



# Dreams Deferred: Educational and Skills-building Needs and Opportunities for Youth in Liberia

Women's Refugee Commission  
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## Executive Summary

As part of a global, multi-year research and advocacy project focused on strengthening educational and job training programs for displaced, conflict-affected young people, the Women's Refugee Commission undertook a field mission to the Republic of Liberia to look at young people's education and skills-building needs and opportunities. With the demobilization, disarmament, rehabilitation and reintegration process over as of July 2009, it is now an opportune time to take stock of the youth employment training that has been ongoing since the end of Liberia's 14-year civil war in 2003—and to find better ways forward.

While connecting youth to wage employment is challenging given the weak job market in Liberia, the Women's Refugee Commission, through interviews with national and international organizations, local businesses and young people, identified a number of sectors with potential high labor demand for young people. Specific fields are listed in this report, with special attention to the needs of young people in rural areas where wage jobs in traditional trades are nearly non-existent.

The assessment found that the most successful training programs are those that offer a holistic package of services with literacy/numeracy and life skills in addition to market-driven livelihoods skills training. The best programs also ensure close linkages between services and pay special attention to graduates' progress over an extended period after completion of training. The assessment also identified lessons learned and offers recommendations to strengthen future projects and programs.

## Key Recommendations

The Women's Refugee Commission recommends that the Government of Liberia, donors and vocational training providers:

- Ensure access to a continuum of services from formal and/or non-formal education, including life skills to psychosocial interventions (where appropriate) to skills training based on identified labor market needs to provision of startup capital, credit, savings products and/or toolkits and, crucially, to concerted monitoring, including ongoing small business support.
- Prioritize interventions that will catalyze a generalized increase in the agricultural productivity of the rural youth majority. Meanwhile, temporary labor-intensive public works programs, such as waste management, tree planting and road construction, should also be scaled up.
- Train individuals in multiple skill areas, recognizing that most Liberians employ multiple livelihood strategies from day to day and may have to rely on more than one skill to maintain a steady income. Even when training in a trade for wage employment, provide training in entrepreneurship skills as well.

See page 8 for more recommendations.



## Purpose of the Mission

The purpose of the two-week field mission in July 2009 was to collect information that would inform efforts aimed at helping young people to earn a safe, dignified living and contribute to the reconstruction of their communities. The Women's Refugee Commission conducted interviews with approximately 50 key informants from the Government of Liberia, donor agencies, businesses and international and Liberian nongovernmental organizations (NGOs). Focus group discussions and individual interviews were held with approximately 80 young women and men aged 15-24 in the suburbs of Monrovia (ELWA Junction and Old Road communities) and in Voinjama, Lofa County.

The assessment sought to identify the goods and services that are in demand in two counties of Liberia—Lofa and Montserrado—which have high concentrations of conflict-affected and previously displaced youth. In collaboration with young people and stakeholders in the areas of education and skills training, the Women's Refugee Commission also took stock of the experience of post-war training efforts to date, documented existing programs and developed recommendations toward addressing gaps in service and strengthening interventions.

The intended audience for this report is donors, policy makers and field practitioners. The goal is to promote greater attention to context-appropriate, market-driven educational and skills-building programs for young women and men. While the report focuses on Liberia, we hope it will also be useful for humanitarian action in future complex emergencies and situations of post-conflict reconstruction.

This field assessment was part of the Women's Refugee Commission's global research and advocacy project that aims to increase the scope, scale and effectiveness of educational and job training programs for displaced, conflict-affected young people aged 15-24 years. See [womensrefugeecommission.org/programs/youth](http://womensrefugeecommission.org/programs/youth).

## Background

Six years after the end of the Republic of Liberia's 14-year civil war, the vast majority of the population continues to live in crippling poverty. Life expectancy at birth is just 45 years.<sup>1</sup> Some 63.8 percent of Liberians (1.7 million persons) live below the poverty line;<sup>2</sup> about 48 percent (1.3 million persons) live in extreme poverty.<sup>3</sup> The overwhelming majority of Liberians still have no access to electricity, improved water and sanitation facilities, acceptable housing or decent roads. Fifty-six percent of females and 39 percent of males have never attended school.<sup>4</sup> Youth unemployment is as high as 88 percent<sup>5</sup> and unemployment rates in urban areas may be more than double those in rural areas.<sup>6</sup> This is not to say that young people are not working; they simply have very little access to formal wage jobs.

