



REPUBLIC OF LIBERIA

Ministry of Gender, Children and Social Protection

NATIONAL SOCIAL PROTECTION POLICY AND STRATEGY 2026–2030

Executive Summary

Extract from the Consolidated Policy Document (Main Volume)

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EXECUTIVE SUMMARY

Purpose and mandate. The National Social Protection Policy and Strategy (NSPPS) 2026–2030 is the Government of Liberia's official framework for the design, financing, coordination, and delivery of social protection over the next five years. It replaces the National Social Protection Policy and Strategy adopted in 2013, which expired in 2018 and was never formally renewed despite more than seven years of continued program activity under its architecture. The NSPPS 2026–2030 was commissioned by the Ministry of Gender, Children and Social Protection (MGCSP). Financial and technical support came from the World Bank through the Recovery of Economic Activity for Liberian Informal Sector Employment (REALISE) Project, co-financed by the Swedish International Development Cooperation Agency (SIDA) and the French Development Agency (AFD). It derives its authority from the Constitution of Liberia (Chapter II), from Liberia's ratified international and continental human rights instruments, and from Pillar 6 of the ARREST Agenda for Inclusive Development (AAID) 2025–2029, Liberia's current medium-term national development framework.

Liberia's Social Protection System Today — At a Glance

- **Coverage:** under 20 percent of the 1.1 million Liberians living in extreme poverty are reached by any program; 11 of 15 counties receive no formal Social Cash Transfer coverage.
- **Adequacy:** the Social Cash Transfer's single-person benefit equals roughly 17 percent of the extreme poverty line.
- **Social insurance:** NASSCORP's contributory schemes had 298,850 cumulative registrations and 136,249 currently active contributors by 2025 (NASSCORP data). This is set against a formal salary/wage workforce of 401,856 and an informal employment rate of 81.9 percent (LISGIS 2022 Census); active benefit coverage remains far lower than enrollment implies.
- **Financing:** total SP spending is USD 90–120 million a year, over 90 percent donor-financed; domestic government spending is below 0.3 percent of GDP.
- **Financing cliff:** the REALISE Project, which funds most active safety net programs, closes in December 2026.
- **Targeting infrastructure:** the Liberia Household Social Registry has listed over 527,000 households, with 222,723 currently eligible which provides a foundation for future expansion.
- **Geographic concentration:** active safety net programs operate in 14 of Liberia's 15 counties. Nevertheless, large rural and disaster-prone areas within those counties are still without any formal safety net presence.
- **Fiscal effort:** MGCSP receives less than 2 percent of the national budget appropriation — about 0.36 percent of the total budget — covering both its social protection and gender equality mandates.

The Coverage Adequacy Problem

Despite more than a decade of program development, Liberia's social protection system reaches well under 20 percent of the estimated 1.1 million Liberians living in extreme poverty. The Social Cash Transfer (SCT), Liberia's flagship safety net, serves roughly 16,500 households — about 6 percent of the extreme-poor population — concentrated in just four of Liberia's fifteen counties. NASSCORP, the country's sole contributory social insurance scheme, had 298,850 cumulative registrations by 2025 (NASSCORP data). Currently, there are 136,249 active contributors enrolled in the

Pension and Employment Injury Schemes out of a formal sector of 401,856 workers (LISGIS 2022 Census). A structural ceiling remains, given that an estimated 81.9 percent of Liberian workers are informally employed and outside contributory coverage. Assistance levels have eroded. SCT's single-person transfer represents only about 17 percent of the extreme poverty line, which is well below the threshold needed for meaningful consumption support.

This gap is compounded by an acute financing cliff. More than 90 percent of current safety net spending is financed through the REALISE Project, which closes in December 2026. Without a credible transition, the imminent loss of donor financing threatens to unwind more than a decade of program-building progress just as the NSPPS 2026–2030 is meant to take effect.

Poverty and Vulnerability: Trend and Forecast

Poverty in Liberia has not improved over the past decade and, on current trajectories, may worsen. The last nationally representative household survey (2016) found 50.9 percent of Liberians below the national poverty line. The World Bank nowcast projections show extreme poverty spiking to 48.0 percent in 2022 before partially recovering to 34.7 percent in 2024. National poverty is projected to rise again to 49.0 percent under a no-shock scenario. And as high as 52.6 percent under a crisis scenario by the end of 2026, after incorporating continued commodity price pressures.

Children bear a disproportionate share of this burden. They make up slightly more than 40 percent of Liberia's population (an estimated 2.2 million by 2030), and child-specific indicators reveal deprivation that monetary poverty measures alone understate. About 30 percent of children under five are stunted, over a quarter of children aged 6–12 have never attended school, and no universal child grant exists to reach them directly. School feeding, the broadest child-focused program, reaches only 13 percent of the school-age population and addresses food access alone, leaving most poor Liberian children without any direct income support. This combination of a stagnant-to-worsening poverty trend and acute compounding child vulnerability is central to the case for the NSPPS 2026–2030's lifecycle and shock-responsive design.

