



**REPUBLIC OF LIBERIA**  
**MINISTRY OF COMMERCE & INDUSTRY**  
LIBERIA INVESTMENT, FINANCE AND TRADE PROJECT (LIFT-P)  
INSURANCE BUILDING, 5<sup>TH</sup> STREET-SINKOR, OPPOSITE CONEX GAS  
STATION MONROVIA, LIBERIA  
P.O. Box 9041, 1000 Monrovia, 10 Liberia  
[www.moci.gov.lr](http://www.moci.gov.lr) /[info-lift@moci.gov.lr](mailto:info-lift@moci.gov.lr)

## **PUBLIC DISCLOSURE NOTICES**

**Liberia Investment, Finance, and Trade  
(LIFT) Project**  
**Loan No. / Credit No. / Grant No.: P171997**

**Disclosure of the Grievance Redress & GBV  
Survival Mechanism**

**May, 2025**

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## The LIFT Project

The Government of Liberia is implementing the Liberia Investment Finance and Trade Project (LIFT-P) through the Ministry of Commerce and Industry (MOCi) with support from the World Bank. The \$40 million United States Dollars, 5-year Project aims to enhance the investment climate, expand sustainable access to finance, and improve the efficiency of trade in Liberia.

The Project Development Objective (PDO) is to enhance the investment climate, expand access to finance, and promote trade in Liberia. The objectives are being achieved through the following components:

1. **Component I (Investment Climate and Trade):** Enhances Liberia's investment climate by strengthening institutions that provide Government-to-Business (G2B) services, encompassing investment support, business entry, and international trade.
  - 1.1. Private Investment Support
  - 1.2. Business Registration: One-Stop Shop
  - 1.3. Trade: National Single Window
2. **Component II (SME Access To Market and Finance):** Improves capabilities and competitiveness of SMEs via targeted TA, linking them to markets and access to finance through TA and a Line of Credit.
  - 2.1. SME Access to Market
  - 2.2. SME Access to Finance
3. **Component III (Digital Financial Services Infrastructure):** Supports access to digital financial services through a new National Payments Switch and a Credit Registry.
  - 3.1. National Electronic Payment Switch

### 3.2. Credit Registry

4. **Component IV (Project Implementation Management):** Support the Government and other actors' capacity strengthening for coordination, design, and implementation of the Project through administrative, technical, and accounting support of the Project by the Project Implementation Unit (PIU) under the oversight of the Project Steering Committee.

The Project has four priority areas that guide the implementation of activities supported:

1. **Women's economic empowerment.** The Project aims to address the identified gaps in participation between men and women in the country's economic activities. These include reforms to the business environment (e.g., registration, cross-border trading, and investment promotion and facilitation) and activities to support SMEs (technical assistance and finance) and enhance financial sector development.
2. **Maximizing finance for development.** The focus is on funding catalytic "public investments" of the type that can de-risk and stimulate private sector investments.
3. **Building of government capacity.** The implementation of project activities will be closely aligned with building government capacity to more effectively play the role of supporter, facilitator, enabler, and regulator of economic activity and investments in the country.
4. **Increasing resilience and sustainability.** Project interventions and investments will aim, whenever possible, to improve the resilience of SMEs to climate risks. It is anticipated that specific calls for proposals will be issued to support Small and Medium-sized Enterprises (SMEs), aiming to mitigate the impact of climate change and promote environmental sustainability.

### **The Project's Activities**

The nature and scope of the funding provided by the Project are expected to enhance the business-enabling environment, strengthen institutional capacity, facilitate strategic public investments, increase access to finance, and provide business development services, including support for start-ups and the expansion of SMEs.

The LIFT-P addresses three key constraints (uncompetitive investment climate and inadequate government services to businesses, limited access to markets and finance for SMEs, low levels of financial inclusion, and limited financial infrastructure) through business environment reforms, SME support (including capacity building and financial assistance), investments in financial infrastructure, and public sector capacity building, as part of broader national objectives aimed at job creation, poverty alleviation, and promoting more equitable economic development.

