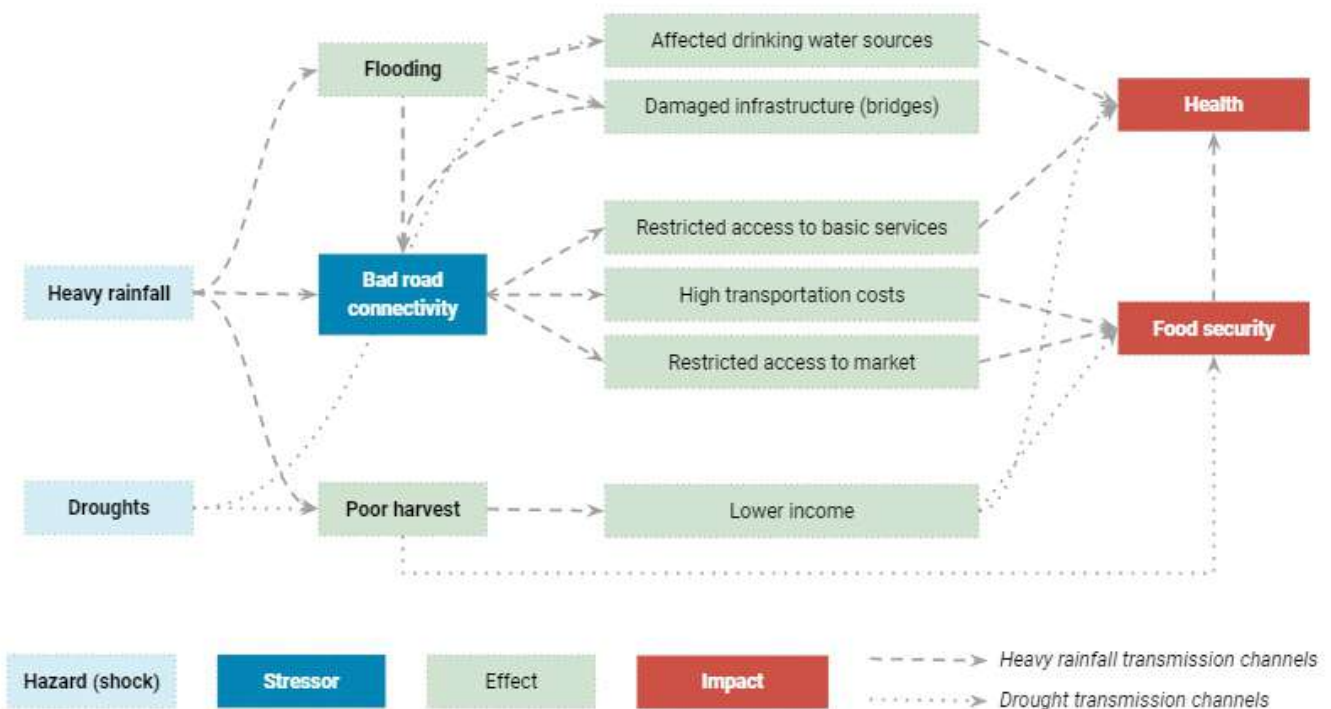
Financial capital

Exchange rate fluctuations between the Liberian dollar and Sierra Leonean Leone have an effect on cross-border trade. Over the last few years, although the two currencies have declined in value when compared to the US dollar, the rate of decline has been the sharpest for the Sierra Leonean Leone, which lost a third of its value against the Liberian dollar, making the Liberian currency scarce on the Sierra Leonean market. The devaluation relative to the Liberian dollar has supported the competitiveness of Sierra Leonean export and trade in the Liberian market. Thus, Sierra Leonean traders prefer to acquire the Liberian dollar as they are able to buy cheaper commodities on the Liberia side of the border than trading in their own currency.

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[130]World Food Programme, 2010.

One participant said: Prices of commodities are lower in Liberia compared to Sierra Leone, however, there is scarcity in acquiring the Liberian dollar [KII#10]. Another participant stated: The exchange rate from USD to Leone is a problem for us as it is weaker when compared to the Liberia dollar. We prefer to trade in the Liberian dollar because the exchange rate is very friendly, and it is stronger [KII#09].

3.   Main coping mechanisms

Individual and household level strategies

During the rainy season, food becomes scarce because the roads from our homes to where we normally farm are flooded, making farms inaccessible. What we normally do is we survive on cassava until the situation gets better [KII LL #3].

Both quantitative and qualitative instruments confirm that households in the borderlands have adopted a variety of strategies to cope with the different shocks, at different levels with distinct consequences and frequencies. According to the household survey, the most frequent coping mechanisms of households surveyed who suffered a shock are related to unhealthy behaviours such as "reducing the number of meals" (69 percent) or "eating less food (smaller portions)" (65 percent) (). Strategies related to debt are also widespread among respondents, with 69 percent of affected households "borrowing money," albeit only 6 percent did it through a formal institution ("took a loan from a financial institution"). Other strategies, although not as prevalent, are noteworthy for their harmful long-term consequences in terms of health and education. In particular, "withdrawing children from school" was employed by 11 percent of the households.

Figure 13. Main household coping strategies to cope with a shock
in the 12 months prior to the survey (%)
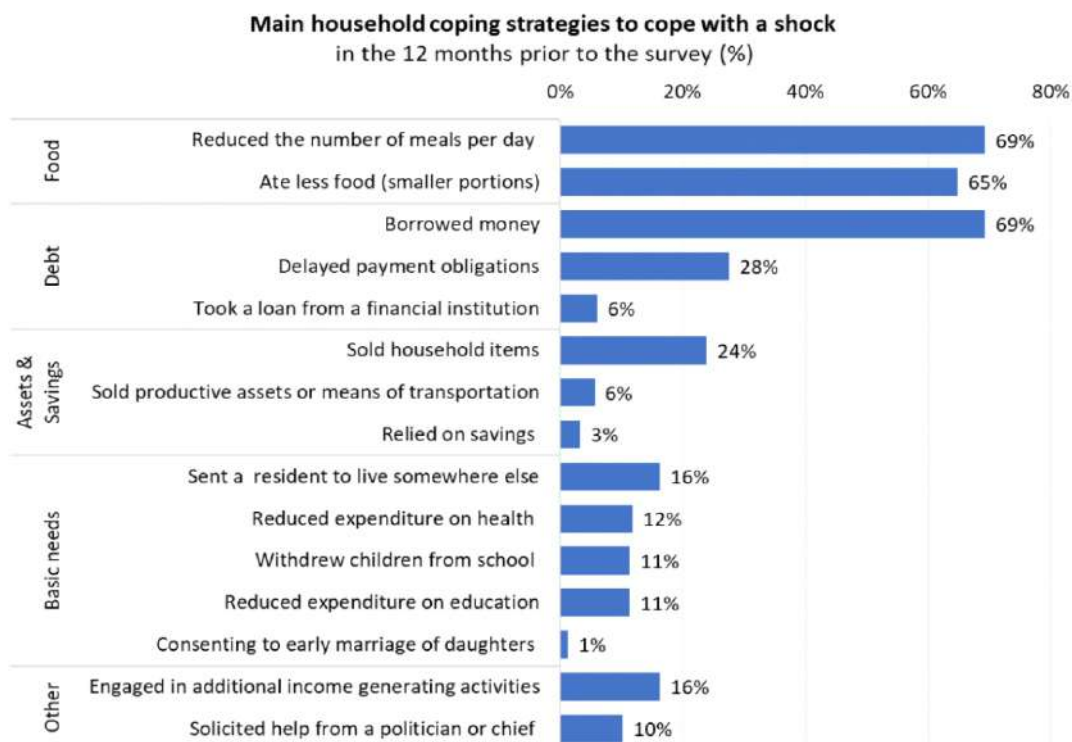
Source: Household survey (280 responses)
N=262 affected by shocks,
n female-headed households affected by shocks=70, n male-headed households affected by shocks=104

The household survey reveals stark differences in terms of coping strategies between countries and based on the gender of the household head. In terms of the differences between the coping mechanisms adopted by households in each country, the negative strategies related to food security stand out. These are starkly more prevalent in Sierra Leone, with a difference of 40 and 36 percentage points respectively (in Annex 2).

Examining meal-skipping patterns provides further insight into the severity of food shortages and the differentiated impact by country and gender. In Sierra Leone, 86 percent of respondents who reported food shortage (N=200, 71 percent) had to skip a meal while 61 percent had to go a whole day without eating, compared to 54 percent and 37 percent respectively in Liberia (). According to the LHI findings, to cope with food shortages in Liberia, individuals resort to harvesting cassava instead of rice, the country's most consumed food item, in addition to consuming wild yams, in order to survive. Thus, the difference in the quantitative results showing a lower proportion of households reducing the amount of food in Liberia when compared to Sierra Leone could be attributed to the replacement of food products as a coping strategy.

Figure 14. Prevalence of food related strategies due to lack of resources,
by country and gender of the household head (%)
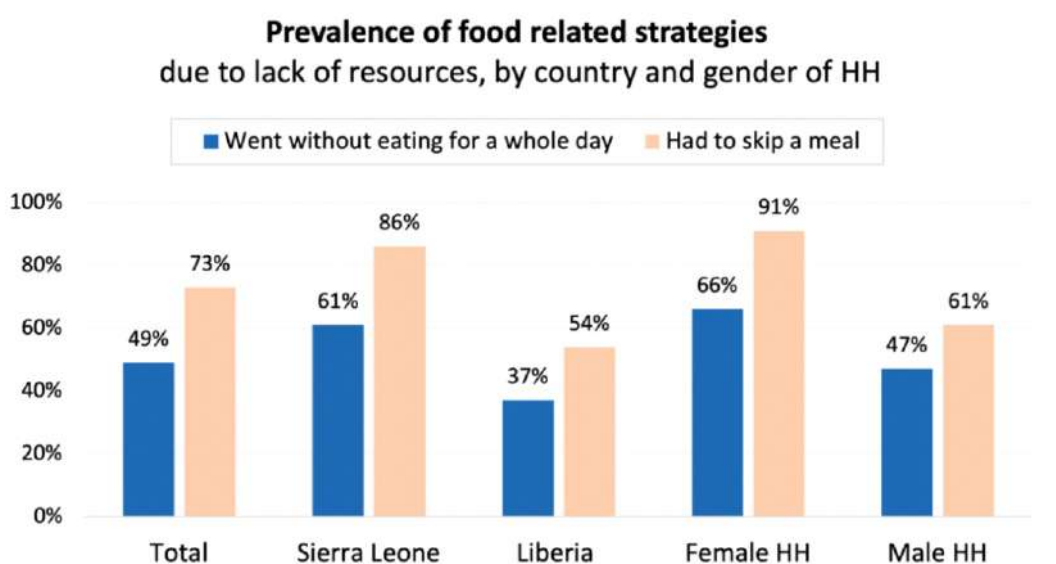
Source: Household survey, N=200 (HH who experienced food shortage),
n SL=117, n LIB= 83; n=58 female head of the household, n=72 male of the household

In terms of the differences by gender of the household head, female-headed households were markedly more likely to skip meals and go a whole day without eating (), but also to "reduce the number of meals per day," to "eat less food (smaller portions)" and to "reduce expenditure on health" (Figure A2.2 in Annex 2). This suggests that, at least for the sample surveyed, women were more likely to adopt strategies that were harmful to their health, suggesting greater vulnerability.

