



**REPUBLIC OF LIBERIA**  
**RECOVERY OF ECONOMIC ACTIVITY FOR LIBERIAN INFORMAL**  
**SECTOR EMPLOYMENT (REALISE) PROJECT**  
**CAPITOL BYE PASS**  
**MONROVIA-LIBERIA**



**TERMS OF REFERENCE (ToR)**  
**For Social Cash Transfers (SCT) Enrolment and Payment Delivery Services**

**BACKGROUND**

The Government of Liberia has received funding from the World Bank, Swedish International Development Association (Sida) and the French Agency for Development (AFD) to implement the Recovery of Economic Activity for Liberian Informal Sector Employment (REALISE) Project. The Project Development Objective is to increase access to income-earning opportunities for the vulnerable in the informal sector in response to crises, expand income and livelihood support to poor and food-insecure households, and improve efficiency in managing social protection programs in Liberia. The REALISE project comprises six components namely: (i) Grant Support to Vulnerable Households to Revive or Start Small Businesses; (ii) Temporary Employment Support and Employability Development for Vulnerable Workers, (iii) Program Implementation, Capacity Building, and Coordination; (iv) Contingency Emergency Response Component (v) Community Livelihood and Agriculture Support, and (vi) Social Cash Transfer and Strengthening of the National Social Protection System. The REALISE Project is being implemented by the Ministry of Youth and Sports (MYS), Ministry of Gender, Children and Social Protection (MGCSP), and the Liberia Agency for Community Empowerment (LACE). Implementation of project activities is managed by a single Project Management Team (PMT) that sits outside of the implementing institutions and is comprised of consultants hired by them. The Ministry of Youth and Sports is responsible for overall coordination of the Project.

Component six (6) of the project provides income support to poor and food-insecure households in selected counties, as well as support the strengthening of the national social protection system. These two overarching goals were operationalized in the Liberia Social Safety Nets Project (LSSNP), implemented by the MGCSP. The government's Social Cash Transfer (SCT) program is being expanded under this component to support targeted households in Grand Bassa, Grand Kru, River Cess, and River Gee Counties. The cash transfers will help targeted households mitigate economic shocks, smoothen consumption over time, and enable long-term human capital development. Furthermore, to facilitate the effective delivery of cash transfers and improve targeting of social protection programs more broadly, the project is also strengthening the national social protection system, including the LHSR and its digital information systems as well as digital payments.

The objective of Component 6A is to support poor and food-insecure households in the selected counties through the provision of SCTs to targeted beneficiaries. Under the REALISE Project, the program targets to provide income support to about 16,000 poor and food-insecure households in River Gee, Grand Kru, River Cess, and Grand Bassa Counties through regular cash transfers. These four counties have been selected because they are among the poorest counties outside of Maryland, Lofa, Bong, and Bomi Counties, which are either already covered by the current SCT program or will be covered under AFD's parallel financing for the CLAS program.

The cash transfers will be delivered to households on a quarterly basis throughout the year, transfers will vary according to the size of households. Quarterly payments reduce the number of pay-outs and associated implementation and administrative costs, and less frequent and larger payment instalments can increase the households' ability to plan around transfer spending. Finally, the component will continue to preferentially enrol women as cash recipients on behalf of beneficiary households whenever possible, as this has been shown to enhance women's financial and digital inclusion, challenge restrictive gender norms, and improve women's economic empowerment.

The transfers will be delivered digitally, via mobile money, and accompanied by information sessions on using mobile wallets and basic financial planning, further contributing to increasing the resilience of the households through improving financial inclusion and digital literacy. The basic financial planning exercise will be provided for couples, as was done under the last Social Cash Transfer (SCT) program. Through the financial planning, which will take place during registration and enrollment into the program, beneficiaries will be guided to set goals and plan the use of their cash transfers with their spouses/partners (as applicable). The aim is to increase women's agency related to financial decision-making while mitigating any possible intra-household conflict related to the use of the cash transfer.

The project would be targeted to reach poor and food insecure households, irrespective of the household's labour capacity status. A **“poor and food insecure household”** is defined as a household whose average consumption is less than the cost of a food basket providing 2,400 Kcal per day per adult equivalent.

**The technical design of the SCT component (Component 6A of the REALISE Project) follows proven best practices for cash transfer programs and lessons learned from the LSSNP.** First, beneficiary households will be universally enrolled within targeted communities. Distributing the transfer universally can lead to a reduction in stigma associated with participation in the program or mental stress from being excluded from the program, helps ensure social cohesion and minimize discord, and reduces transaction costs associated with determining individual eligibility and delivering individualized benefits. Universal enrollment also reduces concerns of accidental exclusion errors within targeted geographies. Second, the SCT component will deliver cash transfers via mobile money, which has been proven to generate higher financial resilience and savings for beneficiary households, change the way individuals make decisions around their occupation, increase transparency and security of payment delivery, and integrate

SCT recipients into the formal financial system through the usage of mobile money (i.e. the beneficiaries can now receive and sent money, purchase goods and services using mobile money). Third, the component will continue making quarterly transfers to beneficiary households instead of monthly transfers, based on lessons learned from the LSSNP. Quarterly payments reduce the number of pay-outs and associated implementation and administrative costs, and less frequent and larger payment instalments can increase the households' ability to plan around transfer spending. Finally, the component will continue to preferentially enrol women as cash recipients on behalf of beneficiary households whenever possible, as this has been shown to enhance women's financial and digital inclusion, challenge restrictive gender norms, and improve women's economic empowerment. Other technical design elements based on best practices and lessons learned include ensuring respect for the human rights and protection of the vulnerable, proactive community sensitization and communication before enrollment begins to avoid misinformation and relying on digital data collection for both enrollment and post-distribution monitoring surveys to enhance efficiency and accuracy of program management.