### **Potential Environmental and Social Risks of the Project**

During project implementation, environmental and social risks might be associated with the Project's activities, particularly relating to the SME Line of Credit Facility of the Central Bank of Liberia, which provides details on implementation modalities of Component 2.2 of the Project. These may create some grievances that must be addressed. The overall environmental and social (ES) risks associated with the Project are **moderate**, in accordance with the World Bank's environmental safeguards requirements, and can be easily managed through the mitigation measures adopted by the Project.

The major ES risk or ES and health impact of the Project can be summarized as follows:

- Minimum environmental pollution (waste, water soil, or air contamination)
- Disposal of electronic waste
- Occupational Health and Safety (OHS)

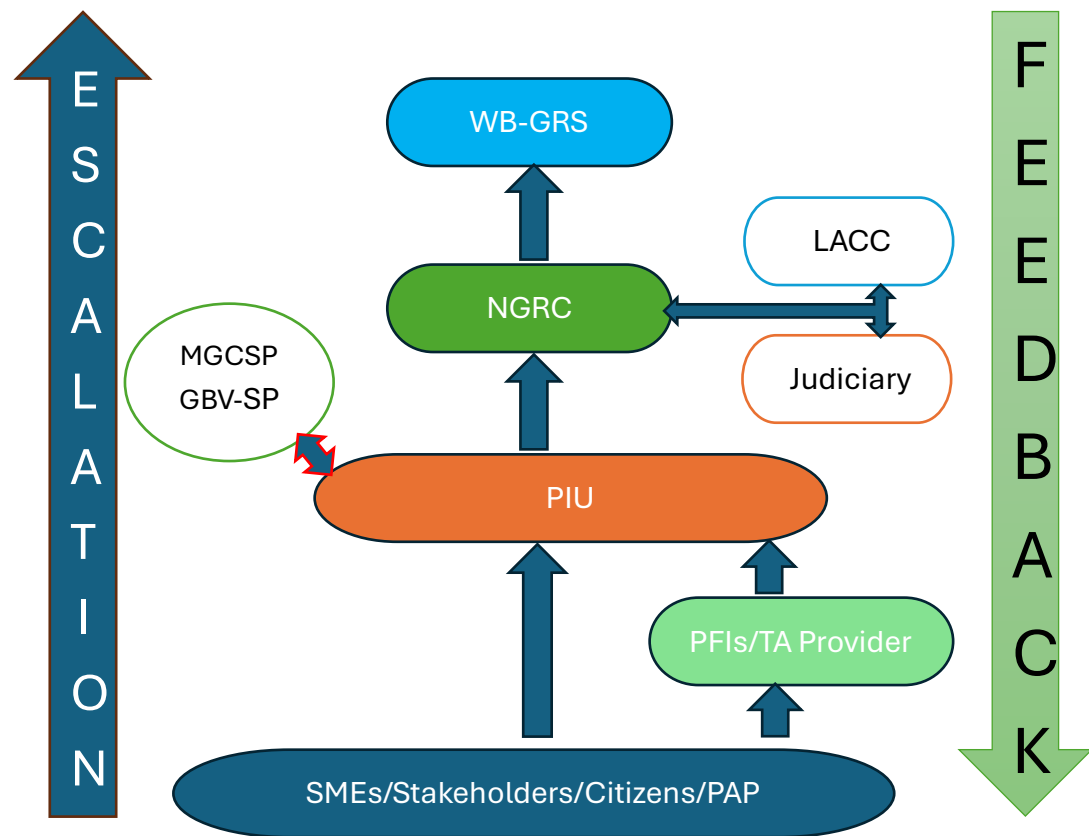
- Grievances from workers concerning labor and working conditions
- Discrimination at the workplace
- Gender-based violence, including Sexual Exploitation and Abuse (SEA) and Sexual harassment (SH)
- Women Vulnerability
- Discrimination against women and people with disabilities
- Discrimination at the workplace
- Elite capture
- Land acquisition/land ownership challenges

