

SOCIAL PROTECTION

REALISE PROJECT



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Parting with joy, Mack Mulbah Bids Farewell to the World Bank After a Decade of Service

On September 30, 2026 Mack Mulbah left the the World Bank after ten years of dedicated service in the Social Protection sector. He most recently served as a Senior Social Protection Specialist and Task Team Leader of the REALISE Project—roles he held with distinction.

At an honoring ceremony held at the offices of the REALISE Project, Mack expressed his sentiments about his departure:

“I am leaving the World Bank with no regrets because I have made a lot of professional,” he said.

Before joining the World Bank, Mack had worked with several institutions in Liberia, focusing on youth development and social protection initiatives.

During his time at the World Bank, Mack contributed significantly to the development and implementation of key projects, including the Youth Opportunities Project, the Liberia Social Safety Nets Project, and the REALISE Project, among others. **Continue to Page 3**

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REALISE Project's Funding Partners express Delight



Bong County, Liberia – September 23, 2025 – Funding partners of the Recovery of Economic Activity for Liberian Informal Sector Employment (REALISE) Project have expressed satisfaction with the project's positive impact on the lives of its beneficiaries across the 14 counties of Liberia.

The REALISE Project, a government-led initiative aimed at revitalizing economic activity and creating jobs in Liberia's informal sector, is supported by a consortium of international financiers with a total portfolio of \$42 million. The World Bank is the lead financier, contributing \$30 million, followed by the French Government with \$9.5 million, and the Swedish Government, which has pledged \$2.5 million.

During a field visit to Bong County on Monday, World Bank Country Manager for Liberia, Georgia Wallen, expressed enthusiasm about the project's impact. Madam Wallen interacted directly with beneficiaries, listening to first-hand accounts of how the project has helped improve livelihoods and economic conditions. "Sustainability is a major issue that must be addressed to ensure long-term benefits for communities," she noted. "We are committed to working with the Government of Liberia under the ARREST agenda to support national development," Madam Wallen added.

The ARREST Agenda is the Liberian government's strategic development framework focused on agriculture, roads, education, sanitation, and tourism as key pillars of national transformation. Also speaking during the visit, French Ambassador to Liberia, Isabelle LE GUELLEC, emphasized the project's contribution to food security. "The REALISE Project has created an opportunity for beneficiaries to continue producing more food for themselves and their communities," she said.

In his remarks, Swedish Ambassador to Liberia, Karl Backéus, highlighted the importance of women's empowerment in sustainable development.

"Women's empowerment is central to national growth. When one woman is empowered, an entire generation is uplifted. That's why we must place more focus on supporting women," Ambassador Backéus stated.

The REALISE Project continues to serve as a beacon of hope for thousands of Liberians working in the informal economy, especially women and youth, by offering skills training, startup capital, and access to local markets.

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FRENCH AMBASSADOR CHAMPIONS SUSTAINABLE SOCIAL PROTECTION



French Amb. to Liberia H.E. Isabelle Le Guellec

The French Ambassador to Liberia, Madam Isabelle Le Guellec, has underscored the critical need to sustain the progress achieved thus far by the Liberian government and its development partners in improving the lives of vulnerable populations across the country.

Speaking during a joint field visit to a REALISE Project site located in Doetainta, Bong County, Ambassador Le Guellec expressed deep satisfaction with the tangible impact the project is having on local communities. “We are delighted by the success stories shared by the beneficiaries,” she noted, highlighting the resilience and determination of local people in enhancing food security and building sustainable livelihoods.

The REALISE Project, which focuses on resilience, employment, and livelihood support, is receiving substantial backing from the French Government through the French Development Agency (AFD). As part of this commitment, the French Government has provided approximately US\$9.5 million in grant funding to advance the project’s objectives.

These include expanding access to income-generating opportunities for vulnerable individuals, particularly those working in the informal sector, as well as addressing persistent issues of food insecurity and poverty.

“France continues to support Liberia’s development through practical, community-driven initiatives, especially those empowering women and youth,” Ambassador Le Guellec noted.