Vision, Mission, and Strategic Commitments

By 2030, Liberia will have progressively established a comprehensive, inclusive, and shock-responsive social protection system that complements and contributes to equitable, sustainable economic growth and social cohesion. This vision embeds three commitments largely absent from the 2013 policy: 1) comprehensiveness (lifecycle coverage so that every Liberian has access to at least one calibrated social protection instrument at every stage of life); 2) shock-responsiveness (resilience built in as a structural feature rather than an emergency add-on, informed by Liberia's experience with Ebola, COVID-19, recurrent flooding, and the 2025–2026 price and lean-season shock); and 3) fiscal sustainability (a credible domestic financing trajectory toward the African Union's benchmark of 4.5 percent of GDP for social protection spending).

The mission of the NSPPS 2026–2030 is to protect the poorest and most vulnerable Liberians throughout the lifecycle by providing income security, reducing barriers to essential services, enabling graduation from extreme poverty, and building resilience to shocks — while advancing gender equity and linking social protection investment to human capital development in Liberia's poorest households, communities, and regions. The seven guiding principles of the NSPPS include a rights-based approach, shock-responsiveness, gender-transformative design, and fiscal sustainability. commitments for program design, targeting, delivery, and accountability.

Six Policy Objectives

The overall policy objective is to build a coherent, shock-responsive, and gender-transformative social protection system that protects the poorest and most vulnerable Liberians throughout the lifecycle, while contributing to sustainable growth, social cohesion, and the realization of human rights. This will be pursued through six mutually reinforcing objectives:

- **Governance and Legal Framework** — establishing the legal, institutional, and coordination architecture, anchored in a proposed Social Protection Enabling Act (incorporating a Social Protection Fund), on which all other objectives depend, including a National SP Steering Committee, Secretariat, and county-level coordination structures.
- **Social Assistance** — expanding and strengthening non-contributory transfers (the SCT, CLAS, and school feeding) in coverage, adequacy, and delivery quality — with child-sensitive, disability-sensitive and elderly-sensitive criteria progressively introduced into SCT household eligibility by 2030 — moving beyond the current fourteen-county footprint to national reach.
- **Social Insurance** — reforming NASSCORP's legal and benefit structure as determined by its actuarial assessment and piloting informal-sector social insurance (voluntary contributory scheme(s) and health micro-insurance), maternity and disability insurance, and a voluntary tier for older informal workers to extend contributory protection beyond the 34 percent of formal-sector employment it currently reaches, with a target of 200,000 or more active contributors (about half of formal-sector workers) by 2030.
- **Labor Market Programs** — scaling public works and productive-inclusion programs (LIPW, CLAS, SSB) that link income support to skills, livelihoods, and graduation pathways out of extreme poverty.
- **Shock-Responsive Social Protection** — building the financing (via the NSPF), data, and delivery mechanisms to scale the system up rapidly in response to climate, health, or economic shocks, drawing on lessons from the Ebola and COVID-19 outbreaks, and from recurrent flooding.
- **Cross-Sectoral Linkages and Gender Integration** — ensuring social protection outcomes are equitably distributed and connected to health, education, and gender equality objectives, with gender treated as a structural design variable rather than a beneficiary characteristic.

Institutional Reform and Delivery Systems

The NSPPS 2026–2030 will have a strengthened national governance structure. The structure comprises a National Social Protection Steering Committee, a National SP Secretariat, and county-level Regional SP Coordination structures to resolve the fragmentation across MGCSP and the Ministries of Finance, Education, Labor, Agriculture, and Youth and Sports that currently prevents system-level planning and budget tracking.

The Liberia Household Social Registry (LHSR), which has listed over 527,000 households, is to be expanded and institutionalized within MGCSP with a permanent government budget line as the entry point for all SP-related support, ending its dependence on project financing. Memoranda of understanding with NDMA, the National Identification Registry (NIR), LISGIS, and development partners (a multi-donor MoU) will anchor data-sharing and joint delivery. Complementary reforms will

strengthen targeting methods, payment systems and financial inclusion, and grievance and accountability mechanisms — the operational backbone through which expanded coverage will reach beneficiaries.

Financing the System

Total social protection spending in Liberia is estimated at USD 90–120 million annually, over 90 percent of it externally financed. The Government of Liberia's own contribution is below 0.3 percent of GDP, well under the ILO's recommended floor and below regional comparators such as Ghana, Zambia, and Kenya. The NSPPS establishes a legally binding domestic resource mobilization pathway targeting Government of Liberia SP expenditure of at least 1.0 percent of GDP by 2030, phased from 0.3–0.4 percent (2026–2027) to 0.55–0.70 percent (2027–2028) and to 1.0 percent (2029–2030). This will reduce donor dependence from over 90 percent to approximately 65 percent. A proposed USD 25 million National Social Protection Fund, jointly capitalized by the Government and development partners, is intended to anchor this transition and finance shock-responsive scale-up.