### **What is the LIFT Project Grievance Redress Mechanism?**

The Grievance Redress Mechanism (GRM) of the Project is a key tool through which local communities and other stakeholders exercise their voices. It is a way to mitigate, manage, and resolve problems, challenges, and concerns and ensure that the Project meets its obligations in terms of national legislation, international human rights law, and the World Bank procedures on grievance mechanism, which provide Project affected parties with a means to address issues at an early stage. The GRM is designed to ensure that issues are channeled to suitable personnel for amicable solutions, ensuring that the feedback mechanism works in addition to grievances, questions, concerns, and complaints related to the Project from citizens to the project implementers. It is a mechanism where firms, Small and Medium Enterprises (SMEs), communities, and individuals who believe they have been adversely affected by the Project may submit complaints for redress.

This document guides the submission and management of complaints and grievances. The purpose is to provide a suitable, centralized mechanism for the LIFT Project that can also be applied to meet the World Bank's environmental and social requirements.

## Channel and Structure of the GRM



### LEGEND:



**WB-GRS:**

**NGRC:**

**GBV-SP:**

**PFI:**

**TA:**

**PAP:**

**PIU:**

- - Grievance Escalation/Referral
- - Grievance Feedback
- - World Bank Grievance Redress System
- - National Grievance Redress Committee
- - Gender Based Violence Service Provider
- - Participating Financial Institutions
- - Technical Assistance Provider
- - Project Affected Parties
- - Project Implementation Unit

## Filing or Submitting Grievances and Complaints

The LIFT-P will ensure flexibility in the handling of complaints, allowing individuals to submit both verbal and written complaints and redirecting them to the appropriate channels. Aggrieved persons can file complaints and grievances by phone call, letters, SMS, WhatsApp, email, direct complaint, or grievance forms using the following modes:

1. **In-Person Submission or Direct Walk-In:** A person or group of people can walk in directly to the **various PFIs and TA Providers** in the related counties and the **PIU office** at Liberia Investment, Finance and Trade Project (LIFT-P) on the 5<sup>th</sup> Street, Opposite the Conex Gas Station, Sinkor, Monrovia, or at the **Ministry of Commerce and Industry** on the 2<sup>nd</sup> Floor at the Ministerial Complex, Congo Town, Tubman Boulevard and make complains or drop a note of complain/grievance/concerns in the suggestion boxes.
2. **Toll-Free Number:** Complaints can be submitted through the Toll-Free Line, SMS Messages, letters, or through WhatsApp via this dedicated phone line/toll-free line: **+231 (0) 0774499917**. Note that the MTN (Lone Star) number is being processed and will be added once obtained. The toll-free number is **1964**.
3. **Online Submission:** Online submissions can also be made through the LIFT-P website at [www.moci.gov.lr](http://www.moci.gov.lr) or via email at [Info-lift@moci.gov.lr](mailto:Info-lift@moci.gov.lr).

It is essential to note, however, that complaints related to GBV and other sensitive issues, such as corruption and fraud, will be referred to specialized agencies with a professional background. For matters relating to rape, sexual harassment, abuse, and other sensitive GBV cases through the specific GBV GM model (see details under Grievance Mechanisms for GBV survivors), It should be noted that affected persons who are not comfortable with making complaints at PFI or TA provider level should do so at the project level, using the available structures.