Historically, the government has been seen by the people as the main source of jobs and service provision; this attitude persists. The critical role of the private sector in creating jobs and driving growth has never been fully appreciated. In spite of official recognition by the government of business as the key to Liberia's recovery, many in government continue to take antagonistic, even predatory, attitudes toward private firms, large and small. In spite of their dominance in the economy, microenterprises in the informal sector are treated as somehow criminal—extra-legally “taxed” and harassed by law enforcement agencies and local officials.

## Liberia: Monrovia & Voinjama



Source: UN Cartographic Section (January 31, 2005)  
[www.un.org/Depts/Cartographic/map/profile/liberia.pdf](http://www.un.org/Depts/Cartographic/map/profile/liberia.pdf)

Progress at laying the foundations for reducing poverty has been made by the government with the help of the international community, including substantial progress toward national debt relief, a tenfold increase in Central Bank reserves<sup>7</sup> and the lifting of UN sanctions on diamonds and timber. Gross domestic product (GDP) growth has averaged over six percent in the past three years.<sup>8</sup> A two-year process of regional consultations led to the development of a comprehensive Poverty Reduction Strategy document<sup>9</sup> and 15 County Development Agenda documents, which reflect the citizens' priorities for investment at the national and local levels.

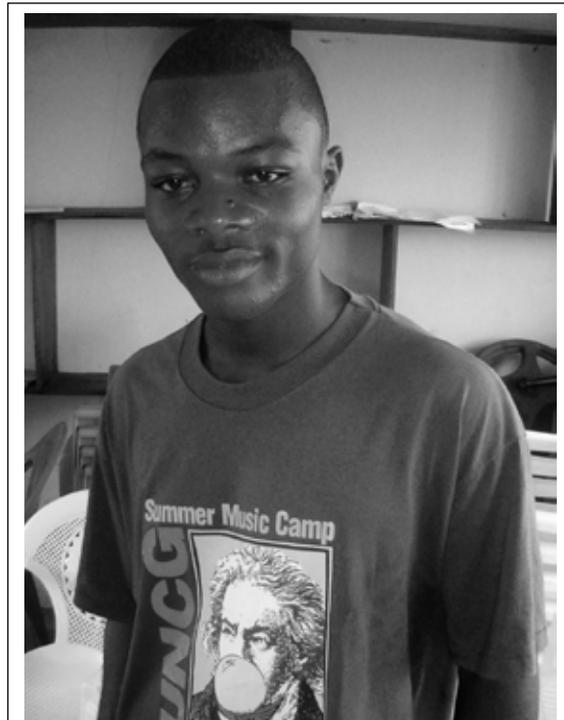
According to the Poverty Reduction Strategy document, "Liberia's economic growth strategy will focus on creating widespread private sector opportunities for unskilled and semi-skilled workers, including the unemployed, disenfranchised young men and women and persons with disabilities, through a robust agricultural sector, down-stream processing of natural resources, and in the longer term through competitive labor-intensive manufactures and services." But as the population waits to feel the effects of these efforts, a glaring lack of wage jobs and sustainable livelihood opportunities is widely seen as the main threat to internal stability and long-term wealth creation.

The great majority of Liberians depend on multiple informal livelihood activities for survival. For respondents in Lofa County, the main source of income is "contract" or day labor on farms, for which they are generally paid 100 Liberian dollars (LD) per day, about US\$1.40. A recent employer-mapping exercise conducted by the International Rescue Committee (IRC) and others found a near total absence of paid jobs in Lofa, outside of the few NGO positions for which few Liberians are qualified. Respondents described supplementing their income from day labor with petty trading, practicing a skill such as basket weaving, soap making or tailoring and/or growing their own vegetables on small plots.