Relational support

Support to cope with shocks in the borderland region is limited. Approximately one third (35 percent) of the households surveyed (that experienced a shock) did not receive any type of assistance of any kind, in the 12 months before the survey. According to the household survey, among the help received, informal (relational) forms of support are the most prevalent in borderland communities, with 50 percent receiving help from family and 41 percent from friends. Only 14 percent of households surveyed received assistance from a CBSPO during the last 12 months, while assistance from the government and international NGOs or organizations only reached 8 percent and 4 percent of the households surveyed, respectively.

As per the qualitative findings, borrowing money from friends and family is a recurrent coping strategy for households in the community and, to a lesser extent, fewer participants from the LHIs declared receiving loans from VSLA groups (mentioned in both countries by both genders). The loans were usually sought to: (1) start a new business; and (2) purchase food items, especially during the rainy season when they were unable to access food from their farms. It is worth noting that relational support is not only monetary, but also key in terms of moral support particularly as a coping strategy for death or illness within the household.

The household survey found differences in assistance received by country (Figures   and). In Sierra Leone, the prevalence of households that did not receive any assistance is starkly higher than Liberia (42 percent versus 25 percent, respectively). Assistance from informal (relational) sources is lower in Sierra Leone than Liberia. In contrast, formal mechanisms are more prevalent in Sierra Leone, with CBSPO outreach being 14 percentage points higher than in Liberia (and 12 percentage points for government outreach). These differences suggest clues to understand possible differences in the strengths and needs of each country. Borderland households surveyed in Sierra Leone received less assistance, but in greater proportion from formal sources (possibly due to higher registration with local authorities/stronger state presence), while households surveyed in Liberia showed a higher prevalence of assistance, but mostly from informal sources, with low levels of assistance from CBSPOs and, particularly, from government.

The household survey also found differences in assistance by gender of the head of household. Not only is the proportion of female-led households who did not receive any type of assistance higher than male-led households by 13 percentage points (38 percent versus 24 percent), but male-headed households receive assistance more frequently from almost all sources and particularly from informal (relational) sources (). The only exception is assistance received from government sources is more prevalent for female-headed households (13 percent [n=9] versus 7 percent [n=7]). It is interesting to note that all the female heads of household who reported receiving assistance live in Sierra Leone and, even when considering gender of the respondent (to increase the sample size), only one woman out of the 56 surveyed from Liberia declared that someone from her household received government assistance.

Figure 15. Households that received support in the 12 months prior to the survey, by country (%)

Prevalence of Assistance Received by Households
in the 12 Months Prior to the Survey, by country (%)

Sierra Leone Liberia

	Sierra Leone	Liberia
Did not receive support	42%	25%
Family	41%	62%
Friends	29%	56%
CBSPO	20%	6%
Government	13%	1%
International NGO or IO	6%	1%
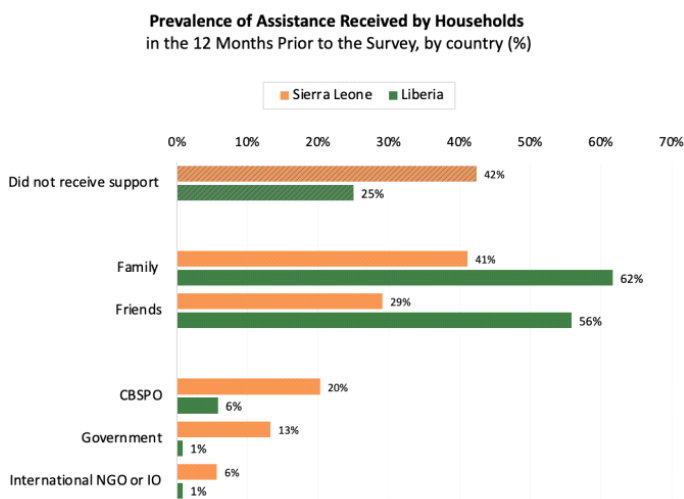
Source: Household survey
(N=278, n SL=158, n LB=120)

Figure 16. Prevalence of assistance received by households in the 12 months prior to the survey, by gender of the HH (%)

Prevalence of Assistance Received by Households
in the 12 Months Prior to the Survey, by gender of the HH (%)

Male HH Female HH

	Male HH	Female HH
Did not receive support	24%	38%
Family	63%	39%
Friends	59%	32%
CBSPO	17%	16%
Government	7%	13%
International NGO or IO	6%	3%
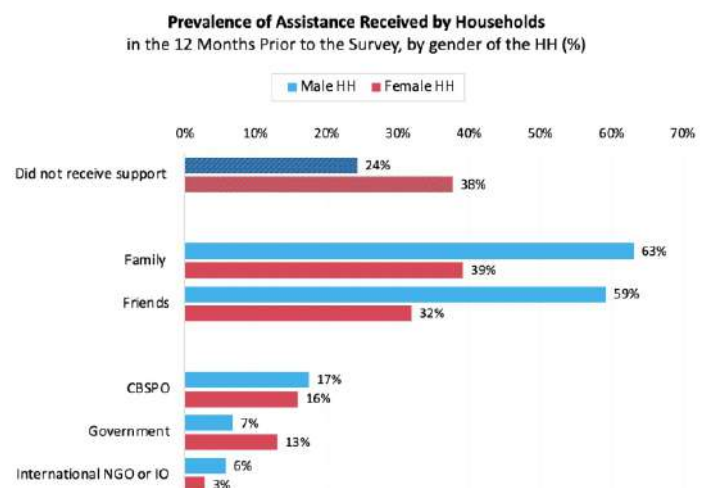
Source: Household survey
(N=172; n female HH=69; n male HH=103)

Community support

Reliance on communal support to address issues affecting the larger community include raising issues to local government, building bridges and repairing hand pumps, irrespective of the CBSPO membership status [FGD findings]. Interestingly, communities often collect money for collective purposes/communal benefit, such as buying essential medicines for health centres (in Liberia specifically), providing salaries for teachers, repairing hand pumps, creating a savings pool and supporting burial ceremonies.

Differences in community strategies by country seem to be related to national specificities. Many FGD participants from Liberia voiced that they prefer to sell goods in Sierra Leone (versus Monrovia) as a strategy to cope with bad road connectivity, especially during the rainy season. In contrast, most participants of the LHIs who were affected by civil war in Sierra Leone indicated migrating from their home to another settlement, preferably in Liberia, in pursuit of peace.

Government support

We are grateful to God that we are okay, there is no security personnel here, but we manage to keep ourselves holding together [KII LL #11].

According to the findings from the KIIs and LHIs, the visibility of the state in the borderland communities is generally in terms of security (police, conflict resolution, border control, protection of properties) and relief support (basic supplies), with which the community is only partially satisfied [KIIs].

State involvement in public services provision among the households surveyed is low. In particular, access to WASH services is limited across both countries, as findings from the FGDs and KIIs revealed that access to clean and safe drinking water is difficult. Across most rural communities in Liberia, as highlighted in terms of individual and community stressors, there is a lack of handpumps and in areas where they exist, they are either limited, damaged or unable to generate water during the dry season due to drought. A participant noted: We need an extra hand pump as the one we have cannot address the water needs of the community. There is pressure on the single hand pump available [KII #2].

Structural challenges in the provision of basic services translate into scarce and unequal distribution of key infrastructure facilities. shows the available facilities and services within the study area. The location of markets is relevant, considering the bad road connectivity and that FGD findings posit them as the main source of food provision (other than own farms). It can be noted that the main markets are in the north part of the borderlands (near Guinea), with only one located within the southern part of the area.

The scarcest facilities are related to financial services, of which only three facilities were recorded, all in Kailahun, Sierra Leone. Consequently, when asked which institutions provide financial services the response was "none."

Moreover, evidence from the KIIs revealed that provision of health services is challenging majorly for pregnant women and women-headed households as they are unable to cope with walking long distances to access health centres. Although others can adjust to this challenge, they still face a lack of drugs in government-run health facilities. In terms of education, a lack of infrastructure and resources to facilitate educational activities is seen across the two countries, and all participants from a selected number of non-member FGDs voiced this challenge. Additionally, all FGD participants revealed that children walk to school, which exacerbates the vulnerability of children who do not live near an educational centre and hinders their access to education.

B COMMUNITY-BASED SOCIAL PROTECTION
IN THE BORDERLANDS

SUMMARY OF THE KEY FINDINGS

Commonalities across borders

- The presence of CBSPOs is an important trait of borderland communities, with a significant portion of the population being a member. CBSPOs play an empowering and transformative role in society.
- Based on the TSPF social protection functions, groups offering preventive measures are the most prevalent, followed by promotion and protection. No groups corresponding to the transformation function were found during this research.
  - Prevention (insurance and diversification mechanisms): Savings and credit societies are the most common type of CBSPOs. The most common type of savings and credit societies are VSLAs.
  - Promotion (economic opportunities): Labour-sharing associations.
  - Protection (social assistance and coping strategies): Trade and in-kind support groups providing relief from deprivation.
- Savings and credit societies are predominantly female, while labour sharing associations are mostly male. Close to 26 percent of women members of a CBSPO are part of an exclusively female CBSPO.
- Joining requirements are mainly social capital (being invited by an existing member) and monetary contributions. The main barriers to joining a CBSPO are lack of finance, time and information. Most vulnerable groups (the poor, old and young) that are unable to generate income are excluded from CBSPO membership.
- The most common benefits or services from CBSPOs are loans at affordable rates and food assistance.
- Governance: 67 percent of organizations choose their leadership through direct elections
- Cross-border CBSPO collaboration, participation and membership are low. Most CBSPO members are not actually aware of other groups like theirs on the other side of the border.
- The main unmet needs are access to basic services and infrastructure improvements.