Complaints and grievances may be submitted to the E&S Officers in all the areas of Project implementation where suggestion/complaint boxes are made available or to the E&S Specialist at the PIU by a personal visit on any of the working days (Monday-Friday) from 8:30 am- 4:00 pm. or telephone call, WhatsApp, or SMS. The following information is needed for a complaint:

Please provide or prepare to provide the following information during the submission of the complaint, whether verbal or written:

1. Identity of the individual (s) submitting the complaint.
  - a. Name of the complainant. The name can be anonymous if confidentiality is requested.
  - b. The location
  - c. Phone number
  - d. Sex
  - e. Occupation (optional)
2. Summary of the complaint
3. If a representative of the complainant submits the complaint, the representative shall include the name, signature, contact details, and written proof of authority.
4. Supporting evidence is not required at the time of submission but may be requested to assist in reviewing and resolving the complaint.
5. The complaint may also include suggestions on how the individual believes the complaint could be resolved.

### **Confidentiality and Conflict of Interest**

Confidentiality will be ensured in all instances, even when the complainant is known, and the complaint can also be made anonymously.

### **Grievance Resolution**

This is the step-by-step guidance on the processes and procedures of grievance collection and resolution through the LIFT-P GM System.



Figure 1: LIFT Project GRM Process

Table 1: Description of the LIFT Project GRM

No	Process	Description	Timeframe
1.	Grievance Uptake	A complaint is made through any modes or means indicated above.	Anytime
2.	Acknowledgment	Complainants receive an acknowledgment of their grievance submission, regardless of whether they have Project-related	3 days

		grievances or not, with a unique code.	
3.	Sorting	Complaints are sorted by the recipient based on the internal sorting categories.	2 days
4.	Revision	The GRM team validates the complainant's claims and conducts field investigations (where applicable) to confirm the complaint/report.	7 days
5.	Assignment	The investigating team then uses excerpts of the report on findings of field investigation to complete the GM Form and assign the complaint for investigation.	7 days
6.	Action	The committee will take action after the investigation	7 days after the investigation
7.	Resolution	After action, the grievance is resolved, and the grievance resolution form and database are completed. Complaints or concerns that are not resolved by the lower GM committee will be escalated to the next level. Complaints of corruption or gross administrative injustice, the Steering NGMC will escalate to the Liberia Anti-Corruption Commission respectively.	3 days after

8.	Feedback	Feedback is provided to the complainant, and the complainant will indicate satisfaction with the process and sign off. The grievance resolution form and database are updated. If the complainant is unsatisfied, complaints or concerns will be escalated to the next level.	1 day after the resolution
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### **Possibility to Appeal**

The complainant is not precluded from appealing outside the LIFT-P GM if he/she is not satisfied with the response given. The complainant has the right to appeal to the judicial court of Liberia, World Bank Grievance Redress System.

Communities and individuals who believe that they are adversely affected by a World Bank (WB) supported Project may submit complaints to existing project-level grievance redress mechanisms or the WB's Grievance Redress Service (GRS). The GRS ensures that complaints received are promptly reviewed to address project-related concerns. Project-affected communities and individuals may submit their complaints to the WB's independent Inspection Panel, which determines whether harm occurred or could occur due to WB's non-compliance with its policies and procedures. Complaints may be submitted at any time after concerns have been brought directly to the World Bank's attention and Bank Management has been allowed to respond. For information on how to submit complaints to the World Bank's Corporate Grievance Redress Service (GRS), please visit <http://www.worldbank.org/en/projectsoperations/products-and-services/grievance-redress-service>.

### **GBV-Related Complaints**

GBV cases are of high interest to the Government of Liberia and will be investigated and resolved by the highly certified service provider (Medica-Liberia). The service provider will advise the PIU on the appropriate GM procedure and action.

### **More Information**

For further inquiries or clarifications on this disclosure, please contact:

Julius Y. SAYE KEH-NEL

Acting Project Coordinator

Liberia Investment Finance & Trade Project

Ministry of Commerce and Industry

+231 (0)0886822025

Email: [jsayekehnel@gmail.com](mailto:jsayekehnel@gmail.com) / [Info-lift@moci.gov.lr](mailto:Info-lift@moci.gov.lr).

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