Depressed conditions in rural areas are leading to rapid urbanization and ever-more-intense competition for jobs. Young people say they have to depend on two or more sources of income, such as selling used clothing or other low-cost imported goods in market centers; hawking cold water, chewing gum or cigarettes at traffic lights; making deliveries with rented wheelbarrows; and/or picking up day labor at construction sites. In the peri-urban area of ELWA Junction, young people reported that they depend mostly on hauling sand illegally from the beach or "busting rock" at the local quarry, for which they are paid 100LD per day. According to an agency based in Liberia, "Most people in Liberia don't have a job; they have four or five 'hustles' that they mix and match depending on which one's making the most money that day."<sup>10</sup>

Asked what they need to improve their lives, young people invariably call for improved access to education and training. Primary school is officially free in Liberia and secondary school is provided at a low official cost. Enrollment rates have increased dramatically since the war, but the cost of a uniform and other "hidden" fees are still limiting access. Only 11 percent of the secondary school age population is currently in school.<sup>11</sup> Young people say that classrooms are "too pack" and that the quality of instruction is poor.

The relevance of the curriculum to the lives of marginalized youth is also in question. International organizations working in the education sector are calling for a retooling of the school system to incorporate approaches that link the curriculum with community service and real life experience to help youth make a successful transition to the kinds of jobs and livelihood opportunities that actually exist. Such nonformal education approaches are seen by



*My father died when I was five. I...don't have contact with [my mother]. Nobody helps me; I pay my own school fees. I...go around the community asking if anyone needs their yard work done. When I get a little money I buy some slippers and sell them along the road with the other people there. Sometimes I go to the hole [quarry] and bust rock. My dream is to be an agriculturalist, to go to the soil and make food for the country.*

23-year-old high school student, Monrovia

government officials as somehow substandard in comparison to traditional “chalk-and-talk” school. But experience around the continent shows that it is unrealistic to expect marginalized, out-of-school young people to succeed in traditional school settings.<sup>12</sup>

Liberia’s technical and vocational education and training (TVET) infrastructure is in shambles due to the war and was never particularly strong. Curricula are outdated and do not meet market needs, equipment is lacking, staff are poorly trained and entry requirements and enrollment costs deny traditionally excluded youth access to training.<sup>13</sup> Without exception, respondents spoke of the need to create national standards for trade skills and to introduce standardized curricula for all trade skills areas. Curricula will have to be adapted to meet the needs of a largely unschooled rural population.

## **National Frameworks for Action**

Fortunately, many of the policy and structural changes called for by stakeholders in the area of education and employment training are already underway as deliverables of the Poverty Reduction Strategy, the County Development Agendas and the UN Joint Programme on Youth Employment and Empowerment. With the assistance of international partners, significantly more attention is being paid to the needs of Liberia’s youth. The Ministry of Youth and Sports recently identified 65 key partners currently working with youth, sponsoring several hundred activities.<sup>14</sup> These include a complete overhaul of the country’s TVET policy, standards and curricula; formulation of the National Youth Policy Action Plan; and creation of a system for collection of labor market information, among many others.

Progress toward some Poverty Reduction Strategy and UN Joint Programme on Youth Employment and Empowerment goals has been slow, in part because most of the initial deliverables are in the policy realm, where lawmakers lack experience and the government is overwhelmed. Coordination among training service providers has been lacking and the responsible ministries complain that their staff lack the management and technical skills to carry out their duties properly. Several respondents said also that progress has been stalled by what they see as a “turf battle” between the Ministry of Youth and Sports and the Ministry of Education over the vocational training issue.

## **Skills Training**

Since the end of the war, dozens of international NGOs, local NGOs and private training firms have been providing various combinations of education, training and micro/small business services to war-affected populations. Approaches have included residential vocational training, supplying private firms with prescreened youth interns and placing young people in artisan workshops as apprentices.

Many of these donor-funded programs were designed quickly in the rush to “keep the youth busy” in the immediate post-conflict environment. Most have included some combination of services, such as literacy and numeracy education, or life skills, including reproductive health, gender-based violence sensitization or conflict management. But few have been able to provide a comprehensive package that ensures adequate linkages among available services over time.

As a result, many service providers complain that their success rate in connecting trainees to sustainable employment has been disappointing. In many cases, skills training was provided by NGOs without previous experience in TVET, who found only limited success. Even where the firms and international agencies did have substantial experience, they found major difficulties in providing appropriate training services to a traumatized and largely uneducated population in the immediate aftermath of a prolonged social upheaval in a country whose private sector, institutions and infrastructure had never been strong.