Border asymmetries

- Many more CBSPOs are registered with a local jurisdiction or local authority in Sierra Leone than in Liberia (87 percent in Sierra Leone compared to 45 percent in Liberia).
- Sierra Leone CBSPOs have greater diversity in types than those in Liberia. Liberian CBSPOs are more specialized in terms of benefits and services and more focused in terms of target groups. Common benefits in Sierra Leone are women's empowerment services; common benefits in Liberia are agriculture technology services.

1. Extent of the presence of community-based social protection organizations in the borderlands

The presence of CBSPOs is an important trait of borderland communities, with a significant share of surveyed and interviewed residents being members of at least one organization. Out of 75 LHIs conducted, 64 percent were part of a CBSPO, with slightly higher prevalence in Sierra Leone (69 percent) than Liberia (60 percent) and among males (72 percent) versus females (56 percent). These tendencies are mirrored in the results of the household survey (). Moreover, several interviewees who are not part of a CBSPO, particularly those from Liberia, still highlight that CBSPOs play an important role in the community.

Table 3. Proportion of CBSPO members by instrument

ment	Country	Part of CBSPO?			Total
		Yes	No	No information	
story iews (LHI)	Liberia	24 (60%)	16 (40%)	-	40
	Sierra Leone	24 (69%)	10 (29%)	1	35
	Total	48 (64%)	26 (35%)	1	75
hold surveys	Liberia	55 (46%)	65 (53%)		120
	Sierra Leone	84 (53%)	75 (47%)	1	160
	Total	139 (50%)	140 (50%)	1	280

Note: The FGDs and CBSPO surveys were purposely targeted at members and/or non-members.

Community-based savings and credit societies (prevention) are the most common type of CBSPO across the borderlands. According to the household survey, 51 percent of members surveyed of at least one CBSPO are part of a savings and credit society; 30 percent are part of a community-based labour sharing association (promotion); and 18 percent are part of a community-based trade and in-kind support group (protection) ().

Within savings and credit societies, VSLAs stand out (see in Annex 2). 39 out of the 66 CBSPO leaders surveyed (59 percent) and 77 out of the 138 CBSPO members of the Household Survey (56 percent) are part of a VSLA. Farming groups/sharecropping arrangements follow suit, with over a third of members and leaders of a CBSPO from both surveys taking part of this type of CBSPO. In this vein, 14 of the LHI (19 percent) were part of a VSLA, the most recurrent type of CBSPO among the results collected by this instrument.

Figure 17. Prevalence of membership by CBSPO type (%)

Prevalence of membership by CBSPO group (%)
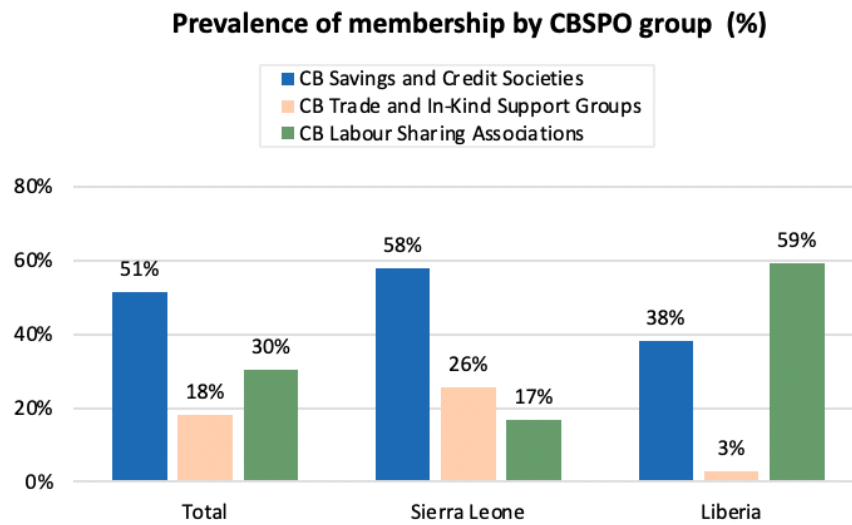
Source: Household survey
N = 225 multiple choice, n LB= 73, n SL= 152

In terms of gender preferences for CBSPO types, according to the household survey results, savings and credit societies are predominantly female (63 percent of surveyed members of this type of organization are female), while labour-sharing associations are predominantly male (57 percent of surveyed members are male). Moreover, 26 percent of women who are a member of a CBSPO, are part of an exclusively female CBSPO.

Important differences exist in the type of organizations preferred in each country, according to the survey results (and 19) It is worth noting that the sample for CBSPO leaders is smaller and more homogeneous for Liberia (which could present a bias in the results), with most leaders are part of a farming group/sharecropping arrangement (n=13) and a VSLA (n=9). In turn, Sierra Leone leaders are part of a more heterogeneous group. Although at first glance this would appear to be a limitation or bias in the sample of CBSPO leaders, when analysing the affiliation of CBSPO membership in the Household Survey, a similar distribution can be found: in Liberia labour-sharing associations are the most prevalent type of CBSPO, followed by VSLAs, while in Sierra Leone savings and credit societies, particularly VSLAs, and non-financial self-help groups predominate, within a wider variety of CBSPO types. Moreover, both survey questions were multiple choice, and both reflect a pattern of greater diversity in the types of CBSPO in Sierra Leone, where on average members chose 1.8 and leaders 3 types of CBSPO per interviewee. In contrast, in Liberia, members selected on average 1.3 and leaders 1.4 types of CBSPO. This hints at more specialized types of CBSPOs in Liberia (see).

Figure 18. Frequency of membership by CBSPO type, by country [HH Survey]

Figure 19. Frequency of membership by CBSPO type, by country [CBSPO Survey]

Frequency of membership by CBSPO type, by country (nº)

■ Liberia ■ Sierra Leone

CB Savings and Credit Societies	VSLA	Liberia 26 / Sierra Leone 51
	Rosca	0 / 30
	Asca	1 / 5
CB Trade and In-Kind Support Groups	Self-help groups (non-financial)	2 / 27
	Trade-based group	0 / 11
CB Labour Sharing Associations	Farming group/Sharecropping arrangement	29 / 18
	Labor sharing group	13 / 7

Source: Household survey

N = 138 (225 multiple choice), n LB= 55 (73), n SL= 83 (152)

Frequency of membership by CBSPO type, by country (nº)

■ Liberia ■ Sierra Leone

CB Savings and Credit Societies	VSLA	Liberia 9 / Sierra Leone 30
	Funeral/Burial society	19
	Rosca	17
	Asca	1 / 3
CB Trade and In-Kind Support Groups	Self-help groups (non-financial)	2 / 28
	Trade-based group	14
	Grocery clubs	2
	Asset-based clubs	4
CB Labour Sharing Associations	Farming group/Sharecropping arrangement	13 / 11
	Labor sharing group	3 / 11

Source: CBSPO survey

N = 66 (167 multiple choice), n LB= 20 (28), n SL= 46 (139)

2. Main characteristics of CBSPOs in the borderlands

Entry requirements

Across both countries, memberships are dependent on fulfilment of different requirements to join a CBSPO, with monetary contributions being the most common. The results of the household survey and the CBSPO leadership survey are consistent in that the main type of requirement is to pay an entrance fee, followed by periodic contributions. Criteria based on other characteristics are less common (i.e., having a certain occupation, religion, ethnicity, etc.) (and). Thus, although 18 percent of the CBSPOs in the sample were founded within the same religious group, religion does not appear to be a limiting factor for joining an organization. At a community level, focus group discussions also posit financial mechanisms as the most common requirement to join a CBSPO, usually as a one-time payment of a registration fee. In Liberia, this amount ranges from LD$20 to LD$500, which is more expensive compared to joining groups in Sierra Leone for a fee of LD$5 (equivalent in Leones). Several groups also require weekly or monthly payments, while a few CBSPOs indicate a fine is levied for missing or late contributions.

Moreover, in addition to financial capital, having social capital is relevant for membership in a CBO, since another common requirement is to be invited by an existing member. In terms of criteria by personal characteristics, membership in CBSPOs is generally open to anyone interested to join, whether as ordinary members or shareholders. Shareholders would invest more in the CBSPO by paying higher fees usually in exchange for greater incentives. However, a handful of groups restrict membership based on sex, locality or livelihood. For example, women-led and women-focused CBSPOs exist, such as the Karmasah Muyanma in Liberia, while some groups are exclusively for farmers or residents of a specific community.

Most CBSPOs operate independently of religious affiliation. Only a minority of these organizations (18 percent) were established within a religious group. However, religious groups have a greater presence (46 percent) in trade and in-kind support groups. Despite this, none of the respondents indicated that religion was a prerequisite for joining a CBSPO, even those associated with organizations originally established by a religious group.

Figure 20. Requirements to join a CBSPO (%) [HH Survey]
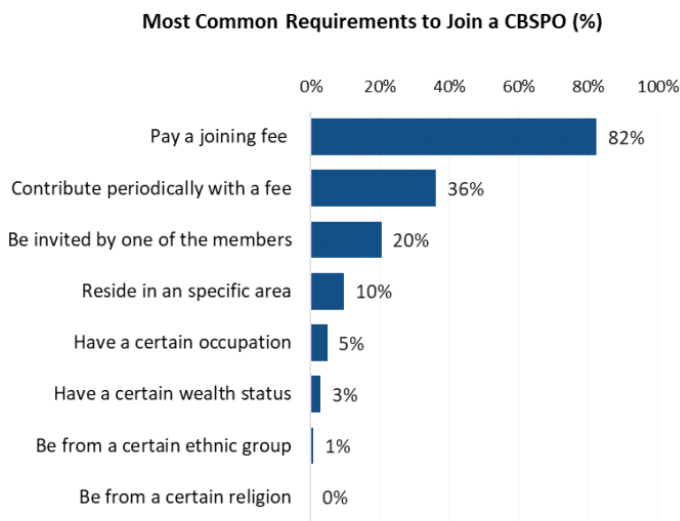
Figure 21. Requirements to join a CBSPO (%) [CBSPO Survey]

Most Common Requirements to Join a CBSPO (%)

Pay a joining fee	82%
Contribute periodically with a fee	36%
Be invited by one of the members	20%
Reside in an specific area	10%
Have a certain occupation	5%
Have a certain wealth status	3%
Be from a certain ethnic group	1%
Be from a certain religion	0%

Source: Household survey (N= 139)

Requirements to Join the CBSPO (%)

Pay a joining fee	86%
Contribute periodically with a fee	47%
Others	29%
Be invited by one of the members	12%
Have a certain occupation	11%
Be from a certain ethnic group	0%
Be from a certain religion	0%
Have a certain wealth status	0%

Source: CBSPO survey (N = 66)

Main barriers

The entry requirements reflect the main barriers to join CBSPOs, excluding the most vulnerable populations in socio-economic terms, mainly suffering from lack of connections (social capital), knowledge (information capital) or financing (financial capital) (). When asked about the main reason for not being part of a CBSPO in the household survey, non-members mentioned lack of finances to pay the joining or recurrent fees (30 percent) and lack of time to attend meetings due to other commitments or disinterest (29 percent) most often. Previous bad experiences with CBSPOs (11 percent) and being too old to join (11 percent) were also mentioned. Interestingly, when asked about the requirements for joining CBSPOs, none of the leaders surveyed mentioned age as a prerequisite. This suggests that age may be more of a soft or implicit requirement based on social norms or barriers, such as physical limitations that make it difficult to attend meetings, rather than a strict criterion. Lastly, some reported lacking information on how to join an organization (10 percent).