The project also aims to reinforce social protection mechanisms and promote the development of livelihood infrastructure in underserved rural communities. Within the broader REALISE framework, the Community Livelihood and Agriculture Support (CLAS) component plays a pivotal role. Funded through the AFD grant, CLAS is being implemented in several counties, including Bong, Bomi, Lofa, and Gbarpolu.

Under this component, targeted beneficiaries receive essential agricultural inputs such as seeds and tools to support small-scale farming activities. Additionally, a labor subsidy is provided to help families manage during the agricultural lean season, reducing the risk of food shortages and income gaps. Importantly, the program also offers community development grants, which empower residents to collectively identify, plan, and execute projects that serve the shared interests of their communities.

Ambassador Le Guellec’s visit and remarks underscore France’s continued commitment to supporting Liberia’s efforts to build inclusive, resilient, and self-reliant rural communities.

Also speaking at the event, Youth and Sports Minister and Chair of the REALISE Steering Committee, Cllr. J. Cole Bangalu, thanked the French Government for its consistent support. “The REALISE Project demonstrates France’s strong commitment to improving the lives of vulnerable Liberians,” he said.

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Swedish Ambassador pushes women Empowerment



Bong County September 22, 2025- Swedish Ambassador to Liberia, H.E. Karl Backéus, has emphasized that women's empowerment is fundamental to national development, noting that empowering even one woman can uplift an entire generation.

Speaking during a community visit to an operational site of the Recovery of Economic Activity for Liberian Informal Sector Employment (REALISE) Project in Bong County, Ambassador Backéus called for greater inclusion of women across all components of the initiative.

"If one woman is empowered, it affects a whole generation. That's why it is critical that we put more focus on ensuring women are fully included in all aspects of the REALISE Project," the Ambassador stated.

Ambassador Backéus expressed Sweden's satisfaction with the Government of Liberia for the effective implementation of the REALISE Project, which is aimed at revitalizing economic activity and providing temporary employment to vulnerable groups in the informal sector. "The REALISE Project is having a visible and meaningful impact on the lives of its beneficiaries. In the face of mounting national challenges, it is important that efforts like these continue and are sustained," he said.

The Swedish Government is contributing US\$2.5 million in grant funding to support the project, reinforcing its commitment to inclusive economic recovery, social protection, and job creation for the most vulnerable, especially women and youth.

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**STOP
VIOLENCE
AGAINST
WOMEN**





Final transfers to last batch of SSB beneficiaries

Mack Mulbah

Colleagues and partners paid glowing tributes to Mack, acknowledging his hard work and impactful contributions. He received numerous commendations for his leadership, vision, and unwavering commitment.

REALISE Project Coordinator Jesse Bengu remarked, “Mack greatly inspired us with his ideas and the courage to succeed, even in the face of challenges,” Bengu stated.

Reflecting on their long-standing professional relationship, Bengu added, “We’ve come a long way—from the early days of our struggle at the Ministry of Youth and Sports and now. It has been a long and successful journey for both of us.”

Aurelius Butler praised Macvk for his outstanding role in the Liberian social Protection space. Both Mack and Aurelius are products of the University of Minnesota in the United States.

After nearly five years of dedicated support to the informal sector, the REALISE Project has successfully completed its final round of cash transfers to the last group of beneficiaries in Margibi and Montserrado Counties. This milestone marks the conclusion of a significant national effort aimed at strengthening small businesses and improving livelihoods across some of Liberia's most economically active regions.

The REALISE Project, an initiative led by the Government of Liberia with strong backing from the World Bank, the French Government, and the Swedish Government, has played a vital role in empowering micro and small enterprises, many of which operate in vulnerable and underserved communities. Through targeted financial assistance, capacity-building, and enterprise support, the project has contributed to job creation, economic resilience, and poverty reduction in the informal sector.

As the final transfers are completed, the REALISE Project stands as a testament to the power of coordinated international and national collaboration in driving inclusive economic development.