Training providers reported on several challenges that were almost universally experienced, including:

- trainees dropping out and/or moving away from project locations
- managing beneficiary expectations, which were unrealistically high
- connecting graduates with wage employment in the extremely weak job market
- ensuring the survival of start-up microenterprises
- labor exploitation of apprentices by the skilled artisans engaged as on-the-job trainers

- over-saturation of communities with too many young people trained in the same skill
- beneficiaries opting to sell the toolkits they were given upon graduation

Selection of the trades for skills training was rarely based on identified market demand. Certificates issued to trainees were largely symbolic in that they were not standardized, transferable or recognized by government authorities. People with high school diplomas were mostly overlooked for training services on the basis that they were less vulnerable than their less-educated peers. Women and girls were grossly underserved by many training programs.

Many international NGO skills training providers changed their approach after a year or two to concentrate less on such trade skills as carpentry and masonry, where the private sector was too weak to absorb them, and to focus more on agricultural skills and inputs, where there was thought to be greater potential for sustainable livelihoods for the rural majority. Other training providers decided over time that self-employment was more realistic for beneficiaries than finding wage jobs and began to provide entrepreneurship training and micro/small business consulting, small start-up grants and/or microcredit services.

## Lessons Learned in Skills Training

Most service providers told the Women’s Refugee Commission that the quality of their skills training interventions has been spotty. Even as they can rightly be proud of cases where trainees are succeeding, most concede that the results for beneficiaries have often been disappointing. However, with the benefit of hindsight, respondents are now able to describe the features of a successful model skills training program. The best-performing programs (including the ones implemented by the Norwegian Refugee Council (NRC), Landmine Action and Liberia Community Investment Project (LCIP)<sup>15</sup>) seem to be those that:

- address the livelihood/employment challenge in a holistic manner with interventions in literacy/numeracy, health, psychosocial well-being and life skills, in addition to trade/livelihood skills training;
- remain flexible in their approaches (the U.S. Agency for International Development (USAID) and UNICEF were cited as donors that encouraged flexibility, allowing service providers to modify programs in response to changing realities);
- utilize multiple approaches simultaneously (internships, apprenticeships, entrepreneurship training, trade skills training), in recognition that young people are not a homogenous group;
- work closely with local and national officials;
- adjust quickly to changing conditions; and
- pay special attention to beneficiary progress over an extended period after completion of training.

For a more detailed discussion of identified good practices in vocational training, see the recommendations for vocational training providers, below.

## Emerging Labor Demand

As a result of the war and disinvestment, access to labor market information is extremely limited. The International Labor Organization (ILO) is providing technical expertise and equipment to build the Ministry of Labor’s capacity to conduct periodic labor market surveys, but for now, projecting labor demand and understanding labor supply is largely a matter of educated guesswork and conducting local-level market surveys.

Some formal-sector jobs are emerging. As a result of the country’s new liberalized investment policies, foreign investors, especially in mining, construction, tourism and agriculture, are showing growing interest.<sup>16</sup> Dozens of concession agreements have been signed with local and foreign firms to extract natural resources, such as iron ore, timber, gold and diamonds, and to establish agricultural projects. The Poverty Reduction Strategy and UN Joint Programme on Youth Employment and Empowerment include support to several programs and projects intended to increase the supply of skilled

*Youth employment remains the critical challenge in maintaining the peace... We should be recruiting thousands of young people for training in agriculture and showing them how to make money in it.*<sup>17</sup>

Jimmy Saukaituah, President, Federation of Liberian Youth

youth labor for the concessions and for spinoff enterprises in agro-processing, agro-forestry and mining.

While these concessions represent the main source of government revenue going forward, the number of wage jobs created in and around the concession areas will be quite small as a share of the total of needed jobs. This is especially true for the near term, as foreign investment has been stalled by the global economic downturn.

Thus, according to several international NGO and donor agency respondents, it is imperative for the Government of Liberia and partners to direct investments toward:

- catalyzing a generalized increase in agricultural productivity of the rural youth majority; and
- scaling up the ongoing, temporary labor-intensive public works programs being led by several agencies and international organizations.