Findings from FGDs of CBSPO members are strongly in line with the CBSPO leaders' responses, as the inability to afford the required payment stands out as one of the reasons behind the non-membership of those who do not belong to any kind of CBSPO, despite considering joining one in the past and in the future. Other reasons for non-membership include not having enough time or lack of interest and not having enough support to join a group, particularly for single parents. Overall, these results indicate that exclusion is primarily based on wealth rather than personal characteristics, with age (both too old and too young) also potentially being a relevant factor.

Figure 22. Main reasons for not being part of a CBSPO (%)

Main reasons for not being part of a CBSPO (%)

Reason	Percentage
Lack of finances	30%
Too busy or not interested	29%
No trust or previous bad exp.	11%
Too old	11%
Lack of information	10%
Not available close by	7%
Too young	2%
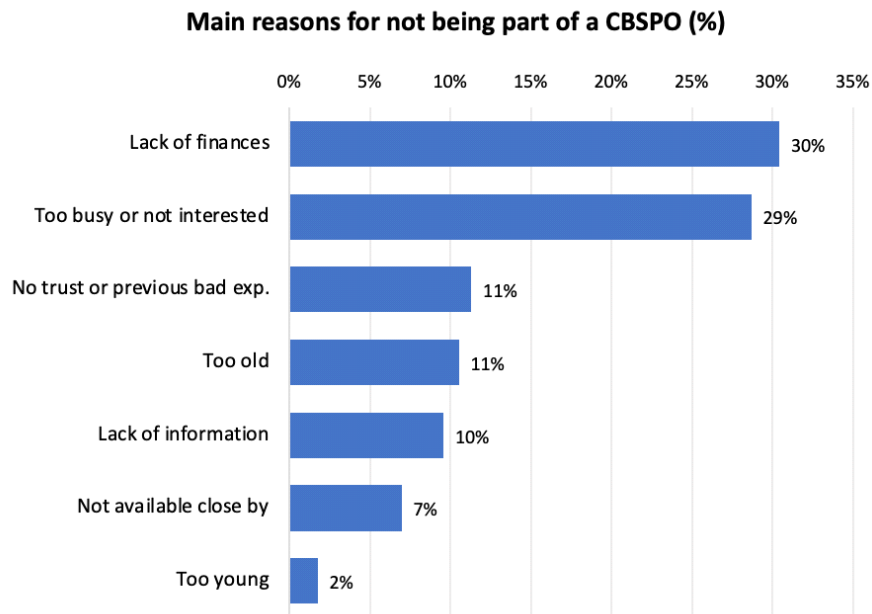
Source: Household survey
N= 114 [open-ended, text analysis]

Governance

Participatory decision-making systems characterize CBSPOs in the borderlands. According to CBSPO leaders, 67 percent of the organizations choose their leadership through direct elections, 25 percent through appointments and 8 percent through indirect elections. Regardless of the type of selection, 80 percent of the CBSPOs allow women to be selected for all leadership positions. More than half of the leaders (60 percent) also consider the decision-making process to be equal, in addition to participatory. FGD findings confirm that CBSPOs practice a participatory decision-making system, often through a leadership board in consultation with the general membership. Some groups are governed by established laws developed by its members and enforced by their leadership to manage their schedule of activities. Women are greatly involved in leadership boards and mostly occupy Chairperson and Treasurer positions. In Liberia, women are considered as "frontrunners" in CBSPOs, and some groups conduct elections that ensure a gender balance among their representatives. Thus, direct elections, non-hierarchical decision-making structures and gender-balanced leadership are some of the most common traits in CBSPOs across the borderlands.

As per the CBSPO leaders survey, to ensure the well-functioning of the CBSPO, most CBSPOs have warnings (74 percent) and fine systems (64 percent) in place as a rule enforcement mechanism (49 and 42 out of 66 respondents stated this, respectively). Moreover, as per the FGD of CBSPO members, it is noted that the frequency of CBSPO gatherings varies; they can meet on a weekly, monthly or annual basis. However, the general membership meeting can be called anytime. CBSPOs rely on a town crier to communicate their activities or Public Relations Officers and the community radio station. Without a town hall, members usually hold their meetings in a common area in the community (e.g., under a tree, in a hut), in the chairperson's residence or at each other's homes on a rotating basis.

3.   Needs covered by the CBSPOs and unmet needs

Needs covered.

CBSPOs help alleviate various shocks and stressors in the borderland communities. Following the death and/or illness of a family member or a business collapse, multiple interviewees were able to cope with these experiences through a loan provided by their CBSPOs. Moreover, according to the household survey, among the financial, in-kind and social benefits, loans at an affordable rate is the most common benefit received, which can be exclusive to agriculture or business or open for any function ().

Differences in access to benefits are not the standard and are generally based on economic contribution differentials. According to information gathered from the FGDs, CBSPOs overwhelmingly indicated an equal access to benefits for all its members with only a few exceptions that underscored how a member's dedication and financial investment to the group defines the benefits they are eligible to receive. In these cases, shareholder members who contribute more resources to the CBSPO receive more benefits.

Figure 23. Main benefits provided by CBSPOs according to members, by type of benefit (%)
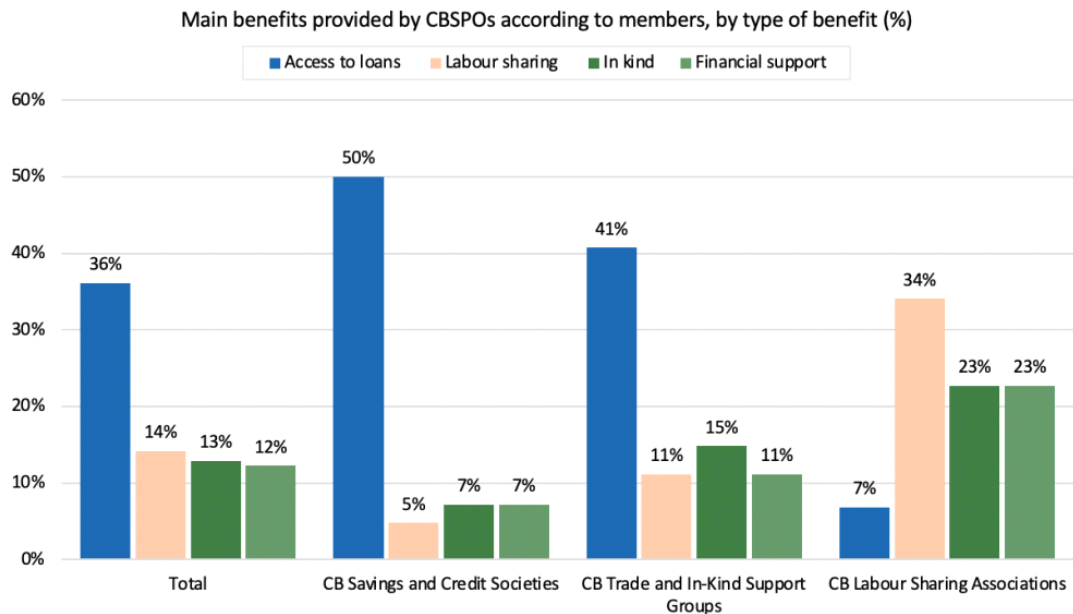
Source: Household survey
N: 139 total amount of answers for this question [open-ended, text analysis]

Analysing the needs coverage from the offer side, shows the services provided by the CBSPOs surveyed and their target groups (it is worth noting that neither the services nor the groups are mutually exclusive). Loan at an affordable rate (57 percent), food security (55 percent) and women's empowerment (54 percent) stand out as the most recurrent services provided in borderlands by the CBSPOs surveyed.

Upon closer consideration of the responses by country, several interesting trends on a country basis can be analysed. Firstly, in proportional terms, CBSPOs in Liberia appear to be more specialized; the 20 CBSPOs interviewed focus on an average of 1.9 services. While CBSPOs in Sierra Leone focus on average on the provision of 4.6 different services. Secondly, approximately half of the CBSPOs on either side of the border provide loans at an affordable rate (45 percent in Liberia; 50 percent in Sierra Leone) and food security (50 percent Liberia; 46 percent Sierra Leone) confirming the widespread preponderance of these services among CBSPO in the borderlands. However, only 5 percent of CBSPOs from Liberia provide women's empowerment services versus 54 percent in Sierra Leone. In turn, 45 percent of Liberian CBSPOs provide agriculture technology services, while the prevalence of these services is less than half in Sierra Leone (17 percent).

Figure 24. Services provided by CBSPO, by country (frequency)

Services provided by CBSPO, by country (Frequency)

Legend: ■ Sierra Leone ■ Liberia

Category	Service	Sierra Leone	Liberia
Loans	Loan at an affordable rate	23	9
Loans	Loan at no interest rate	16	
Empowerment tools	Women empowerment	25	5
Empowerment tools	Peace provision	17	2
Empowerment tools	Legal services	1	
Basic Services	Food security	21	10
Basic Services	Education services	17	
Basic Services	Healthcare services and supplies	13	
Basic Services	Childcare	9	
Basic Services	Family planning	4	
Basic Services	Mental health	2	
Livelihoods	Agriculture technology	8	9
Livelihoods	Exchange of unpaid labor services	13	3
	Entertainment and social activities	18	
	Natural disaster relief	11	
Infrastructure	Infrastructure	6	
Infrastructure	Water supply and sanitation	4	
Infrastructure	Connectivity	3	

Source: CBSPO survey (66 responses), [Multiple select] N=249 (66 CBO), N=211 (46 from Sierra Leone), N=38 (20 from Liberia).

