

Organisation name: Paramount Young Women Initiative, PAYOWI
Key activities delivered in the response and their locations:
Sixty –two (62) women received the amount of Seventy Five United States Dollar (\$ 75.00USD) each to restart or upgrade their business impacted by the COVID19 pandemic. Four (4) Community SGBV monitoring and reporting Networks were established in two counties in Liberia, Montserrado and Margibi. Samukai Town Community, GSA Road Community, Mount Barclay Community and Duazon Community. Each of the networks includes women from the local community. COVID-19 and Sexual Gender Based Violence prevention awareness training conducted in four communities with 60 women, fifteen women per community. Women’s Novel – one hour radio program established to promote women issues – covering the stories and work of women; reporting on SGBV issues
Total number of people reached directly through your organisation’s activities:
The activities under the project reached sixty-two (62) persons (women) directly through the 0% interest loan component. And over one thousand persons reached through community SGBV prevention awareness and radio program. And presumably seventy-five thousands persons reached through the weekly one hour radio program.
Percentage of women and girls reached: <i>(Eg. 85% of the 400 people reached were women and girls)</i>
The project targeted young and adult women. 100% percent of the 62 people reached were women. Based on head count, about 85% percent of the 62 women were adult women, above 35 years above. 15% percent of the 60 women reached were young women between the ages of 23-35 years.

Marginalised groups included in response and the number of people representing that group: (Eg. 25 single women were provided with rental support)

The group of women benefiting from the project generally included people categorized as from marginalized communities. For example, the project attended to young single and adults mothers, widows. And women with no access to the flow of economic empowerment through the national resource distribution.

GSA Road Community - Seven (7) participants are married women, and 9 participants not. About 75% of the participants who are not married have more children than those who are married. Most of the participants fall between the ages range of 36-50 years.

Duazon Community - Four (4) participants are married women and 11 participants not married but have children. 75% of the participants who are not married have more children than those who are married and fall between the ages 25-35.

Samukai Town Community have five (5) women who are married and 11 participants who are not married and have children. The ages of the women fall between the ages of 25 – 50 years old. From the data gathered, 80% of the participants who are not married have more children than those who are married.

Mount Barclay Community have eight (8) married women participants and seven (7) single women participants.

From data gathered, about 75% of the participants who are single women /unmarried women have more children than those who are married. More single mothers are older women.

Note, 65% of the beneficiaries in the loan program are single mothers, whilst of the 65%, 45% have more than two children. Of the remaining 35%, 20% are married women, whilst 15% are widows.

Please provide information on how your organisation ensured inclusion of marginalised groups:

PAYOWI created awareness at the community level about the program activities and the objectives. Following the awareness and meeting with local community authorities, a bio data and need assessment form was distributed among women who came forward.

The forms were filled up and return to PAYOWI. A follow up background or verification check was conducted. And based on the findings from these assessments the beneficiaries were selected and accepted into the program. Doing the assessments, the team looked out for the most vulnerable or marginalized/needed first, and secondly, whether they were engage with any business activity prior to COVID19, and if the business was stay in existence and or had collapsed. And how much they would need to get it started.

Total number of people reached through communications (eg. radio jingles, flyer distribution):

The radio program “Women’s Novel” is aired once a week on Thursday at 4:00pm on Capitol FM 89.7. The coverage of the station is five of the fifteen Counties, (Montserrado, Margibi, Grand Cape Mount, Gbarpolu, and Parts of Lofa). Approximately over seventy-five thousands persons are reached through the radio broadcast.

Women’s Novel radio program engender to help contribute to the advancement and realization of women and girls through dialogue and informative debates through an one-hour program to include interview with women and girls, news updates on women direct related issues that will accommodate different topics that speaks to or explain women’s role in the fathom of society, specifically with special emphasis on telling the unheard breath-taking stories of women and how they soar, especially through domestic violence, harmful cultural practices, patriarchy structures...etc. during and post COVID19 pandemic.

Impacts on the circumstances of women and other marginalised groups through this project:

Sixty-two (62) women were able to restart their small businesses after a shock-in from the corona virus pandemic. This made a huge impact in the lives of the women PAYOWI are working together with. Most of the women have also never found a safe space to have the conversation around their experiences of sexual gender based violence. The project was able to help the women organize themselves into a network that meets monthly in a safe space were they can have conversation amongst themselves and provide an alternative to the culture of silence on SGBV in the homes and communities.

How did your organisation coordinate with other actors throughout this project? (Please provide information on which actors and how)

The project worked with the existing local community leadership structures from the inception of the project activities, informing them about the additional activities with the women. PAYOWI had already been working in these communities and have existing relationships with the leaderships.

For example, PAYOWI field officers and the women leads informed the police inform about the SGBV monitoring and reporting network for coordination as the police is the second line of contact on the national referral pathway.