## **I. Objective**

The objective of this assignment is to deliver the Social Cash Transfers Program to 2,400 extremely poor and food insecure households in Rivercess County on behalf of the REALISE Project Management Team.

## **II. Scope of Services**

The scope of services will consist of community mapping, targeting, outreach, enrollment/registration, SIM and national identification cards registration, grievance redress, couple financial planning, transfer of Social Cash via mobile money, post-distribution monitoring, and as well as ongoing knowledge transfers/exchanges activities with the REALISE project team throughout implementation of cash transfer to households in Rivercess County. The Service Provider will work with the REALISE project team to enroll eligible beneficiaries. In this regard, the service provider shall provide feasible options in the context of rural Liberia and, as relevant, utilize existing tools and mechanisms from the ongoing SCT program. The Service Provider will manage all aspects of payment delivery and ensure that payments are made in a timely, efficient, and effective manner. The preferred transfer recipient will be the female member in the household with the most knowledge of or responsibility for household spending and decisions related to maternal and child health.

The SCT program delivers cash transfers on a quarterly basis with transfer size depending on household size. This limits the creation of unwanted incentives (for example, reducing paid employment to remain eligible for the program). The transfers are paid in local currency (Liberian Dollar) as a safeguard measure to protect the SCT beneficiaries against the exchange rate volatility.

To ensure sustained program impacts, each household will receive 6 quarters worth of cash transfers during the duration of the program.

Size of Households	Monthly transfer size (USD)	Quarterly transfer size (USD)
1	11	33
2	19	57
3	24	72
4	32	96
5+	49	147

The Service Provider will be responsible for the following key activities:

- A. Develop implementation guidelines for SCT program.
- B. Conduct training of field staff, community mapping and enrollment of SCT beneficiaries.
- C. Oversee the formation of Community Oversight Committees (COC) in targeted communities
- D. Deliver cash transfers to SCT beneficiaries.
- E. Deliver joint financial planning sessions to all beneficiary households.
- F. Maintain a grievance redress system aligned with the REALISE project’s grievance-redress mechanism (GRM) system.
- G. Carry out post-distribution monitoring.
- H. Conduct Communication activities

The above points are detailed as follows:

**A. Develop implementation guidelines for SCT program**

1. Review the REALISE POM and other relevant project documentation to be provided by the REALISE Project.
2. Prepare implementation guidelines (IGs) and implementation plan for SCT program based on the review of the materials, international best practice, as well as Service Provider ‘know how’, in line with the objectives of the program. These guidelines will outline all processes and procedures to be undertaken to deliver the SCT program. MGCSP reserves the right to audit the Service Provider for compliance with these procedures via direct observation of fieldwork, spot-checks, surveys of beneficiaries and other key stakeholders involved in the process, etc. Any deviations from these approved guidelines require a written explanation from the SP as well as proposed remedies, as required to address any resulting grievances. The implementation guidelines and implementation work plan, and communication strategy will constitute an Inception Report for this assignment and will be duly approved by the REALISE Project or the World Bank prior to start of implementation.
  - a. The Implementation Guidelines shall also include:

- i. Communication strategy along with the implementation plan that covers enrollment, cash delivery, joint financial planning session (to sub-set of beneficiaries), intentions of the program and suggested use of the cash benefit to improve family's wellbeing.
- ii. Code of Conduct for all SP staff involved in SCT delivery, especially as it relates to SGBV/SEA/SH cases, risk monitoring responsibilities and reporting requirements.
- iii. Protocol for COVID-19 preventative measures (see below COVID-19 safeguards measures for minimum recommendations).
- iv. Proposed grievance system and policy, including protocols to handle/refer Gender-Based Violence (GBV) and Sexual Exploitation and Abuse (SEA)/Sexual Harassment (SH) complaints and alleged corruption cases.
- v. Proposed Data Protection and Information Sharing Protocol.
- vi. Formation and training of Community Oversight Committees in targeted communities in the four counties.