Implementation Roadmap

Implementation proceeds across three sequenced phases over five years:

- **Enabling (2026–2027):** enact the Social Protection Enabling Act; institutionalize the LHSR within MGCSP's budget; secure SCT bridge financing for the REALISE transition; convene the first Annual SP Sector Review.
- **Scaling (2027–2028):** expand the SCT from 27,000 to 45,000 households; roll out public works and productive-inclusion programs nationally; enact any necessary NASSCORP reform legislation; test the maternity insurance, disability insurance, health micro-insurance, and older-worker voluntary tier pilots alongside the informal-sector voluntary contribution pilot; field-test the shock-responsive financing mechanism; commission a midterm review.
- **Consolidation (2029–2030):** reach 50,000 SCT households and 1.0 percent of GDP in domestic SP financing; complete NASSCORP reform; roll out informal-sector coverage and scale up the insurance products that the pilot evaluations show to be viable; transition the National SP Fund to full treasury operations; commission an end-line evaluation to inform the next NSPPS cycle.

Each phase is gated by binding milestones so that attainment of Phase 1 commitments is a precondition for Phase 2 financing and programmatic scale-up, and likewise between Phases 2 and 3 — aligning the roadmap with development partners' financing conditionalities.

Coverage Gaps for Vulnerable Populations and Gender

The 2013 NSPPS named seven priority groups — labor-constrained households, the extreme poor with labor capacity, child-headed households, adolescent girls and young women, informal sector workers, communities in conflict-affected or climate-vulnerable areas, and rural or geographically isolated communities. More than a decade later, the diagnostic evidence assembled for this policy finds these same groups are still disproportionately excluded. This is not because they went unnamed, but because the programs, targeting tools, and financing required to reach them were never fully established or sustained. Children, who make up 41.5 percent of Liberia's population, have no universal child grant; only 25 percent of children under five hold a birth certificate—which is the prerequisite for enrollment in most social programs. An estimated 534,316 persons living with disabilities face compounded exclusion, and the

LHSR does not yet apply the Washington Group Short Set of disability-identification questions. The NSPPS 2026–2030 responds by progressively introducing child-sensitive, disability-sensitive, and elderly-sensitive criteria into SCT household eligibility by 2030, and by piloting a non-contributory social pension for persons aged 65 and over who are not covered by NASSCORP. Gender is treated as a structural determinant of coverage and adequacy, not a beneficiary characteristic. There is evidence that women face distinct barriers to registration, asset ownership, and program access that flat, gender-blind targeting does not resolve.

Monitoring, Evaluation, and Risk Management

A Theory of Change and Results Framework with defined key performance indicators anchor accountability for the NSPPS 2026–2030. This will be operationalized through an Annual Social Protection Sector Review — the first convened in Q4 2027, with its reports shared with the National Legislature, ECOWAS, and the AU — and a structured adaptive management process that allows implementation to be adjusted as evidence emerges. A mid-term review in Q2 2028 and an end-line evaluation in 2030 will assess progress against headline targets and inform the design of a successor strategy. The roadmap identifies the closure of REALISE financing as the single most consequential implementation risk, alongside execution risks tied to procurement delays, limited absorptive capacity in implementing agencies, and the historically low budget execution rates that have caused already appropriated social protection funds to reach beneficiaries late. Sustained political commitment to the domestic financing pathway and timely enactment of the Social Protection Enabling Act are treated as the two preconditions on which the roadmap depends.

Building on the 2013 Policy

Liberia's first National Social Protection Policy and Strategy, adopted by Cabinet in July 2013, was a landmark achievement in the country's post-conflict development history. It established social protection as a formal government priority and created the institutional scaffolding for a government-led, multi-sectoral system. Twelve years on, that architecture produced meaningful gains in some areas and near-complete non-implementation in others. The multi-donor basket fund it proposed was never constituted, its governance structures were not fully operationalized, and it lacked the lifecycle mapping, shock-responsiveness, and domestic financing trajectory that this successor strategy makes explicit. The NSPPS 2026–2030 is deliberately framed as an honest accounting of that experience. It is built to preserve what worked, correct what did not, and close five critical policy gaps.

The Case for Action

Even under an optimistic macroeconomic scenario, projections indicate extreme poverty will remain above 29 percent through 2028. This means more than a quarter of Liberia's population will require social protection coverage well beyond 2030. The NSPPS 2026–2030 responds to this reality not by proposing another donor-funded project, but by establishing the legal, institutional, and fiscal foundations for a social protection system that Liberia can own, finance, and sustain while remaining responsive to the shocks that have repeatedly interrupted the country's development trajectory. Its success depends on sustained political commitment to the domestic financing pathway, timely enactment of the Social Protection Enabling Act, and close coordination between MGCSP, the Ministry of Finance and Development Planning, and Liberia's development partners through the REALISE-to-NSPPS transition period and beyond.