Target group trends by country mirror service provision dynamics, although not as stark. Liberia's CBSPOs focus on an average of almost two target groups (1.9) while Sierra Leone's CBSPOs target an average of 2.6 groups. Moreover, the most common target groups (youth and women) are the same across borders (). Lastly, CBSPOs in Liberia focus more on farmers (65 percent) while CBSPOs in Sierra Leone focus on several other subgroups.

Figure 25. CBSPO target groups, by country (%)

CBSPO target groups, by country (%)

■ Sierra Leone ■ Liberia
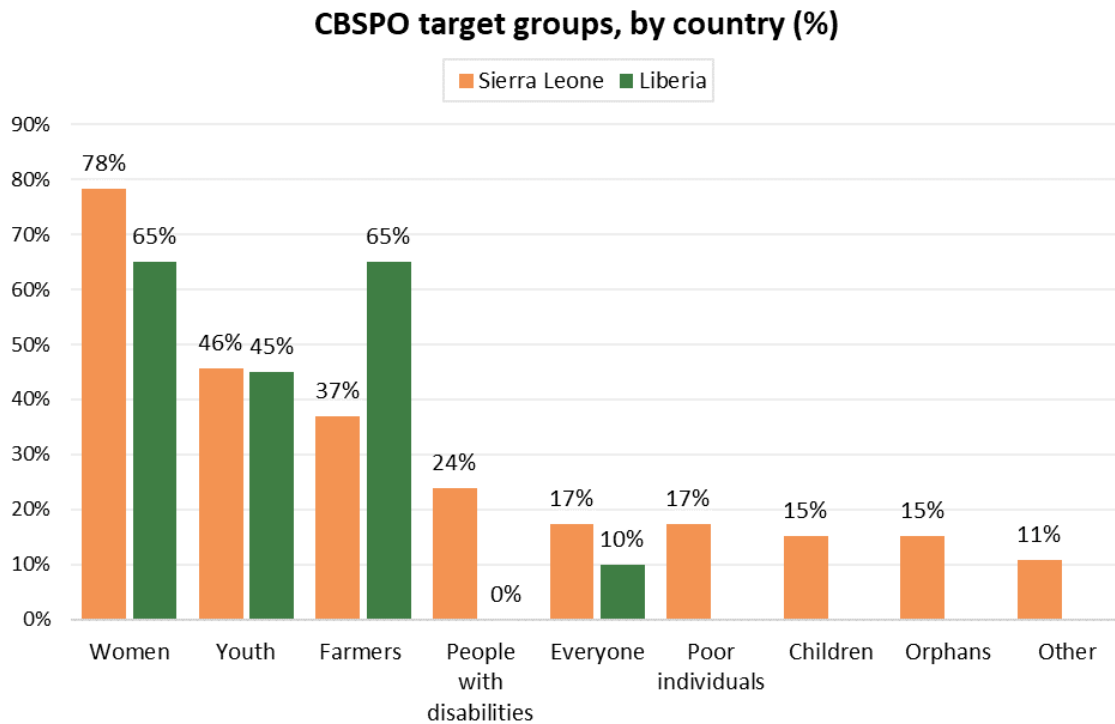
Source: CBSPO survey (66 responses), [multiple select] N=157 (66 CBO), N=120 (46), N=37 (20)

CBSPOs have improved the lives of members and their families at both the individual and household level. They provide help to members, especially during times of need such as sickness, death, business collapse and other cases where immediate support is needed. According to the LHIs and the FGDs and in line with survey findings, loans from VSLAs still remain the most prevalent benefit provided by CBSPOs, acting as a coping mechanism during shocks and crises. Financial support from these groups allows farmers to afford sending their children to school and to be able to engage in other forms of livelihood, such as petty trade or a new business. Meanwhile, labour-sharing associations have helped build new houses and establish new farms or expand existing ones. According to one participant: When we have problems or issues, we go to the group for help and always, they have not let us down [FGD #4].

Qualitative findings emphasize that the impact of CBSPOs goes beyond financial and labour assistance to providing a collective moral support system; this is an important feature of CBSPOs. This is usually the case for women and church groups, wherein members can rely on their social and emotional presence and encouragement to help them overcome difficult times. Based on the LHIs, CBSPOs help keep communities in the borderlands together and offer mutual support to recover from shocks and crises. The most cited positive aspects of CBSPOs are the groups' unity, organization transparency and capacity to give credit when needed. Interestingly, both the FGDs and LHIs highlighted not only the humanitarian aspects of CBSPOs, but also their empowering and transformative role in society. Interviewees from the LHIs talked about how being a part of a CBSPO allows its members to drive their own destinies [LHI #41] and change the undercurrents in favour of women's empowerment [LHI #51]. Furthermore, it is worth noting how both instruments mention that the impact of CBSPOs goes beyond the progressive development of its membership, but also flows toward the community at large and in some cases bordering villages as well.

Challenges related to crop constraints and poor harvesting are addressed through agricultural training and improved seed distribution provided by CBSPOs in both countries through partnerships with international organizations. Interestingly, LHIs from Liberia note that farmers still rely on traditional farming methods but mention that training opportunities provided by CBSPOs (e.g., good agricultural practices training) have significantly increased their yield.

Unmet needs

When it comes to improving access to basic services, such as education, healthcare and safe drinking water, most community members still rely heavily on government and NGO interventions to address these unmet needs. Transport infrastructure that can either inhibit or facilitate access to these services as well as to markets are generally considered within the purview of the government. However, according to the FGDs, some CBSPOs in Sierra Leone partially address educational needs through the provision of scholarships and food for students and the construction of educational facilities.

At the community level, based on the FGDs, CBSPOs help provide meaningful and timely benefits in the absence of government or NGO support. Data from the LHIs also reveal how these groups are seen to be best positioned in addressing a community's needs and challenges through a more local approach. CBSPOs help provide communal support and labour sharing to minimize costs and the funds provide financial resources that are easier to access in times of need without extensive bureaucratic processes.

During seasonal changes, particularly when heavy rainfall and flooding exacerbate existing challenges in the borderlands, CBSPOs are useful as a source of emergency funding and a credit line. For shocks caused by natural hazards, the communities still refer to local and national governments and international NGOs as the main responsible actors as CBSPOs are community members themselves who are primarily affected by such crises.

4.   Sustainability and resilience of the CBSPOs

Most CBSPOs secure resources from their membership fees and receive little external financial support. The main source of funds for CBSPOs surveyed comes from their own members (94 percent; 62 out of 66), indicating that organizations are self-sustaining. Only eight out of the 66 leaders mentioned receiving help from local NGOs (12 percent) and six mentioned receiving help from international NGOs or organizations (9 percent). FGD findings likewise point to member contributions, through registration fees and membership dues, as the main financial mechanism to help sustain CBSPOs in both countries. When asked about how the resources are managed, 89 percent reported that finances are reported by a treasurer and almost half of the leaders surveyed stated that the finances are kept at home. These findings resonate with the low access rate to bank accounts in Liberia and Sierra Leone.,

Across both countries and all types of CBSPOs, lack of financial resources is the most common challenge. 91 percent of the CBSPO leaders mentioned the lack of finances as the main limitation the organization faces, followed by a lack of government support (74 percent), material resources (57 percent) and technological resources (43 percent). Moreover, approximately 38 percent of leaders highlighted administrative-related issues (). This finding corresponds to the main challenges reported by members of CBSPOs, with almost one-third noting that coordination and communication between members is an obstacle. For over half of the sample, inactive members who fail to pay the required fees are the biggest problem for organization sustainability.

Upon being questioned about the type of support most needed by the organization, besides financial support, 55 percent of leaders asked for supplies and productive assets, such as agriculture machines, sewing equipment, seeds and boats. 16 percent asked for training to develop technical skills and 11 percent asked for mobility structures since improving the quality of roads, public transportation and bike availability would facilitate the organization's work.

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[131]Afrobarometer, 2021.
[132]DHS, 2019.

Figure 26. Main challenges faced by CBSPOs now or in the 12 months previous to the survey (%)

Main Challenges Faced by the CBSPO at the Moment or During the Last 12 Months (%)

Challenge	Percentage
Lack of financial resources	91%
Lack of governmental support	74%
Lack of material resources	57%
Lack of technological resources	43%
Administrative issues	38%
Not enough visibility	11%
Other	25%
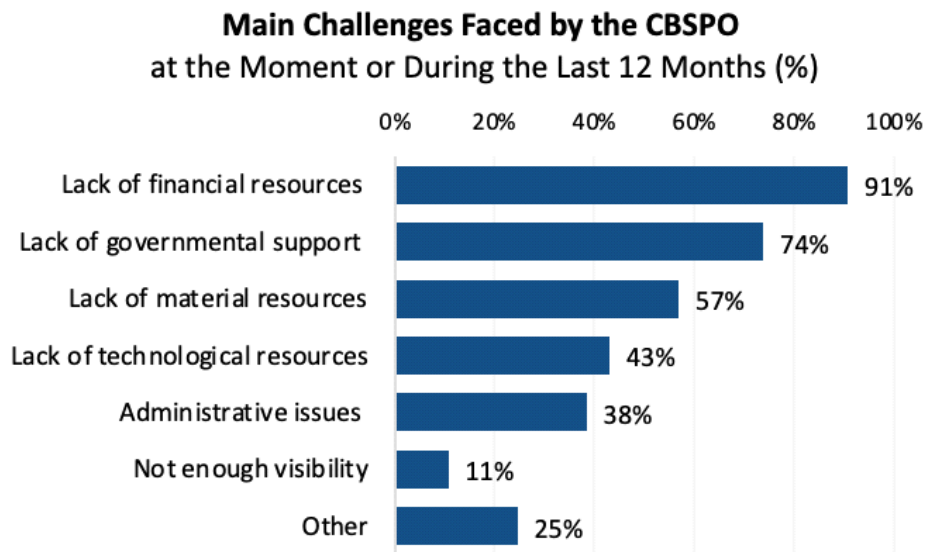
Nearly all VSLA across both countries are sustained from the fees (registration and membership dues) contributed by members. Survival of groups depends on cash contributions, as it is rotated from one member to the next until everyone receives before the cycle starts again. A key informant explained: We have club and VSLA groups in the community. The group pulls resources together, which are given to members upon request. However, anyone who requests for funds will have to pay back with interest (usually 10 percent of what is borrowed). This money allows the group to keep surviving [KII #4]. Relatedly, revenue generated from CBSPO members are saved in the organization account and subsequently used to support the activities of the organization [FGD #6].