## **B. Conduct training of field staff and enroll SCT beneficiaries**

1. Train all field staff (e.g., Community Oversight Committees, community outreach and enrollment personnel, mobile money agents) on the SCT Program, their responsibilities and obligations as service providers, Code of Conduct, good customer service skills when working with poor and vulnerable populations in line with the human rights approach to social protection that will be shared by the SCT unit, as well as the Grievance Redress Mechanism. The field agents must be capacitated with the required equipment and other infrastructure to process and keep records of all transactions.
2. Work with REALISE project team to develop sensitization materials on program information and relevant functional digital literacy, suitable to the SCT beneficiaries.
3. Capture information such as the location of the community infrastructures or services and access to basic services outside the community using the community mapping tool provided by the Project Management Team (PMT). One Community Mapping Module survey tool will be completed per each community.
4. Enroll all households in selected communities into the SCT program, using the Liberia Household Social Registry (LHSR) short intake form provided by the PMT. The PMT will share a list of eligible communities in Rivercess County from the service provider will enroll households into the SCT program. Enrollment will include provision of mobile phone, registration of SIMs, opening of mobile money account for each beneficiary households, joint financial planning, following the IGs, and consistent with any rules and regulations of the GoL. As part of enrollment, the SP will confirm the household size of beneficiaries to enable benefit calculation.

5. Ensure that all enrollment data are correctly synced into the LHSR server for final review and approval.

### **C. Formation of Community Oversight Committees (COCs) in targeted communities**

The SP will, in each program community, facilitate the formation of COCs. The beneficiary households will, in consultation with the community leadership, nominate five (5) persons: the women leader, youth leader, a professional person living in the community chairman/chairlady, and a female beneficiary to serve as member of the COC. The COCs would then be trained and equipped in order to fulfil their responsibilities with regard to grievance redress. As a prerequisite, at least one member of the COC must be able to read and write in English to help with logging of grievances. The SP shall train the COCs on the program and its rules, including the intended beneficiaries, how to handle grievances, eligibility, the program benefits, and the the number of payments, transfer sizes and when the transfers will come..

### **D. Deliver cash transfers to SCT beneficiaries**

1. Use the REALISE Project's Management Information System (MIS) or a system approved by the REALISE Project Management Team for managing the SCT program and making transfer payments to the eligible beneficiaries. Such payment system must be secure and able to facilitate beneficiaries' payrolls generation, review and approval electronically. Transfer to beneficiaries will be done through mobile money.
2. Ensure that the approved payment system is interoperable with the REALISE Project Management Information System through an Application Program Interface (API) for simultaneous program implementation where applicable.
3. Provide SIM cards for the designated recipients to retrieve payments during the enrollment process into the program.
4. Distribute mobile phones received from the PMT to the SCT beneficiaries in Rivercess County.
5. Inform the beneficiaries about the SCT program's payment process, how to use mobile money, expected transfer amount, payment schedule, how to lodge payment-related complaints, and any other information required by payment recipients including functional digital literacy and mobile money.
6. Transfer 6 quarter's worth of cash transfers to enrolled beneficiaries in line with the payment structure noted above throughout the duration of the program.
7. Ensure that transfers are delivered to the targeted beneficiaries. This entails establishing a secure method to authenticate the transfer recipient's identity. The SP may propose any secure system requiring (two-factor) authentication to confirm the identity (e.g., program IDs, SIM card Number, PIN, photo-matching against the registered SCT's household main or alternate recipient). The proposed authentication mechanism must be agreed upon with

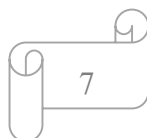
the REALISE's PMT and demonstrated to work in the conditions of the targeted communities.

8. Deliver all cash transfers to the beneficiaries according to the agreed scheduled dates and times; this includes ensuring that at least 90 percent of all payments are conducted on the date announced to the beneficiaries.
9. Submit all beneficiaries' payrolls to the PMT for approval before making payment to the beneficiaries.
10. If it is agreed upon that cash-out events are necessary, notify the REALISE's PMT of the days of visit to the communities at least 10 working days before cash-out event/payment and work with the REALISE's PMT and relevant local authorities to mobilize beneficiaries accordingly to receive payments.
11. In the case of cash-out events:
  - a. Implement a protocol for crowd management following GoL's COVID-19 safety measures and all COVID-19 protocols in the approved IGs,
  - b. Establish and confirm the location of the payment points and prepare them accordingly to identify the service points,
  - c. Ensure all payment agents have their Mobile Money Number displayed to allow all to see at their Point of Service (POS) for reporting purposes,
  - d. Ensure all payment agents have sufficient liquidity in aggregate to respond to withdrawal requests from all beneficiaries,
12. Ensure that the approved amounts indicated in the payrolls are transferred to the right beneficiaries as agree.
13. Respond to any queries from beneficiaries and where possible, immediately liaise with the REALISE's PMT to resolve the queries prior to making payment.
14. Take responsibility for any negligent acts of your personnel which result in losses or claims.
15. Refund all payments made to unverified beneficiaries to MGCSP.
16. Properly account for the transfers delivered in accordance with the REALISE Project instructions.
17. Make reconciliation of delivered amounts paid to beneficiaries at the end of each payment period.
18. Submit to the REALISE's PMT mobile money statements for all transfers completed.

#### **E. Deliver joint financial planning session to all beneficiaries**

A Joint Financial Planning intervention will be carried out with all households living in the eligible communities. The intervention will happen during the time of enrollment into the cash transfer program and will involve helping couples plan together on how to spend their cash transfer.

1. Work with REALISE's PMT and the World Bank team to finalize the materials and scripts needed to carry out the Joint Financial Planning intervention.