## Specific Areas for Skills Training

Since at least 2003, in the absence of reliable labor market information, the selection of skills training areas has been based almost entirely on trainee preference and the educated guesses of training service providers. In the words of one training service provider, “We just look around and find the jobs that foreigners are doing and that tells you the fields where we need to train Liberians.”<sup>18</sup>

Ideally, determining the appropriate areas for skills training in a severely depressed economy such as Liberia’s should start with local, even village-level surveys of demand for goods and services—preferably surveys conducted by young people themselves. The field mission did not attempt to conduct a full-scale participatory survey. But based on the input of young people near Monrovia and in Lofa County and of key informants working in the areas of education and training, it was possible to identify a number of fields of potentially high labor demand.

### *Greater Monrovia*

Training service providers and other stakeholders flagged the following as fields of potential market demand for skilled labor in and around Monrovia. Significant numbers of people have been trained in recent years in those fields marked with an asterisk, although the quality of the training has been spotty and in most cases the certificates issued are not recognized by government authorities.

- |                    |  |                     |
|--------------------|--|---------------------|
| • Auto body repair | • Electronics repair   | • Masonry*          |
| • Auto mechanics*  | • Heavy equipment repair   | • Motorcycle repair |
| • Bicycle repair   | • Generator repair   | • Painting          |
| • Carpentry*       | • Hair braiding (“plaiting”)*                                    | • Plumbing*         |
| • Computer skills* | • Hospitality industry (cooking, counter service, table service) | • Roofing           |
| • Cosmetology      | • Housekeeping and childcare                                     | • Steel bending     |
| • Driving          | • IT services  | • Tire repair       |
| • Electrical       |  | • Welding*          |

In addition, most service providers we spoke with mentioned the need for training in the “soft skill” of customer service as a part of any profession, an area in which they see trainees as being particularly weak.

Speaking with Monrovia-area young people themselves, an unscientific sample found multiple respondents who said that, given access to the requisite education and training, they would aspire to work in the following fields:

### **Economic Empowerment of Adolescent Girls (EPAG)**

An innovative alternative model for determining appropriate skill areas for training is currently being tested under EPAG, a joint project of Government of Liberia, the Government of Denmark, the Nike Foundation and the World Bank. The project will reach 2,500 young women (16-24 years old). Participating skills training NGOs are left to determine which career fields have adequate absorption potential and will be given financial rewards if they can ensure their graduates find sustained employment in the fields for which they trained. The training institutions are also working closely with a group of prospective employers, business associations and business leaders who counsel them on training areas, curricula and specific skills needed in the Liberian marketplace. In order to capture lessons learned for the purposes of replication and up-scaling, as much as one third of the project budget is being spent on monitoring and evaluation.

- Accounting
- Agronomy
- Auto mechanics
- Business (“start a company”)
- Carpentry
- Civil engineering
- Cosmetology
- Driving
- Health care (doctor, nurse)
- Law
- Management

By far the most commonly mentioned “dream job” among the approximately 80 young women and men interviewed was doctor. Several service provider respondents suggested that the Government of Liberia and donors should be training and employing (perhaps through a subsidized wage scheme) secondary school graduates to perform low-skilled social services jobs, especially in the health field and in rural areas.



*I pay my school fees with money from “contract” [day labor]. We pick beans, brush the fields or anything they want us to do. I work on the weekends, getting 100LD (US\$1.40) in a day. I want to go to university and be a doctor.*

19-year-old high school student, Voinjama, Lofa County

Agriculture was mentioned as the preferred trade of a few respondents in Monrovia, but a recent, much larger survey found that only three percent of Liberian youth express any interest in farming.<sup>19</sup> Several respondents in three all-female focus groups said they would like to be president of Liberia, hoping to emulate President Ellen Johnson Sirleaf. Other “dream jobs” included journalist, biologist, demographer, flight attendant, football player and geologist.

### Lofa County

As in most places in Liberia, the main livelihood option available to the majority of young people in Lofa County is agriculture. Given the near-total lack of wage jobs and the need for greatly increased agricultural productivity as a prerequisite to achieving food security and sustained GDP growth, Liberia simply needs more young people working in farming, agro-processing and agriculture-related enterprise.

Service provider respondents unanimously spoke of the need for greatly expanded coverage of basic “farming as a business” training for smallholders (owners/cultivators of small plots of land) and groups, followed by an extended monitoring period by extension agents who can also act as micro/small business advisors. This finding corresponds with the views of respondents from the World Bank, the NGO CHF International and the Ministry of Youth and Sports, who spoke of the need to demonstrate to young people that agriculture can be a profitable enterprise, in order to increase youth interest in farming.