Evidence from the FGDs held in the borderland communities of Liberia and Sierra Leone revealed that groups with an agricultural focus are sustained from the fees, usually in the form labour contributed by individual members and fines for refusal to work. A participant explained their group's fee policy: Fees are not charged to members until maybe a person refuses to work, that's when we fine him/her [FGD #3]. This underscores the importance of the labour market in fostering the rural economy, as the labour and fees support the group to engage in meaningful agriculture production, harvest and share portions of produce to address the household food needs of members and sell the rest. The income generated from the sales of group harvest is used to cover members' financial burdens and at the same time used to cover the next planting season. However, it is worth mentioning that participants are motivated to contribute labour depending on the benefits they receive in return. A member of the Gbotima Farming Group in Liberia expressed that he joined because it provides equal opportunities and benefits for all members [FGD #3].

Irrespective of these unique characteristics across the two countries, differences remain. Although CBSPOs in Sierra Leone reported being supported by NGOs which to some extent help to sustain them overtime, this is not the case in Liberia. CBSPOs in Liberia revealed not receiving any support from NGOs nor from the government. One participant said: The organization does not receive assistance besides the contributions of each member [FGD #2]. Another stated: Our group is a community self-help initiative; we have never engaged nor received any support from any NGO nor from government [FGD #1].

5. CBSPOs linkages and opportunities

Governments and CBSPOs

Across both Liberia and Sierra Leone, CBSPOs and the government have limited cooperation in the borderlands. Among the CBSPO leaders surveyed, 74 percent reported registering their organizations within the local jurisdiction or government, with a significantly higher rate in Sierra Leone (87 percent) than in Liberia (45 percent). When asked about the reasons for not registering, CBSPO leaders mentioned that registration is not a requirement and there is no

incentive to do so, especially in Liberia where the benefits of registration are unclear. Nevertheless, as stated in previous sections, CBSPOs seek financial and in-kind support from external institutions. Despite low government involvement, the government was the most mentioned actor when it comes to who should provide the support needed by the organization, followed by international NGOs and multilateral organizations.

There is an overall recognition of collaboration between the government, NGOs and CBSPOs in the borderlands. The governments of both countries often collaborate with other stakeholders such as NGOs and CBSPOs which have helped to improve service delivery, coordination and needs assessments [KIIs]. In Sierra Leone, ongoing peace building efforts are evidenced by the existence of a Civilian Peacebuilding Council that buttresses government efforts in promoting communal peace. This is unlikely to be the case in Liberia.

Cross-border CBSPO collaboration

Cross-border CBSPO collaboration and participation is low despite strong interactions between borderland communities. While there exists a peaceful and cordial relationship across the borders, this is seen to be on a community-to-community level, rather than between CBSPOs. While cross-border relationships between groups are often compared to close family links, information gathered from the FGDs with non-CBSPO members point to how the strong relationship among cross-border communities stand on their own, strengthened by business and inter-marriages taking place between Liberia and Sierra Leone, rather than by any CBSPO activity.

Interaction between these CBSPOs can be facilitated by sharing common characteristics such as language [FGD #11] or religion [FGD NC #2]. When asked if individuals from the bordering country could join their CBSPO, only 14 percent of respondents answered yes. Sierra Leone has more CBSPOs that operate across borders than Liberia, which can be explained by the finding that there are more labour and farming groups (place-based groups) among Liberian CBSPOs.

Figure 27. Prevalence of cross-border membership by CBSPO type (%)
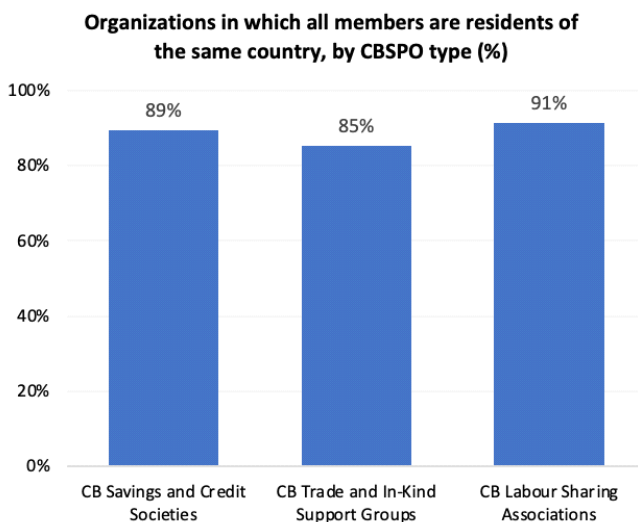
Figure 28. Prevalence of CBSPO that operate between national borders (%)

Source: Household Survey (N=85)
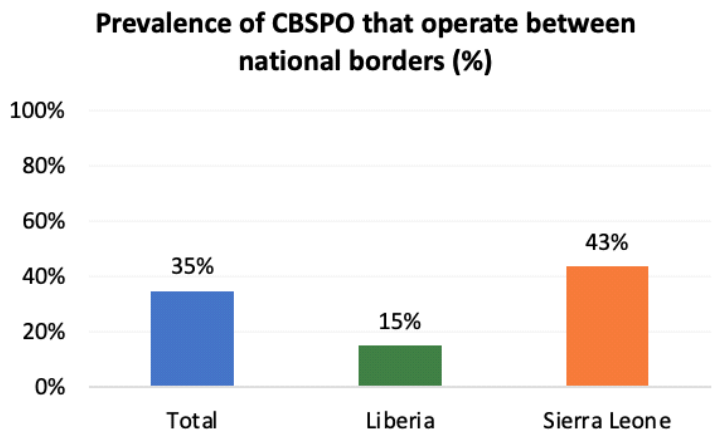
Source: CBSPO survey (N= 66, n LB= 20, n SL= 46)

Although inter-CBSPO activity is low across the two countries, key informants discussed how a certain level of collaboration takes place among CBSPOs, but only within their own communities and in partnership with other actors, such as governments or NGOs. Interestingly, some women in the focus group discussions highlight the interaction between women's groups across borders [FGD#1].

Limited cross-border CBSPO collaboration can potentially be related to difficulties in the use of different currencies and variations in exchange rates, and, rarely, due to differences in languages (the inability to speak Liberian English [FGD #10]). Qualitative data has also indicated that border crossings can sometimes be challenging due to lack of appropriate official identification documents (e.g., passport). More importantly, based on the FGDs, most CBSPO members are not actually aware of other groups like theirs across the border thereby missing out on potential opportunities to deepen their interactions with one another.

SUMMARY AND RECOMMENDATIONS

A | SUMMARY AND POLICY IMPLICATIONS

Borderlands are characterized by strong personal relationships, however very few formal interactions between CBSPOs across the borders, except for women's groups. Borderland communities are connected across borders with more than half (57 percent) having crossed the border in the last 12 months. At the same time, Liberians and males were found to be crossing the border more frequently compared to Sierra Leoneans and women. The main reason for Liberians to cross the border into Sierra Leone is to engage in trade and to sell and/or exchange manufactured goods and food. However, the most recurrent reason to cross the border is relational, visiting friends and family, which is consistent for both countries and genders. Challenges with border crossings remain for certain populations due to a lack of official documents.

Borderland communities in both countries face several shocks and stressors that directly affect their coping strategies and livelihood outcomes. Stressors in terms of satisfying the basic needs such as food shortage (71 percent) and difficulties to purchase medications (52 percent) are the most prevalent. Death or illness within the household affecting the income-generating ability and capacity of the household was the third most common shock (47 percent). Female-led households (and, generally, women and girls) were found to be more vulnerable to these shocks than male-led households.

Weak physical infrastructure, particularly **bad road connectivity**, is a significant impediment, especially during the rainy season, hindering mobility. This has a three-fold impact on the communities: it hinders access to income-generating activities and access to basic services such as food, education and health and makes receiving assistance or aid difficult. While disasters caused by natural hazards were not prevalent, they are expected to increase in frequency and intensity and thus have the potential to present more significant challenges to borderland communities.

To face these shocks, many households adopt harmful coping strategies. The most prevalent coping strategy to food shortage was the reduction of the number of daily meals (69 percent) and reduction of portions (65 percent). As a response to financial difficulties and reduced capacity to generate income, households took on additional debt and reduced financial and physical assets (sale of household items). Male-headed households were found to have more access to both formal and informal (networks, CBSPOs, etc.) financing mechanisms, while female-headed households are more likely to skip and reduce the number of meals, reduce expenditure on health and adopt other harmful coping mechanisms.

CBSPOs across the two countries are faced with a myriad of challenges. In particular, the **lack of access to agricultural tools** in addition to **absence of electricity and water** were consistent across the two countries.

Moreover, **access to financial resources was cited as one of the many hurdles affecting the survivability of CBSPOs** in the borderlands as without cash they are unable to function properly. When asked the type of support most needed, 80 percent of CBSPO leaders mentioned financial support, while 55 percent reported the need of materials and supplies. Some CBSPOs function as a community business such as producing and selling soaps or textiles. However, as mentioned previously, most CBSPO rely on their own member contributions. Nearly all resources generated are devoted to the purchase of agricultural tools and seeds, to supporting the community when issues arise and for catering to the diverse needs of their members.

Other compounding factors include poor road connectivity which FGD participants reported hinders groups from being able to enhance the economic activities of members. The advent of the rainy season further complicates the road conditions thereby leading to a reduction in income and other benefits for group members. This is the case for all CBSPOs that depend on the sales of agricultural commodities to serve their members.

Despite the commonalities across the two countries, CBSPOs are faced with distinct challenges. Whereas several CBSPOs in Liberia cited the lack of skills on the best practices to accelerate agricultural production and profitability, this was the reverse in Sierra Leone. When asked about the type of non-financial support needed, 16 percent and 5 percent of the leaders mentioned training and administrative support as needed, respectively. Although not consistent across communities, the economic hardship in Sierra Leone accounts for difficulties faced by VSLA groups in the country as participants asserted it is hard for members to pay their monthly dues.