2. Integrate the protocols around administering the Joint Financial Planning intervention into training of its field team.
3. Ensure that only beneficiaries from eligible communities receive the couple financial planning intervention.
4. Keep records of which households receive the Joint Financial Planning intervention and the households that did not.
5. Capture digitally (both as a picture and in survey format) what spending priorities were listed in the financial plan of each couple receiving the intervention and share with the REALISE's PMT.

#### **F. Maintain a grievance redress system and policy aligned with REALISE Project's GRM system**

The SP must maintain a grievance system and outlined such system in the SCT implementation guideline (IG). The system must describe the mechanism to handle/address complains of SCT beneficiaries and other persons or stakeholders affected by program or SP activities. The system must be capable of:

- Resolving social grievances in the Project communities,
- Ensure better safeguards mechanisms for implementation of Project,
- Build trust between the project and the targeted communities,
- Ensure transparency in dealings with targeted beneficiaries and stakeholders through a proper communication system,
- Ensure Social Accountability of the project,

Furthermore, the SP must:

1. Ensure that grievances are simultaneously recorded and resolved through the SP and REALISE project grievance mechanisms platforms.
2. Ensure coordination between the REALISE's GRM and the SP grievance system.
3. Participate in a training conducted by the REALISE Project on how to handle Gender-Based Violence (GBV) and Sexual Exploitation and Abuse (SEA)/Sexual Harassment (SH) complaints in ways that prioritize the confidentiality, anonymity and interest of complainants and survivors.
4. Create login credentials for designated REALISE Project staff to monitor all complaints submitted through SP's GRM system and their resolution.
5. Report all cases of GBV/SEA/SH (anonymously to protect privacy of survivors and to prevent retaliation) to the REALISE Project and World Bank.
6. Report all cases of alleged corruption to the relevant Government of Liberia accountability institutions/ anti-graft authorities based on established protocols.



## **G. Carry Out Post-Distribution Monitoring**

1. Conduct regular monitoring activities with 10% beneficiaries via a follow-up phone call after every quarterly cash transfer and provide a summary report to REALISE Project.
2. Conduct Post-Distribution Monitoring (PDM) with a random sample of at least 10 percent of beneficiaries after the first (1<sup>st</sup>), third (3<sup>rd</sup>) and fifth (5<sup>th</sup>) transfers using a PDM form provided by the REALISE Project.
3. Submit an analytic report on all PDM conducted to the REALISE Project.
4. Report all other monitoring data in aggregate form, unless otherwise requested by the REALISE Project.

## **H. Conduct communication Activities**

The Service Provider will work with the REALISE Project Management Team (PMT) to conduct all Public Information Campaign (PIC) activities to inform, educate, and create awareness amongst project beneficiaries and stakeholders in the implementation counties. Specifically, the Service Provider will:

1. Ensure that the works are properly branded under the government of Liberia.
2. Distribute to all beneficiary communities Public Information Campaign materials produced by MGCSP during registration and enrollment.
3. Ensure that all messages that go to the beneficiaries are approved by the PMT before transmitting or sending it out.
4. Ensure that all materials printed by the SP such as flyers, banners, leaflet, jackets, couple financial planning certificates, etc. are adequately branded in the name of the REALISE Project
5. Ensure that the PMT or its representative is informed of all county meetings at the beginning and during project implementation for its participation.

## **I. Pandemic Readiness**

In the event of any outbreak of a health pandemic, the SP shall prioritize the safety and wellbeing of the beneficiaries. The SP shall put in place measures to prevent and mitigate the social risks and impacts of such pandemic on SCT beneficiaries and communities. Such measures shall include but not limited to: (1) minimizing of face-to-face contact at all points of service provision; (2) correct wearing of masks by SP staff at all points of interaction with beneficiaries; (3) avoidance of large gatherings of SP staff and beneficiaries; the enforcement of spacing (2 meters) between beneficiaries and SP staff during registration and payment; (4) the provision of handwashing materials during payment and other engagement; (5) the use of the traditional media including radio and television for enforcement of pandemic related messaging; (6) the use of innovative technologies including SMS and social media; and (7) conduct of cash transfer payments through electronic payment. These measures are the minimum requirements, and the Service Provider may exceed these in the IGs and approved by the REALISE Project.

### **III. Activity Schedule**

The duration of the contract is January 2025 through November 30, 2026. The MGCSP reserves the right to discontinue the contract at any time if the services described above are not performed satisfactorily and within the times/duration indicated above. The contract duration as well as scope (number of beneficiaries) may be extended upon written instructions from the MGCSP, depending on availability of funds.

### **IV. Eligibility of Service Provider**

The Service Provider should demonstrate having a considerable local presence, capacity and capabilities in the following:

- a) Demonstrated experience in implementing high quality cash delivery or related services in Liberia or other parts of Africa over the past 4 years.
- b) An established and legally registered entity in Liberia or home country authorized to deliver cash transfers in Liberia.
- c) Must have experience working at the county level with communities.
- d) Experience with social cash transfer delivery in Liberia or other countries in the region is an added advantage.
- e) The requisite, in country capacity (in terms of management staff and payment agents) to manage and implement the payment process.