In addition to agricultural micro/small enterprise skills, the following fields were identified by skills training providers as being necessary and in demand in Lofa County:

- Animal husbandry (animal health, safe butchery, fodder production)
- Aquaculture
- Basic soil science
- Crop management
- Extension services (training of trainers)
- Market access and pricing
- Pest control
- Post-harvest preservation
- Tilling and planting
- Vegetable gardening

In the case of animal husbandry, there appears to be significant demand for training and technical assistance to establish and maintain piggeries, hatcheries, small ruminant projects and dairies in Lofa. Tens of thousands of cattle, sheep and goats are thought to be imported from neighboring countries every year, indicating vigorous demand with high potential for job creation in rural areas. However, experts say that growth in this area is currently stymied by a general lack of technical expertise, veterinary services and essential inputs, such as vaccines.

In addition to agricultural skills, young women interviewed in Voinjama expressed their desire to be trained in the skills listed below, despite the fact that NGOs have been training in these fields consistently since 2003



*I make 100LD (\$1.40) in a day, working in the farms with the women. I want to learn weaving, to make country cloth to sell. I also make my pepper garden. At the end, I get a bag of peppers to sell. I can be proud when I get my bag of peppers. But I have never been to school. I want to go to school.*

19-year-old day laborer, Voinjama, Lofa County

or before. Even as they admit that the market for some of these skills—especially soap-making—is somewhat oversaturated, respondents said they want to learn them in order to diversify their livelihood options.

- Baking/Pastry
- Blacksmithing
- Hair braiding (“plaiting”)
- Soap-making
- Tailoring
- Tie-and-dye
- Weaving of “country cloth”

## Recommendations

Based on information gathered during this assessment, the following are recommendations to strengthen and expand educational and job training opportunities for young women and men. This is by no means an exhaustive list of opportunities; through extensive participatory planning processes in the last two years, the Government of Liberia and partners have identified dozens of items for action in the areas of youth employment and empowerment, including those contained in the Poverty Reduction Strategy 2008-2011, the UN Joint Programme on Youth Employment and Empowerment and the National Youth Policy Action Plan.

For further suggestions on how development actors can support and complement those frameworks, see the USAID-commissioned *Liberia Youth Fragility Assessment (YFA)*<sup>19</sup> of April 2009, which makes for essential reading for stakeholders on youth issues in Liberia. Donors should consider supporting those YFA recommendations that USAID does not plan to implement at present and that might warrant funding.

### 1. All actors in the vocational training sphere have a responsibility to:

- Ensure access to a continuum of services from formal and/or nonformal education, including life skills, to psychosocial interventions (where appropriate) to skills training based on identified labor market needs to provision of start-up capital, credit, savings products and/or toolkits and, crucially, to concerted monitoring, including micro/small business consulting.

More specifically, respondents spoke of the need for the various stakeholders to take the following actions:

### 2. Government of Liberia

- Create a working group specifically focused on youth employment issues to coordinate the “bewildering array of inadequately coordinated assistance”<sup>20</sup> coming from donors, Government of Liberia ministries and national and international service providers. The group could be chaired by Ministry of Education and Ministry of Youth and Sports on an alternating basis, or by some other arrangement that would minimize the perceived “turf issues” between the two ministries. This role could perhaps be played by the existing National Working Group on Technical Vocational Education and Training that includes various Government of Liberia ministries and vocational training providers and which is soon to become a permanent entity.

- Engage young people to design and implement a multiyear, multimedia campaign to change the negative image of agriculture as a career and create a patriotic youth movement around achieving food security.
- Educate government staff at all levels on the importance of the private sector as the engine of Liberia’s future growth.

### 3. Donors

- Prioritize programs and projects that will increase the agricultural productivity of the rural youth majority. Support agricultural supply firms in connecting with rural clients. Phase out programs that provide seeds, tools and other agricultural inputs; such programs are preventing the development of agricultural supply firms and spin off businesses that could be the sources of crucial wage jobs.
- Build the capacity of the Ministry of Youth and Sports and Ministry of Education in the areas of proposal writing, project management and monitoring and evaluation. These ministries have requested such training specifically, and weaknesses in these areas are seen by many as the main bottleneck to improving the vocational training enterprise in Liberia. Build the capacity of the Ministry of Education’s technical and vocational education and training (TVET) department in the various vocational skill areas, as well as in TVET administration. Support the government to refurbish TVET centers and construct more centers in underserved areas, as called for in several of the County Development Agendas.<sup>21</sup>
- Support the government to scale up its labor-intensive cash-for-work schemes, for example in waste management, tree planting and other environmental works, road construction and other infrastructure projects.