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REALISE donates to Liberia National Police

In a continued effort to strengthen institutional collaboration and support public service delivery, the REALISE Project today donated twelve (12) branded raincoats to officers of the Liberia National Police (LNP) assigned at the Jallah Town and Capitol Bypass intersections in Monrovia. This symbolic donation represents the initial phase of a broader initiative by the REALISE Project to increase engagement and provide practical support to key institutions working on the frontlines. Each raincoat bears the REALISE Project's name and logo, reinforcing the project's commitment to visibility and partnership in community development.

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More commitment to promote Social Protection



REALISE disburses tool grants to round 4 LIPW beneficiaries

September 15, 2025 – Marked a significant milestone for the REALISE Project as it launches the distribution of tool grants in 50 communities across Montserrado and Margibi Counties.

These grants are designed to empower selected communities by providing the necessary resources to purchase essential tools and equipment. With these tools, local residents will be better equipped to carry out vital community improvement and maintenance work within their own neighborhoods.

This initiative represents Round 4 of distributions under the Labor-Intensive Public Works (LIPW) Component of the REALISE Project. It continues the project's commitment to promoting community-driven development, enhancing local infrastructure, and generating short-term employment through labor-based public works.



At the recent meeting of the National Social Protection Steering Committee (NSPSC) held in Monrovia, stakeholders reaffirmed their commitment to strengthening Liberia's social protection sector. Key decisions included updating the National Social Protection Policy and Strategy and placing greater focus on the welfare component of the National Social Security and Welfare Corporation (NASSCORP).

Partners emphasized that improved coordination among social protection actors will enhance the effectiveness of programs and deliver meaningful support to Liberia's most vulnerable populations. Speaking at the meeting, Aurelius Butler, National Coordinator for Social Protection at the REALISE Project, stated:

"We are looking forward to a more pragmatic approach to addressing the basic challenges faced by vulnerable people in Liberia. The new National Social Protection Policy and Strategy will incorporate contemporary issues that were overlooked in the previous policy, which expired in 2019."

REALISE PROJECT OVERVIEW

The REALISE project targets 53,650 vulnerable households and informal workers in urban areas of Montserrado and Margibi counties, as well as rural areas in other counties. The Project consists of the following six components:

Component One – Grant Support to Vulnerable Households to Revive or Start Small Businesses (SSB):

This component provides support to 4,450 vulnerable individuals to help them revive or start small businesses in the informal sector in Montserrado and Margibi counties.

Component Two – Temporary Employment Support and Employability Development for Vulnerable Workers; also known as Labor-Intensive Public Works (LIPW):

This component targets 17,000 individuals in Montserrado and Margibi counties, offering them temporary employment support.

Component Three – Capacity Building and Project Implementation and Coordination:

This component finances activities related to capacity building, project implementation, and coordination.

Component Four – Provisional Zero-Value Component:

This component allows for the rapid reallocation of loan proceeds from other project components during an emergency.

Component Five – Community Livelihood and Agriculture Support (CLAS):

This component aims to recruit 16,200 individuals in Bomi, Bong, Gbarpolu, Grand Gedeh, Grand Cape Mount, Lofa, Nimba, and Sinoe counties to participate in community livelihood and agriculture support initiatives.

Component Six – Social Cash Transfer Program (SCT):

This component targets 16,000 households in Grand Bassa, Grand Kru, Rivercess, and River Gee counties through the provision of social cash transfers.



COMPONENTS' UPDATE

September 2025

Component one-Support to Small Businesses

A total of 1,209 new businesses were established during the implementation of the three rounds in both Montserrado and Margibi Counties. In addition to the new businesses, 3,241 businesses were revived, enabling them to return to operational status, generate income, and contribute to the local economy once again.

The component has successfully reached its target of 4,450 direct beneficiaries across 50 communities. The beneficiaries span various sectors and demographics, ensuring inclusive support. The gender-disaggregated data reveals a strong emphasis on empowering women economically: of the 4,450 beneficiaries reached so far, 3,569 are female and 881 are male. This represents a significant tilt toward supporting women's participation in business, aligning with gender equity goals.