### **V. Responsibilities**

As part of the key activities, the Service Provider will be responsible for the following:

1. In the event where the REALISE MIS malfunctions, the SP shall maintain payment information in a secure database and work jointly with the REALISE PMT to ensure that this information is up-to-date and captured in the REALISE's IMIS at a later date.
2. Make sure the payment database is compatible and interoperable with the REALISE IMIS or at minimum protocols are established for running the program simultaneously in the REALISE IMIS or clean and secure data transfers between SP and REALISE Project, following the Data Protection Protocol signed between SP and the PMT.
3. The SP will use an approved data collection software and the LHSR short intake form for registering beneficiary households.
4. The SP may use an approved system or the REALISE Project Management Information System (MIS) for program management and payment of the beneficiary's households. In the event of using an approved system, such arrangements must follow the Data Protection and Information Sharing Protocol.
5. Automatically record digital evidence of payment delivery for each payment transaction and share this information with the PMT at the end of each payment to the beneficiaries.
6. In the event of the SP using its own system, the SP shall provide user friendly and shared

platform with the ability to allow REALISE Project and partners staff to carryout verification and generate required reports.

7. Provide login credentials for REALISE's PMT to be able to access the system, as required.
8. Provide statements and reconciliation reports to the REALISE Project during payments (as needed) and after every payment.
9. Provide Bank or performance guarantee (where applicable) for each quarter of beneficiaries' cash transfer delivery.
10. Submit a reconciled report and where applicable, return all unpaid monies to the REALISE Project. The process of refund and timeline to be specified in the contract with the SP.
11. Provide opportunities for capacity building including empowering and supporting the REALISE's PMT through knowledge exchanges, joint field monitoring visit, accompaniment, and participation in field activities (i.e., enrollment, county/district/community consultation meetings, couple financial planning activities, etc.).
12. Provide full co-operation to MGCSP, GoL's Project Financial Management Unit (PFMU), Liberia Anti-Corruption Commission (LACC), and the General Auditing Commission (GAC) in connection with any audits or investigations relating to this contract.
13. It is the responsibility of the service provider to acquire devices that can support multiple data collection software.

The PMT shall:

1. The PMT shall conduct the randomization for all PDM activities and share the sampled households.
2. The PMT shall share the intake form for enrolment of the beneficiary households
3. The PMT shall share the couple financial planning intervention form and all planning materials
4. The PMT shall share both household and structural cards for distribution to the households
5. The PMT shall share Public Information Campaign materials for use during enrollment.
6. The PMT shall share the list of eligible districts, clans and communities with the SP.
7. The PMT shall reimburse, where applicable, the SP the exact amounts transferred to each beneficiary household based on the approved beneficiary payrolls
8. The PMT shall work with a network provider to provide SIM cards for the beneficiary households.
9. The PMT shall provide a community mapping form to be used by the SP to collect community-level information such as the location of the community infrastructures or services and access to basic services within the community.

## **VI. Reporting**

The Service Provider will be responsible for regular and credible reporting. The following reports shall be required for this assignment:

- i. Within 2 weeks of contract signing, submit an Inception Report, including SCT Implementation Guidelines and work plan to the REALISE Project for approval prior to start of implementation.
- ii. Provide enrollment completion report to include list of eligible beneficiaries, descriptive statistics on districts, clans, gender, disabilities, education, couple financial planning, COCs formation (to include names of members, gender, locations and contact details) and etc. The REALISE Project reserves the right to do independent spot checks of enrollment data at any time.
- iii. Quarterly Payment reports to include breakdown of GRM cases received, resolved and pending.
- iv. Provide statements and or reports to the REALISE Project at the end of each quarter or as and when needed.
- v. Provide analytic report from each round of the Post-Distribution Monitoring activities.
- vi. Any other reports as may be required to improve monitoring and evaluation of the cash delivery.
- vii. Provide Final Report at the end of the assignment summarizing all activities and services delivered, as well as lessons learned and recommendations for implementation of cash transfer programs based on experience.

## **VII. Payment Terms**

MGCSP shall, unless otherwise specified in the Contract, request the Project Financial Management Unit (PFMU) to pay the Service Provider upon MGCSP's acceptance of the work and liquidation report as specified in the Contract in line with the agreed payment schedule in the contract.

The Service Provider's financial proposal needs to distinguish the cost of delivery and cash transfer costs based on approved beneficiary payrolls and reconciliation reports. The latter amount will depend on the final number of beneficiaries as well as reconciliation reports. Please note that the cash transfer amount should not include any other monetized or non-monetized benefits that may be provided to beneficiaries (cash-out fees, SIM cards, National Identification registry (NIR) cards etc.).

For costing purposes, the SP can assume an average payment of US\$121.50 per household per quarter, though the actual average amount will depend on prevalent household sizes in targeted communities.

## **VIII. Data sharing and data privacy and protection**

The Service Provider will adhere to the highest degree of data protection of any sensitive data on project beneficiaries. All enrollment and payment data are confidential and are the property of the Ministry of Gender, Children and Social Protection (MGCSP). The SP will destroy all such data and any of its copies after the completion of this assignment, unless agreed otherwise with MGCSP in writing.