How did your organisation leverage this funding? (eg. training volunteers to work with the organisation, mobilising more funding, establishing new initiatives that will contribute to the organisation’s sustainability)

PAYOWI used part of the funding for women economic empowerment through a zero percent loan project activity. The women in the program agreed to repay the money, at the end of the three months. Once the monies are repaid, PAYOWI will work with the women to decide how the money should be used. Some early suggestions were to establish VSL with more women joining the networks, or give the same amount (\$75.00) to another set of women repay within a timeframe to be agreed upon. Leveraging the resources in said manner, allows the women to remain engaged with their businesses as well as continue their leadership roles in their communities.

At the end of the three months, each of the women except for (ten women) who could not return the funding in time but promise to do so at an agreed date with their groups. The women collectively agreed to reinvest in their businesses and setup a group savings. The savings once accumulated, the group will incorporate other women into the network. And this will take a circle shape, where more women and girls can be reached.

Did your organisation experience any challenges implementing this project?

The challenges incurred during the implementation of the project were but not limited to the following;

- The rain season was a challenge.
- The implementation started after an ease in the lockdown activities, especially with COVID-19 prevention, it became a bit difficult to still continue with the message of the corona virus is real. Keep the social distancing. Part of this attitude could be linked to the local politics around the handling of the COVID-19 situation.

What were the project's major successes?

Sixty-three (63) women in four local communities were able to upgrade or establish their small businesses that were hardly hit by the COVID-19 pandemic. The project recruited the beneficiaries from their communities following a vetting process that included need assessment. The 0% interest loan though very minimum to establish a huge business set up as compared to what some of the women were previously involved with, the women were able to get back on their business feet.

For example, due to the lock-down, state-of-emergency and curfew, **Madam Margaret Freeman** could not travel across counties to purchase charcoal in bulk as she did in pre COVID-19. She eventually started to feed on the business capital and gradually her business broke down substantially that she could no longer afford to purchase the coal in bulk and supply retail sellers and households in her community. She eventually became a retail seller, buying one – two bags of coal and would sell in smaller parcels. With the \$75.00 United States Dollar, she was able to stock her warehouse with about thirty-two (32) bags of coal, setting her up for what should be a full

return to her pre COVID19 business status. The story of Madam Freeman as narrated is similar to about half of women enrolled in the project who were forced into expenses during the peak of the pandemic that affected their business capital just to ensure their families didn't go without food and medication.

Additionally, Jebbeh Golaffay a beneficiary explained that prior to COVID19, she was involved with crediting Fufu (pounded/grounded cassava) bag, that she would sell and repay the capital and then take the profit. This was how she conducted business and during COVID-19 life became more difficult as she could not get fufu on credit to sell any more. Upon receiving PAYOWI's loan, she travel to Grand Cape Mount County and bought between 20-25 bags of fufu.

She now has her own business and distributes as a wholesale dealer in Fufu bag out to women on credit and later collects her money. This, she said bring her more money and she have open some saving.

A second noted success is the establishment of SGBV monitoring and reporting network in the four project communities. The women were trained on the national SGBV referral pathway to enhance their knowledge and understanding of responding to SGBV incidences, to enhance collaboration with local authorities for monitoring and reporting purposes of all sexual gender based violence incidents in their respective communities, as well as build support networks create awareness on prevention mechanisms and support system for survivors.

The Women have scheduled monthly meetings to give updates on their businesses, and to create SGBV prevention awareness among community dwellers.

All the women were able to restart their small businesses and are currently still in business.

All the women were able to pay back their money as agreed during the commencement of the project.

Three of the four Communities also started a weekly and monthly savings, and at the end of each quarter, the group will empower one woman from the community to restart or upgrade their business. It is expected that by the end of the year 2021 – twelve (12) women would have received a zero % loan.

Two communities, SamuKai Town and Mount Barclay Communities were able to track and currently monitoring one rape case in each of the two communities. The women provided awareness on the referral pathway to the parents of the survivor. In the GSA Road community, the women network was able to engage with the police through an introductory meeting. They explained the purpose of the women SGBV monitoring and reporting network and express their availability in collaborating with the local police authority to help response to SGBV cases.

Finance report (Please provide a final budget and narrative report on your expenditure):

How did you find working with the FHN on this project? Please provide feedback on what you found worked well and what you think could be done differently next time funding is available through the Network:

The support from the Feminist Humanitarian Network has been a beacon of hope for an organization as PAYOWI that does not have the access to much needed resources to respond to women and girls specific needs in the communities.

FHN continue to provide handy technical and moral support along the implementation of the project.

The flexibility of the funds provided was very helpful that it allowed the organization to respond to the in a less traditional way that incorporated local voices and participation as well as responding to the needs and challenges as they arise through the implementation stages.