### 4. Vocational Training Providers (Local and International NGOs, Private Firms)

- Conduct participatory local-level, youth-led market surveys in locales where training interventions are planned. Presently, most training providers base their selection of skill areas for training on student preferences and anecdotal evidence. Surveys that are conducted are not participatory in nature. One available tool is the *Market Assessment Toolkit for Vocational Training Providers and Youth*<sup>22</sup> developed by Columbia University and the Women’s Refugee Commission.
- At the outset of any program, carefully explain what is expected of the trainees and what they can expect from the program. Require that trainees understand and sign a contract that delineates their responsibilities as a beneficiary of the training and other services rendered. Such an agreement should also explain the responsibilities of the service provider.
- Train individuals in multiple skill areas, recognizing that most Liberians employ multiple livelihood strategies from day to day and may have to rely on more than one skill to maintain a steady income. Even when training in a trade for wage employment, provide training in entrepreneurship skills as well.
- Elevate agricultural training to a core skill within the curriculum and emphasize agricultural skill specialization.

**Access to Banking and Finance**

Access to credit and savings products is seen by training service providers as one key to post-graduation success. Microfinance has been largely unavailable to the vast majority of potential clients since the end of the war and has been provided mostly by NGOs with little expertise in this complex area of work. The business skills training offered by some microfinance providers is seen as inadequate, sometimes lasting only one or two days.

Fortunately, the microfinance industry is now steadily growing with the entry of at least three experienced foreign firms offering group lending products and is expected to grow rapidly over the coming years as more firms enter the country to fill the vacuum.

The retail banking industry is also growing, with the incorporation of several new firms competing for clients in the woefully underserved market. Most banks have branches only in Monrovia. However, in Lofa County, Voinjama now has a branch of Ecobank and Zorzor will have its own Ecobank branch in the near future.

**A full list of recommendations can be found at [womensrefugeecommission.org/liberia-recommendations](http://womensrefugeecommission.org/liberia-recommendations).**

## Next Steps

The Women's Refugee Commission is sharing these findings and recommendations with policy makers, donors and service providers working with displaced youth worldwide to help better prepare young people for life during and after displacement. These organizations and agencies are encouraged to use these recommendations as they make decisions about funding and develop programs to support young people affected by conflict.

Information gathered from this mission will help to shape a pilot project in which the Women's Refugee Commission will partner with an operational agency to try out an innovative practice and build on these recommendations to strengthen education and job training for young people in Liberia. Lessons learned from this demonstration project, as well as additional pilot projects focused on other durable solutions (resettlement and local integration), will feed into the Women's Refugee Commission's global Displaced Youth Initiative.

Over the next two years, the Women's Refugee Commission will visit other conflict-affected countries to build on these recommendations and compare how the situation varies in different locations. Advocacy briefs will be developed after each assessment.

Lessons learned from field visits to displaced settings, global desk research and pilot projects will culminate in a "resource toolbox" for donors, policy makers and practitioners that will offer guidance and practical steps to improve programs and policies for displaced youth.

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Photographs by Josh Chaffin.

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## Organizations Consulted

Africa Child Peacebuilding Initiative  
Creative Associates International, Inc.  
(Voinjama & Monrovia)  
CHF International  
Children's Assistance Program  
Child Fund Liberia  
Clinton HIV/AIDS Initiative  
Economic Empowerment of Adolescent Girls  
Federation of Liberian Youth  
International Labour Organization  
International Rescue Committee (Monrovia, Voinjama  
and Zorzor)  
Landmine Action  
Land o' Lakes International Development  
Liberia Community Investment Project  
Liberia Entrepreneurial & Economic Development, Inc.  
Lofa Educational and Agricultural Foundation  
Liberia Opportunities Industrialization Center  
Mercy Corps  
Ministry of Agriculture, Government of Liberia  
Ministry of Education, Government of Liberia  
Ministry of Finance, Bureau of Concessions,  
Government of Liberia  
Ministry of Finance, Aid Management Unit,  
Government of Liberia  
Ministry of Gender and Development, Government  
of Liberia  
Ministry of Internal Affairs, Government of Liberia  
Ministry of Labour, Government of Liberia  
Ministry of Planning and Economic Affairs,  
Government of Liberia  
Norwegian Refugee Council  
Ministry of Youth & Sports, Government of Liberia  
Open Society Initiative for West Africa  
Population Council  
United Nations Development Programme  
U.S. Agency for International Development (USAID)  
Visions in Action  
Woman Aid, Inc.  
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## Endnotes