The REALISE Project and SP will agree on data sharing and privacy protocols as part of the implementation guidelines. The REALISE Project and SP will sign a Data Protection and Information Sharing Protocol no later than 3 weeks after contract signature.

## **ANNEX I: Risk Mitigation**

The Service Provider (SP) shall put in place a risk mitigation plan detailing measures to be taken to safeguard materials received from the PMT and also issues relating to data loss, device malfunctioning or crashes, etc. The plan must include measures to be taken to prevent theft/loss or damage of the below items:

- Beneficiaries' mobile phones
- LHSR Cards (Structure and Household)
- Couple financial planning materials
- Communication materials

Furthermore, the SP must ensure that only households from an eligible community are enrolled into the SCT program. The SP must conduct due diligent and always insist on registering only households from an eligible community.

### **Splitting/gaming by households**

In the event of a household splitting or gaming to benefit from the program during enrolment, the SP must immediately report the case to the PMT for determination. At any point in time during implementation where it is noticed that a household split or gamed the enrolment process, such household/s will be re-constituted into their original households by the PMT. However, if it is investigated and found that the gaming was a deliberate action by the SP or its staff, the PMT may request the SP to reimburse or deduct from the service fees of the SP any cash transfer payment to households that are not from an eligible community.

### **Community name mismatch, and differences in names of communities**

The PMT will validate all community names and ensure the geographic information in the LHSR short intake form is updated to reflect the validated communities for the targeted county. However, in the event of any community mismatch or differences in community names, the community names provided by LISGIS will be taken except where such community/communities is/are not captured by LISGIS. In such case, the SP should share all the necessary information about the community with the PMT for a decision to be made.

## Annex II: CODE OF CONDUCT FOR SERVICE PROVIDER

### CODE OF CONDUCT FOR SERVICE PROVIDER

We the Service Provider, \_\_\_\_\_, have signed a contract with **RECOVERY OF ECONOMIC ACTIVITY FOR LIBERIAN INFORMAL SECTOR EMPLOYMENT (REALISE) Project** for the implementation of \_\_\_\_\_. These Works will be carried out in communities, in \_\_\_\_\_. Our contract requires us to implement measures to address environmental and social risks related to the Works, including the risks of sexual exploitation, sexual abuse, sexual harassment, and any act of corruption.

*This Code of Conduct is part of our measures to deal with environmental and social risks related to the Works. It applies to all our staff, laborers, and other employees at the Work Site or other places where the Work is being carried out. It also applies to the personnel of each subcontractor and any other personnel assisting us in the execution of the Works. All such persons are referred to as “Service Providers” and are subject to this Code of Conduct.*

These reflect labor and human rights standards from the International Labor Organization, the Universal Declaration of Human Rights, Liberia labor law, and the WB ESS 2 on labor and working conditions.

This Code of Conduct identifies the behavior that we require from all Contractors/ Personnel/workers/PIU’s staff/Consultant/Service Providers supporting the project.

Our workplace is an environment where unsafe, offensive, abusive, or violent behavior will not be tolerated and where all people should feel comfortable raising issues or concerns without fear of retaliation.

### REQUIRED CONDUCT

Service Provider shall:

1. Carry out his/her duties competently and diligently.
2. Comply with this Code of Conduct and all applicable laws, regulations, and other requirements, including requirements to protect the health, safety, and well-being of other **Service Provider** and any other person.

3. Maintain a safe working environment including by:
  - a. ensuring that workplaces, machinery, equipment, and processes under each person's control are safe and without risk to health.
  - b. wearing required personal protective equipment.
  - c. using appropriate measures relating to chemical, physical and biological substances, and agents.
  - d. following instructions and good practices related OHS, EHS, and respect project community's values, and
  - e. following applicable emergency operating procedures.
4. Report work situations that he/she believes are not safe or healthy and remove himself/herself from a work situation that he/she reasonably believes presents an imminent danger to his/her life or health.
5. Treat other people with respect, and not discriminate against specific groups such as women, people with disabilities, migrant workers, or children.
6. Not engage in Sexual Harassment, which means unwelcome sexual advances, requests for sexual favors, and other verbal or physical conduct of a sexual nature with another Contractor's or Employer's Personnel.
7. Not engage in Sexual Exploitation, which means any actual or attempted abuse of a position of vulnerability, differential power, or trust, for sexual purposes, including, but not limited to, profiting monetarily, socially, or politically from the sexual exploitation of another.
8. Not engage in Sexual Abuse, which means the actual or threatened physical intrusion of a sexual nature, whether by force or under unequal or coercive conditions.
9. Not engage in any form of sexual activity with individuals under the age of 18, except in case of pre-existing marriage.
10. Complete relevant training courses that will be provided related to the environmental and social aspects of the Contract, including on health and safety matters, Sexual Exploitation and Abuse (SEA), and Sexual Harassment (SH).



11. Not engage in any form of corruption e.g. (accepting compensation from beneficiaries for task performed on their behalf, soliciting and receiving benefits in cash or kind from beneficiaries during and after the sales of farm produce, not involved in cashout of beneficiary money from their sim card on their behalf, etc.).
12. Report violations of this Code of Conduct; and
13. Not retaliate against any person who reports violations of this Code of Conduct, whether to us or the Employer, or who makes use of the grievance mechanism for PIU/Consultant/Service Provider/Contractor's Personnel or the project's Grievance Redress Mechanism.