Communities continue to rely on the government and NGOs for needs that are unmet by CBSPOs, however their presence and support provided is low in the borderlands. Government and NGO provided and supported physical and social infrastructure, such as good roads, WASH facilities, schools, health clinics and financial services are scarce, in particular those that are climate resilient.

B | POLICY RECOMMENDATIONS

→ **Invest in and improve the enabling environment, such as physical and social infrastructure and access to basic services, to reduce the stressors that borderland communities face.**

Access to basic services due to poor infrastructure is one of the biggest challenges, as well as an unmet community need, experienced both by communities and CBSPOs.

Addressing poor road connectivity should be prioritized as borderland communities rely heavily on transportation for their livelihoods and are frequently cut off from access to trade and basic services during the rainy season. Adopting a participatory approach to infrastructure development, with particular attention paid to the inclusion and engagement of women, may have social cohesion benefits.

Investments should likewise be made in community WASH facilities, schools and health clinics within a proximity to allow easy access for children and women.

Internet and mobile access and connectivity needs to be improved and widened to allow access and usage of mobile money financial services, mobile-based knowledge and agricultural extension services. Initiatives should aim at increasing the information capital of the borderlands and help raise awareness among borderland inhabitants about the availability and benefits of CBSPOs and government programmes, for both individuals and CBSPOs.

→ **Support the work and activities of CBSPOs without substituting their activities and services.**

CBSPOs constitute an important fabric of the borderland communities of Liberia and Sierra Leone. They constitute a strong influence on people's welfare despite the challenges they face. Therein lies an opportunity for action for UNDP and other development partners to work and support the work of the CBSPOs to minimize and manage these challenges, address gaps and complement their services. An essential consideration is to avoid crowding out or replacing these community-based groups and mechanisms.

Another opportunity is to provide information to government bodies on what CBSPOs are unable to offer. Mechanisms can be sought that support CBSPOs and foster closer mutually beneficial relations between CBSPOs and government. This should be done in a way that does not add undue administrative and fiscal burdens on the CBSPOs and government.

Access is needed to affordable financial services and extension services. Access to cash and finance has been found to be a challenge on individual, community and CBSPO levels. Certain groups, such as women, have even more difficulty gaining access to finance and loans. Studying the barriers to finance and targeting marginalized groups in terms of loan availability and affordability is essential.

Additionally, consider providing subsidies to the very poor for CBSPO membership fees. Support can be provided to labour groups (farming and agriculture) to increase the number and categories of beneficiaries and to expand technical knowledge.

Consider fostering relationships between CBSPOs and communities across borders for knowledge exchange, resource sharing and joint initiatives. Information-sharing campaigns and cross-border events could help address the knowledge gap and promote collaboration.

→ **Fill the gaps in unmet needs of the communities and support population groups excluded from CBSPO membership or participation.**

Addressing gaps and supporting individuals and groups excluded from participation in CBSPOs is important. While informal (relational) forms of support are the most prevalent in borderland communities, they are not sufficient to capture the most vulnerable populations. Opportunities should be created for inclusion, particularly of women, the elderly and other vulnerable groups. Also, informal ties could be strengthened among these groups to strengthen their coping mechanisms.

Food insecurity is a major concern in borderland communities as the region is subjected to seasonal fluctuations and influenced by external shocks, such as currency fluctuations, supply chain disruptions and others. Food security must continue to be carefully monitored in the borderlands and food assistance mechanisms duly activated in the case of food shortages, targeting the most vulnerable households and groups. Consider developing early warning anticipatory mechanisms for food security and involving CBSPOs in food security monitoring and assistance in times of need.

→ **Help put in place more transformative social protection measures.**

Support the government and CBSPOs with measures that can create transformative social protection to strengthen the resilience of lives and livelihoods in borderland communities. Such measures could include:

- improving access to formal microfinance services;
- increasing financial and digital identities;
- fostering school enrolment, child health and positive academic outcomes through provision of nutritious meals and vaccinations in schools; and
- providing professional training on climate-resilient agricultural practices to help improve farm management and agricultural yields, among others.

ANNEXES

Annex 1: Data collection

Table A1.1. GIS layers details

	Country	Type of file	Layer name	Last updated	Original source	Link
ation y asier ization)	Liberia	Vector H3 hexagons with population counts at 400m resolution	Population density for 400m H3 Hexagons	30 June 2022	Kontur Population : Global population density for 400m H3 Hexagons [1]	[1a]
	Sierra Leone					[1b]
ook ation ore te ation)	Liberia	Csv files with coordinates of 30-meter grid tiles and their corresponding number of people	Population density for 30-m grid tiles	15 August 2022	Data for Good at Meta at HDX	[2a]
	Sierra Leone					[2b]
ole files: rketplaces ds, d use est)	Liberia	Vectors (Multiple files)	Liberia-latest	6 December 2021	OSM West Africa Ebola response wiki	[3]
	Sierra Leone	Vectors (Multiple files)	Sierra-Leone-latest			
cial s	Liberia	Vector (Points)	HOTOSM Liberia financial services	28 December 2021	OpenStreetMap Export/ Humanitarian OpenStreetMap Team	[4a]
	Sierra Leone	Vector (Points)	HOTOSM Sierra Leone financial services	30 December 2021		[4b]
ncare ies	Liberia	Vector (Points)	HOTOSM Liberia health facilities	28 December 2021	OpenStreetMap Export/ Humanitarian OpenStreetMap Team	[5a]
	Sierra Leone	Vector (Points)	HOTOSM Sierra Leone health facilities	30 December 2021		[5b]
tion ies	Liberia	Vector (Points)	HOTOSM Liberia education facilities (OpenStreetMap Export)	28 December 2021	OpenStreetMap Export/ Humanitarian OpenStreetMap Team	[6a]

[133]Fixed up fusion of GHSL, Facebook, Microsoft Buildings, Copernicus Global Land Service Land Cover, Land Information New Zealand (LINZ Data Service) NZ Building Outlines and OpenStreetMap data.

	Sierra Leone	Vector (Points)	HOTOSM Sierra Leone education facilities	30 December 2021		[6b]
Administrative boundaries	Liberia	Vector (Polygones)	GeoJSON: level-0, level1, level2, level3	16 July 2022	GADM data (version 4.1)	[7]
	Sierra Leone	Vector (Polygones)	GeoJSON: level-0, level1, level2, level3			

[1a] United Nations Office for the Coordination of Humanitarian Affairs (2022). Humanitarian Data Exchange (HDX). Liberia: Population Density for 400m H3 Hexagons. Accessed on 2022-08-12. URL: https://data.humdata.org/dataset/kontur-population-liberia

[1b] United Nations Office for the Coordination of Humanitarian Affairs (2022). Humanitarian Data Exchange (HDX). Sierra Leone: Population Density for 400m H3 Hexagons. Accessed on 2022-08-12. URL: https://data.humdata.org/dataset/kontur-population-sierra-leone

[2a] United Nations Office for the Coordination of Humanitarian Affairs (2022). Humanitarian Data Exchange (HDX). Data for Good at Meta (previously Facebook). Liberia: High Resolution Population Density Maps + Demographic Estimates. Accessed on 2022-08-12. URL:https://data.humdata.org/dataset/highresolutionpopulationdensitymaps-lbr

[2b] United Nations Office for the Coordination of Humanitarian Affairs (2022). Humanitarian Data Exchange (HDX). Data for Good at Meta (previously Facebook). Sierra Leone: High Resolution Population Density Maps + Demographic Estimates. Accessed on 2022-08-12. URL: https://data.humdata.org/dataset/highresolutionpopulationdensitymaps-sle

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Table A1.2 Data collection

	Liberia	Sierra Leone	Total
Enumerators (no)	4 (1 female/ 3 male)	4 (2 female/ 2 male)	8
Facilitators	Jeremy Titoe	Bowenson Philips	2
Language(s)	Liberian English	English, Krio	3

Figure A1.1 Gender distribution of the survey samples

a) Respondents
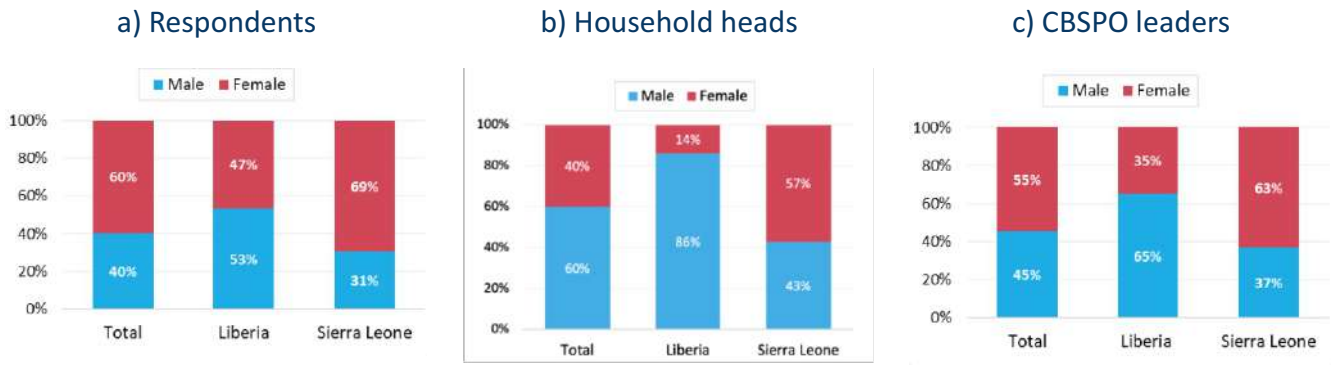
Source: Household survey

N=280, N=167 female, N=113 male

b) Household heads

Source: Household survey

N=174, N=70 female, N=104 male

c) CBSPO leaders

Source: CBSPO survey

N=66, N=36 female N=30 male

Figure A1.2 Ethnic distribution of the survey samples

a) Respondents

Source: Household survey

b) CBSPO leaders

Source: CBSPO survey

Figure A1.3 Education distribution of the survey samples

Respondents

Source: Household survey

CBSPO leaders

Source: CBSPO survey

Annex 2: Additional figures

Figure A2.1 Main household coping strategies to cope with a shock in the 12 months prior to the survey, by country

Main household coping strategies to cope with a shock, by country
in the 12 months prior to the survey (%)

Figure A2.2 Main household coping strategies to cope with a shock in the 12 months prior to the survey, by gender of head of the household.