- <sup>1</sup> Government of Liberia. *2006 Comprehensive Food Security and Nutrition Survey*. <http://www.reliefweb.int/rw/rwb.nsf/db900sid/RMOI-6VK3RV?OpenDocument>.
- <sup>2</sup> Source: *Poverty Reduction Strategy 2008-2011*. Calculated at US\$357/year (rural), US\$504/year (urban). <http://www.reliefweb.int/rw/rwb.nsf/db900sid/KHII-7GC8XA?OpenDocument>.
- <sup>3</sup> Ibid. Calculated at US\$242/year (rural), US\$241/year (urban). <http://www.reliefweb.int/rw/rwb.nsf/db900sid/KHII-7GC8XA?OpenDocument>.
- <sup>4</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. This document discusses a sampling of the largest planned investments including estimates of the number of jobs they will create. <http://www.theniapeleproject.org/files/Liberia%20Youth%20Fragility%20Assessment%20-%20USAID.pdf>.
- <sup>5</sup> Estimates of unemployment in Liberia vary widely. This figure comes from the *National Working Group on Technical Vocational Education and Training (NWG/TVET), Assessment Report on Female Enrollment in Technical Vocational Training*, September 2008.
- <sup>6</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. See note 4.
- <sup>7</sup> "Special Message by Her Excellency Mrs. Ellen Johnson Sirleaf President of the Republic of Liberia." [http://www.emansion.gov.lr/doc/7\\_26\\_09\\_President26Remarks.pdf](http://www.emansion.gov.lr/doc/7_26_09_President26Remarks.pdf).
- <sup>8</sup> Ibid.
- <sup>9</sup> Poverty Reduction Strategy, *Lift Liberia: 2008-2011*. <http://www.mofliberia.org/lprs.htm>.
- <sup>10</sup> Interview with Ben Matranga, Business Development Officer, Soros Economic Development Fund. July 15, 2009.
- <sup>11</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. See note 4.
- <sup>12</sup> Chaffin, Josh/UNICEF ESARO. *Working with Adolescents in Situations of Civil Unrest, Population Displacement and Post-crisis Transition (Working Draft)*, 2009.
- <sup>13</sup> National Working Group on Technical Vocational Education and Training (NWG/TVET). *Assessment Report on Female Enrollment in Technical Vocational Training*, September 2008.
- <sup>14</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. See note 4.
- <sup>15</sup> Based on anecdotal evidence, reputation and discussions with staff, rather than any quantitative measure. Most groups were reluctant to share the quantitative evaluations of their programs.
- <sup>16</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. See note 4.
- <sup>17</sup> Women's Refugee Commission interview with Jimmy Saukaituah, President, Federation of Liberian Youth (FLY). July 17, 2009.
- <sup>18</sup> Women's Refugee Commission interview with service training provider. Monrovia, July 16, 2009.
- <sup>19</sup> Walker, Gary et al./USAID. *Liberia Youth Fragility Assessment*, April 2009. See note 4..
- <sup>20</sup> Ibid.
- <sup>21</sup> International Rescue Committee is currently working with the Ministry of Education to refurbish and to support the work of several TVET centers, but many areas of the country are still lacking such facilities.
- <sup>22</sup> Women's Refugee Commission and Columbia University. *Market Assessment Toolkit for Vocational Training Providers and Youth*, 2008. [http://www.womenscommission.org/pdf/ug\\_ysl\\_toolkit.pdf](http://www.womenscommission.org/pdf/ug_ysl_toolkit.pdf)

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Since 1989, the Women's Refugee Commission has advocated vigorously for policies and programs to improve the lives of refugee and displaced women, children and young people and those seeking asylum—bringing about lasting, measurable change.