## RAISING CONCERNS

If any person observes behavior that he/she believes may represent a violation of this Code of Conduct, or that otherwise concerns him/her, he/she should raise the issue promptly. This can be done in either of the following ways:

Jesse H. Bengu  
Project Coordinator  
+231 886-083-538  
[jbengu@liberiasp.gov.lr](mailto:jbengu@liberiasp.gov.lr)

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**Hotline: 3344** | [complaint@liberiasp.gov.lr](mailto:complaint@liberiasp.gov.lr)

The person's identity will be kept confidential unless reporting of allegations is mandated by the country's law. Anonymous complaints or allegations may also be submitted and will be given all due and appropriate consideration. We take seriously all reports of possible misconduct and will investigate and take appropriate action. We will provide warm referrals to service providers that may help support the person who experienced the alleged incident, as appropriate.

There will be no retaliation against any person who raises a concern in good faith about any behavior prohibited by this Code of Conduct. Such a retaliation would be a violation of this Code of Conduct.

## CONSEQUENCES OF VIOLATING THE CODE OF CONDUCT

Any violation of this Code of Conduct by Service Provider/any workers may result in serious consequences, termination and referral to legal authorities.

### FOR SERVICE PROVIDER:

I have received a copy of this Code of Conduct written in a language that I comprehend and fully understand. I understand that if I have any questions about this Code of Conduct, I can contact (Hotline: 3344 | [complaint@liberiasp.gov.lr](mailto:complaint@liberiasp.gov.lr)) requesting an explanation.

**Name of Service Provider:** \_\_\_\_\_

**Name of Representative:** \_\_\_\_\_

**Position:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date: (month, day, year):** \_\_\_\_\_

Countersignature of an authorized representative of the Contractor:

**Name of Representative:** \_\_\_\_\_

**Position:** \_\_\_\_\_

**Signature:** \_\_\_\_\_

**Date: (month, day, year):** \_\_\_\_\_

**ATTACHMENT 1:** Behaviors constituting Sexual Exploitation and Abuse (SEA) and behaviors and behaviors constituting Sexual Harassment (SH)

### ATTACHMENT 1 TO THE CODE OF CONDUCT FORM

#### BEHAVIORS CONSTITUTING SEXUAL EXPLOITATION AND ABUSE (SEA) AND BEHAVIORS CONSTITUTING SEXUAL HARASSMENT (SH)

**The following non-exhaustive list is intended to illustrate types of prohibited behaviors.**

(1) Examples of sexual exploitation and abuse include, but are not limited to:

- A Contractor's Personnel tells a member of the community that he/she can get them jobs related to the work site (e.g., cooking and cleaning) in exchange for sex.
- A Contractor's Personnel who is connecting electricity input to households says that he can connect women-headed households to the grid in exchange for sex.
- A Contractor's Personnel rapes, or otherwise sexually assaults a member of the community.
- A Contractor's Personnel denies a person access to the Site unless he/she performs a sexual favor.
- A Contractor's Personnel tells a person applying for employment under the Contract that he/she will only hire him/her if he/she has sex with him/her.

(2) Examples of sexual harassment in a work context

- Contractor's Personnel comment on the appearance of another Contractor's Personnel (either positive or negative) and sexual desirability.
- When a PIU/Consultant/Service Provider/Contractor's Personnel complains about comments made by another PIU/Consultant/Service Provider/Contractor's Personnel on his/her appearance, the other Contractor's Personnel comment that he/she is "asking for it" because of how he/she dresses.
- Unwelcome touching of a Contractor's or Employer's Personnel by another Contractor's Personnel. A Contractor's Personnel tells another Contractor's Personnel that he/she will get him/her a salary raise, or promotion if he/she sends him/her naked photographs of himself/herself.

## **ANNEX III: CODE OF CONDUCT FOR BASIC LABOR CONDITIONS AND HUMAN RIGHTS**

This Code of Basic Labor Conditions and Human Rights represents the commitment of \_\_\_\_\_ (*insert company name*) to fundamental standards that make \_\_\_\_\_ (*insert company name*) the right place to work.

\_\_\_\_\_ (*insert company name*) prides its employees on its most vital asset. The individual and collective contributions of \_\_\_\_\_ (*insert company name*) people at all levels are essential to the success of the company.

In recognition of this, \_\_\_\_\_ (*insert company name*) has developed policies and practices designed to ensure that employees enjoy the protection afforded by the concepts set forth in this Code.

\_\_\_\_\_ (*insert company name*) is committed to the protection and advancement of human rights in its operations, and the concepts in this Code are generally derived from \_\_\_\_\_ (*insert company name*) policies and practices described in the Labor Management Procedure (LMP) prepared for the project. These reflect labor and human rights standards from the International Labor Organization, the Universal Declaration of Human Rights, Liberia labor law, and the WB ESS 2 on labor and working conditions.