Main household coping strategies to cope with a shock, by gender of the HH
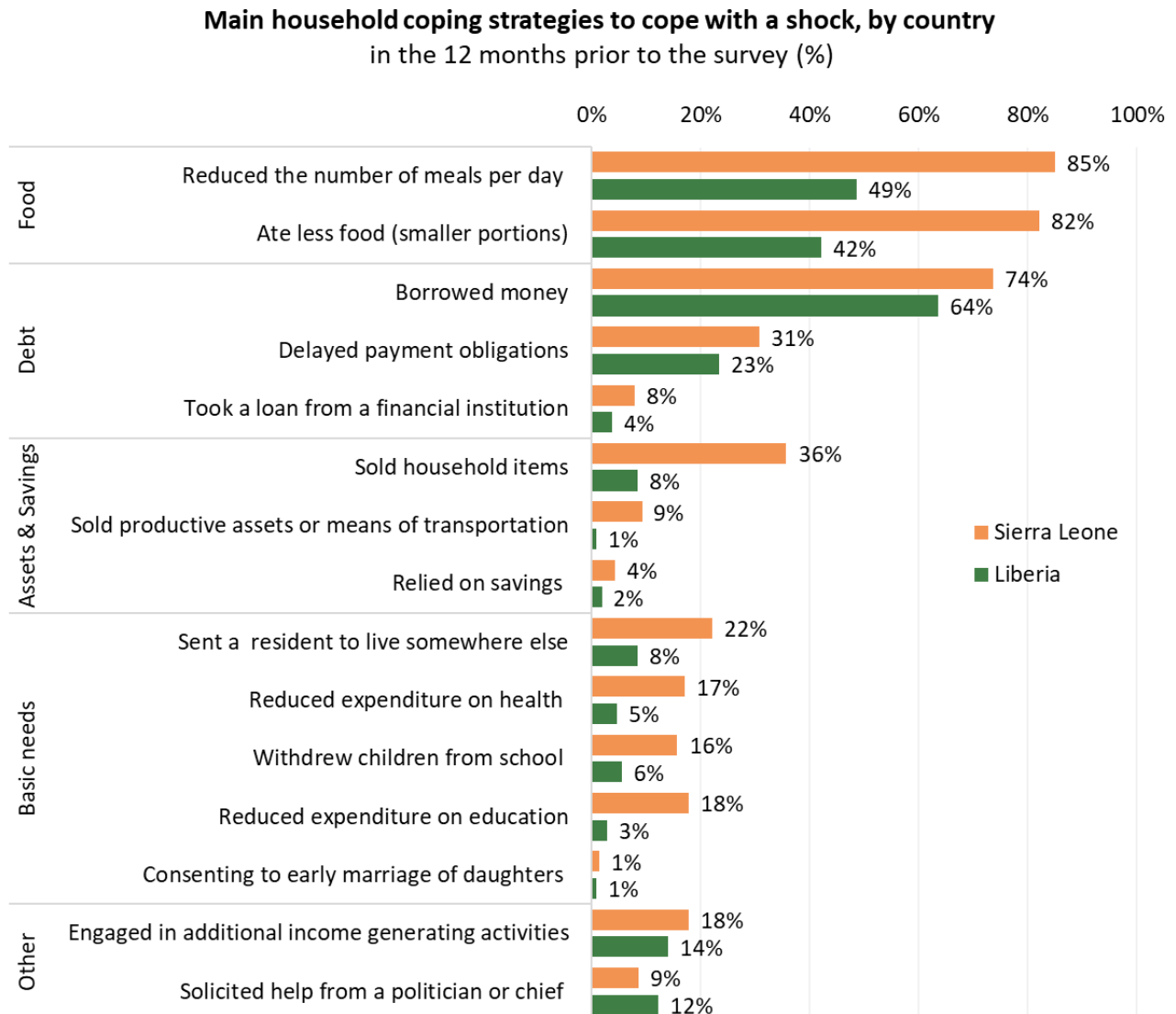### in the 12 months prior to the survey (%)

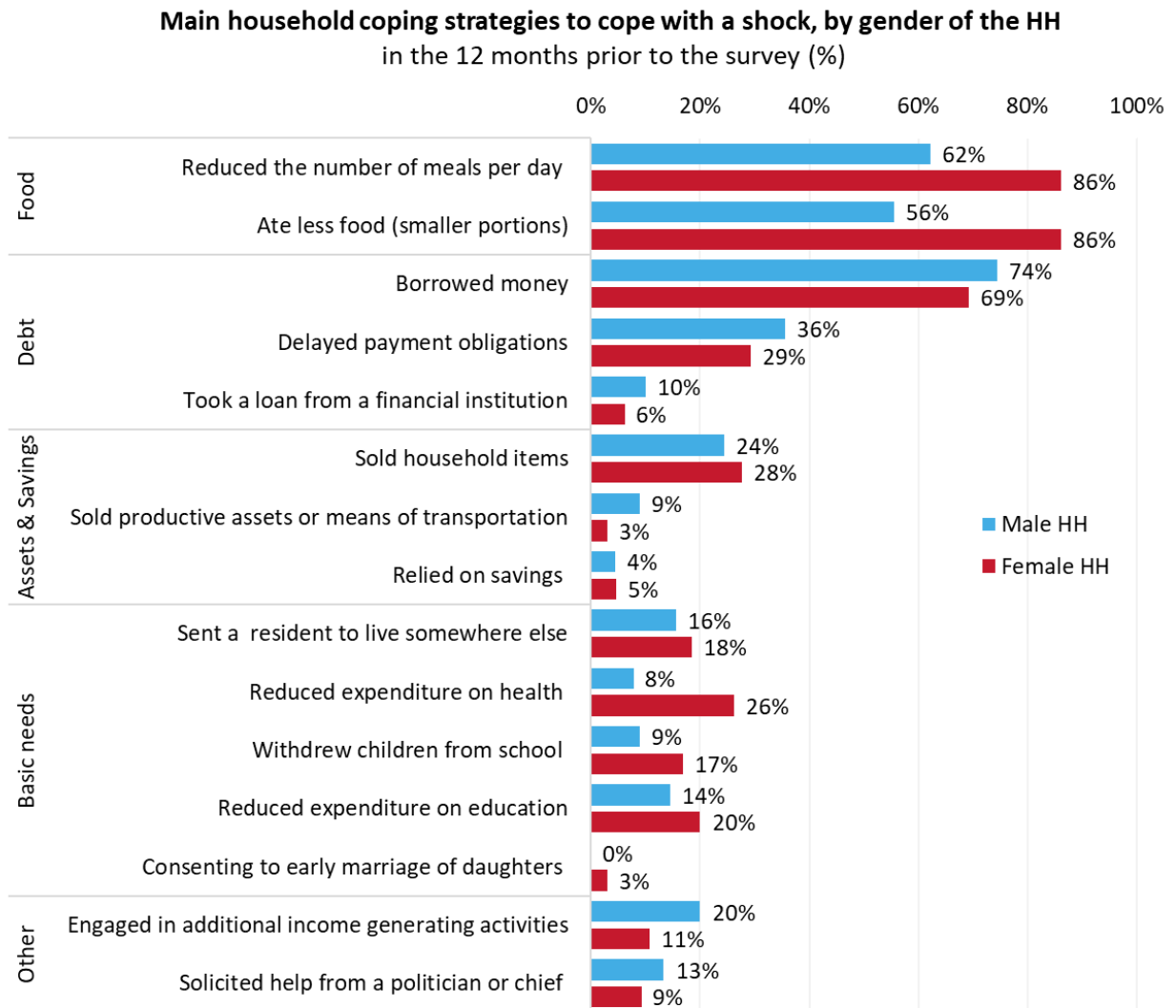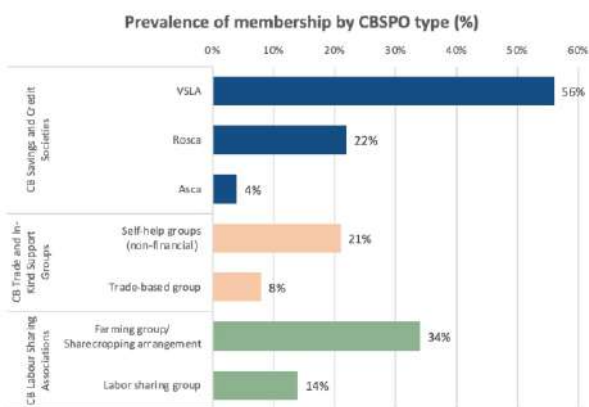| Category	Strategy	Male HH	Female HH
Food	Reduced the number of meals per day	62%	86%
Food	Ate less food (smaller portions)	56%	86%
Debt	Borrowed money	74%	69%
Debt	Delayed payment obligations	36%	29%
Debt	Took a loan from a financial institution	10%	6%
Assets & Savings	Sold household items	24%	28%
Assets & Savings	Sold productive assets or means of transportation	9%	3%
Assets & Savings	Relied on savings	4%	5%
Basic needs	Sent a resident to live somewhere else	16%	18%
Basic needs	Reduced expenditure on health	8%	26%
Basic needs	Withdrew children from school	9%	17%
Basic needs	Reduced expenditure on education	14%	20%
Basic needs	Consenting to early marriage of daughters	0%	3%
Other	Engaged in additional income generating activities	20%	11%
Other	Solicited help from a politician or chief	13%	9%

Figure A2.3.a Prevalence of membership by CBSPO type (%) [HH Survey]

Source: Household survey (N = 138, multiple choice)

Figure A2.3.b Prevalence of membership by CBSPO type (%) [CBSPO Survey]
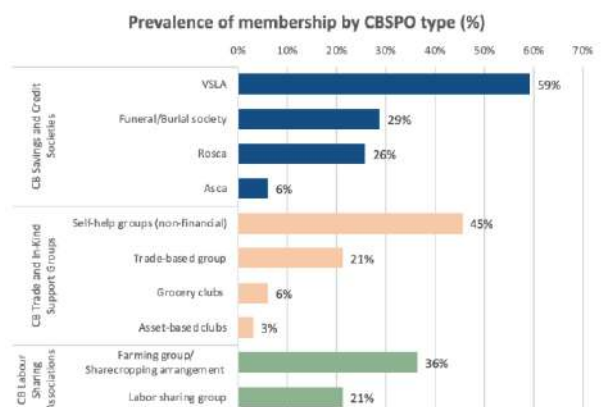
Source: CBSPO survey (N = 66, multiple choice)

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