Support to Small Businesses

Round	Total new businesses	Number of beneficiarie s reached	Number of Of revived businesses	Number of Communiti es	Current activities	Gender disaggregat es	Target of current round
1,2, 3	1,209	4,450	3,241	50	Monitoring	4,450: 3,569 females, 881 males)	1,395 (1,087 females and 308 males)

Component two-labor Intensive Public Works (LIPW)

Rounds 1 to 3: Completed Milestones

In the first three rounds of implementation, the project made substantial progress:

Round 1 successfully reached 2,500 beneficiaries through 100 sub-projects across 23 communities. This foundational phase laid the groundwork for future scaling.

Round 2 built upon the initial success, expanding operations to 33 communities, delivering 130 sub-projects, and covered 3,300 individuals.

Round 3 marked the most expansive phase to date, with 5,000 beneficiaries reached across 50 communities, through 196 sub-projects. This round emphasized inclusive participation and further strengthened community projects and support to livelihoods.

Round 4: Ongoing Implementation

The current phase, Round 4, is actively underway and continues to target 5,000 beneficiaries across 50 communities. This round comprises 200 sub-projects.

<u>Round</u>	<u>Number of beneficiaries</u>	<u>Number of sub-Projects</u>	<u>Number of Communities</u>	<u>Current activities</u>	<u>Current Target</u>	<u>Status</u>
1	2,500	100	23	N/A	N/A	Completed
2	3,300	130	33	N/A	N/A	Completed
3	5,000	196	50	N/A	N/A	Completed
4	5,000	200	50	Subproject Implementati	5,000	Ongoing

Community Livelihood and Agriculture Support (CLAS)

During **Rounds 1 and 2** of the CLAS implementation, a total of 8,201.14 hectares of land were cultivated, nearly meeting the overall target of 8,400 hectares. This achievement represents a major step in restoring productive land for farming and improving household livelihoods through enhanced agricultural output.

CLAS reached 14,989 beneficiaries across 432 communities, highlighting the broad and inclusive nature of the intervention. Beneficiaries were supported in cultivating a variety of crops, promoting both dietary diversity and income generation.

Current activities include the ongoing implementation of:

LAS (Livelihood and Agriculture Support)

MLS (Market Linkage Support)

CDS (Community Development Support)

These integrated approaches are designed to ensure that the agricultural support provided translates into long-term sustainability, access to markets, and strengthened community systems. The CDS status reflects active implementation across all 432 communities. The target for these rounds was to support 14,255 beneficiaries, a goal that has been exceeded. Notably, the program achieved a balanced gender distribution, reaching 6,779 female and 7,476 male beneficiaries.

Round	Total land cultivated	Number of beneficiaries reached	Number of Communities	Current activities	CDS status	Target Beneficiaries	Gender disaggregates
1& 2	8201.1382 of 8,400	14,989.13	432	LAS, MLS & CDS	432	14,255	6,779 females,

Social Cash Transfer and Strengthening of the Social Protection System

12,432 households in Grand Bassa, Rivercess, River Gee and Grand Kru have received social cash transfers. 80.64% (10,025) of the cash recipients are females with male accounting for 19.36% (2,407). 10,025 female beneficiaries were recorded, reflecting a modest increase from the previous month. The figures remained consistent in **Grand Kru and Rivercess**, while **River Gee** saw an increase from 2,324 to 2,523 female participants. **Grand Bassa** also increased slightly from 5,574 to 5,598.

Male beneficiaries rose to 2,407, with incremental increases in **Grand Bassa** (1,213), **Grand Kru** (480), and River Gee (679). **Rivercess** remained unchanged at 35 male participants.