### **Non-Discrimination and Harassment**

It is the policy of \_\_\_\_\_ (*insert company name*) to attract and retain the best-qualified people available without regard to race, color, religion, national origin, gender, sexual orientation, gender identity, age, veteran status, physical or mental disability, etc. Our non-discrimination policy applies to applicants as well as employees and covers all terms and conditions of employment, including recruiting, hiring, transfers, promotions, terminations, and total compensation benefits.

Discrimination or harassment based on any of the above factors is prohibited, as is retaliation against a person who has made a complaint or given information regarding possible violations of this policy.

### **Freedom of Association**

\_\_\_\_\_ (*insert company name*) recognize and respect the legal rights of the employee to join or not to refrain from joining any lawful organization of their own choosing. \_\_\_\_\_ (*insert company name*) is committed to complying with laws pertaining to freedom of association, privacy, and collective bargaining. The company's established belief is that the interests of \_\_\_\_\_ (*insert company name*) and its employees/contractors are best served through a favorable, collective work environment, with direct communication between employees and management.

## **Environment, Health, and Safety**

\_\_\_\_\_ (*insert company name*) is very much committed to as far as reasonably possible, providing services and products in a safe and responsible manner with due care to employees, customers, contractors, visitors, and the public. As a minimum requirement, the company shall meet its specific statutory legal, health, safety, security, and environmental obligations.

The goals across the organization are synonymous:

- Pursuit of no harm to people.
- Pursuit of protection of Health, safety, and security is managed with the same high regard as all other critical business activities.
- The pursuit of protection and preservation of the Environment is managed with the same high regard as all other critical business activities.

As such, a systematic approach to Environment, Security, and Health and Safety management is adopted to ensure compliance. In addition to any minimum legislative requirements, measurements and appraisals are taken on company performance, the objective of which is to ensure continuous improvement throughout the company.

Providing employees with a safe and healthy working environment, protecting the environment wherever we conduct business, and striving for excellence in safety, health, and environmental stewardship.

## **Work Environment and Compensation**

\_\_\_\_\_ (*insert company name*) is committed to promoting a work environment that fosters communication, productivity, creativity, teamwork, and employee engagement. As a company, we seek to provide employees with compensation and benefits that are fair and equitable for the type of work and geographic location (local market) where the work is being performed, and competitive with other “world-class” companies.

## **Hours of Work and Work Scheduling**

\_\_\_\_\_ (*insert company name*) establishes work shifts and schedules work as appropriate to meet business needs and to comply with applicable laws and/or collective bargaining agreements/employees handbook and codes of practice.

## **Slavery, Human Trafficking, Forced Labor, and Child Labor**

\_\_\_\_\_ (*insert company name*) believes that the employment relationship should be voluntary, and the terms of employment must comply with applicable laws and regulations. We are therefore opposed to slavery, human trafficking, forced labor, and child labor. We are committed to complying with applicable laws prohibiting such exploitation.

\_\_\_\_\_ (*insert company name*) informs its employees, contractors, and vendors about this Code. We encourage our partners and vendors to adopt and

enforce concepts like this Code. Employees who believe there may have been a violation of this Code report it through confidentially established channels. \_\_\_\_\_ (insert company name) may conduct assessments, as needed, to measure compliance. \_\_\_\_\_ (insert company name) will periodically review this Code to determine whether revisions are appropriate.

The purpose of this Code is to maintain zero tolerance for slavery, human trafficking, forced labor and child labor. The policy on human trafficking applies to all its employees as well as to any persons whose functions are related to \_\_\_\_\_ (insert company name) work.

Employees of \_\_\_\_\_ (insert company name) and Contractors whose functions relate to \_\_\_\_\_ (insert company name) operations shall not:

- Use forced labor in the performance of any work,
- Engage in human trafficking,
- Engage in commercial sex acts,
- Deny employees access to his/her immigration documents such as passports, driving licenses, etc.,
- Use misleading recruitment practices,
- Use recruiters that do not comply with the Labor Laws of Liberia or the law of the country/place where the recruitment takes place,
- Fail to provide a flight ticket to the destination or country of permanent residence at the end of the contract/employment,
- In the event of a violation of this policy, \_\_\_\_\_ (insert company name) may act against the violating employee or contractor including termination of the contract.

**Expectations For Our Sub-contractors/Suppliers/Workers**

\_\_\_\_\_ (insert company name) is committed to the highest standards of ethical and business conduct as it relates to the procurement of goods and services and for doing work. Our relationships with our sub-contractors and/or suppliers, including our consultants and contract labor, are defined by contracts, which are based on lawful, ethical, fair, and efficient practices.

As a company, we have outlined our expectations for a basic code of conduct, together with our Statement of Corporate, Social Responsibility, and it is a must for all our subcontractors/suppliers and workers to adhere to these expectations.

Having read, and discussed ineptly, the above \_\_\_\_\_ (insert company name) Code of Conduct (dated \_\_\_\_\_),

I, \_\_\_\_\_, designation, do hereby certify that I have read, noted,  
and adhere to abide by the above \_\_\_\_\_ (*insert company name*)  
Code of Conduct.

Dated: \_\_\_\_\_

Signed: \_\_\_\_\_