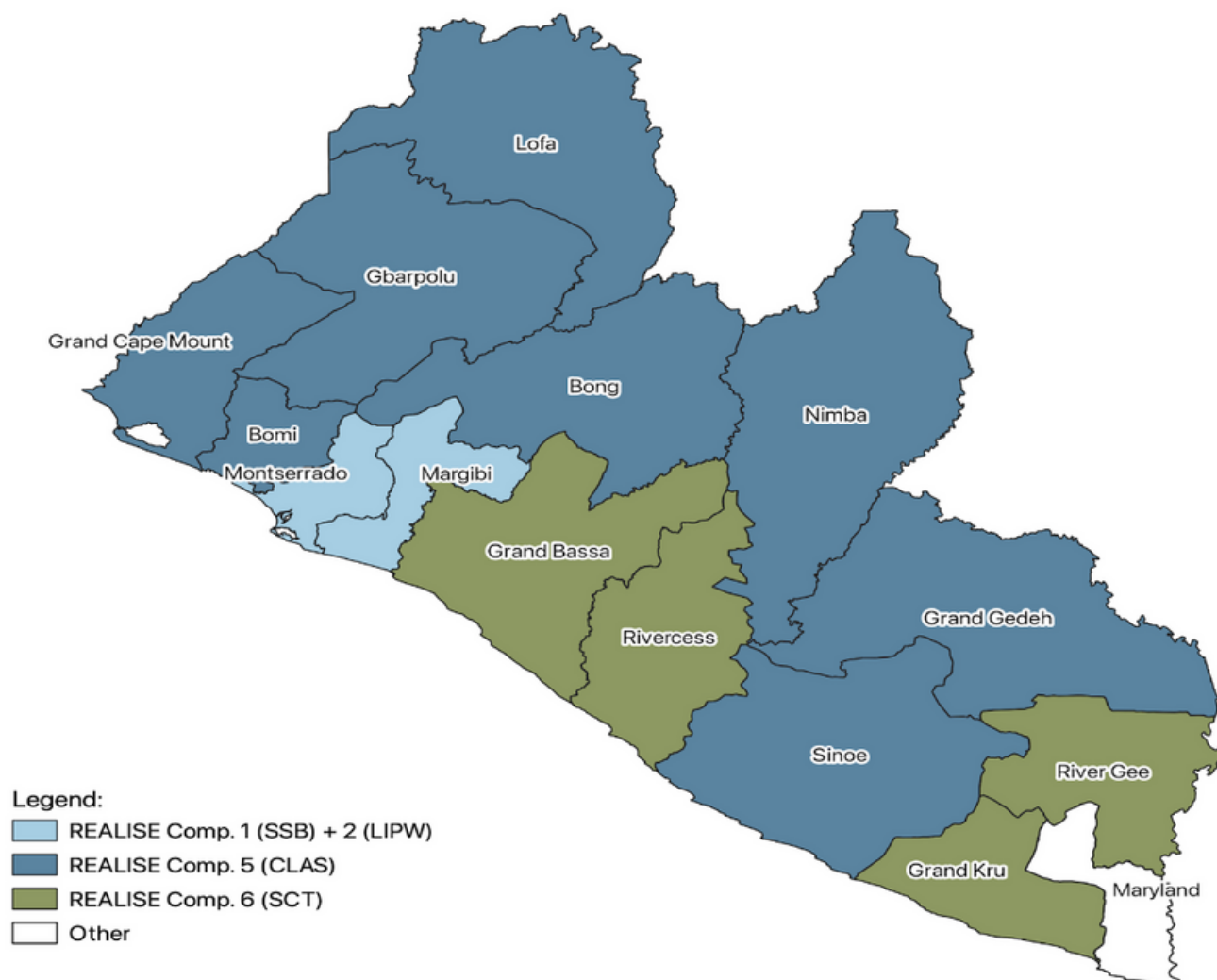
	September, 2025					October, 2025				
Transfers Complete	Grand Bassa	Rivercess	Grand Kru	River Gee	Total	Grand Bassa	Rivercess	Grand Kru	River Gee	Total
1 Transfer Received	1,102	101	370	2,925	4,498	1,129	101	7	3,202	4,439
2 Transfers	311	40	811		1,162	361	40	364		765
3 transfers	3,723	28			3,751	3,674	28	813		4,515
4 Transfers	683		1,066		1,749	678		1		679
5 Transfers Received	965				965	969		1,065		2,034
Grand Total	6,784	169	2,247	2,925	12,125	6,811	169	2,250	3,202	12,432



REALISE Project bids farewell to Mack Mulbah as he leaves the World Bank



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