Insights from Surveying Polio Vaccinators

Liberia
Campaign Round 1 and Round 2



60_decibels August 2021

Welcome To Your 60dB Results

We enjoyed hearing from 515 vaccinators who worked in Polio Vaccination Campaigns in Liberia in March and May-they had a lot to say!

Contents

Headlines

```
03 / About the Survey
04 / Top Insights
06 / Vaccinator Voices
07 / Data Collection Approach
```

Detailed Results

10 / Deep Dive Into Key Themes

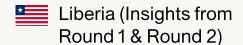
Appendix

```
38 / Summary of Data Collected39 / Acknowledgements
```

About the Survey

This study aims to understand vaccinators' experience with payments and identify ways to ensure payments are timely, complete and convenient.

Countries In This Report



Other Countries Studied



Republic of the Congo

Upcoming Countries

Burkina Faso

Purpose of the Study

Delays and challenges in vaccinator payments have been identified as a common issue affecting Polio campaign quality. The Global Polio Eradication Initiative (GPEI) is supporting a shift from cash payments to mobile money payments to improve the speed of payment, worker satisfaction, and Polio campaign quality in the African region. This study seeks to understand how vaccinators experience mobile money payments. Subsequently, these results will be compared to campaign performance to understand the correlation between worker payment experiences and campaign results.

Liberia is the first country where two studies were conducted – the first study surveyed vaccinators two weeks after Round 1 of the campaign (see Round 1 report), followed by the second study conducted 4 weeks after Round 2 of the campaign. The purpose of surveying vaccinators twice is to understand how their experiences change over time. The follow-up survey allows us to track changes in vaccinators mobile money, payments, and the overall campaign experience. More details on the structure of the study can be found on pages 7 to 9.

Digital Finance as a Part of Polio Outbreak Response Strategy

The WHO Digital Finance Team (DFT), as a part of the WHO polio outbreak response strategy, was established in 2020. Its objective is to support the roll-out of mobile money for Polio campaigns and other health programs in the African region.

DFT is responsible for country operations, documentation, partnership management, capacity building and all other aspects of the digital payment initiative within WHO AFRO. In addition, they aim to build capacity within WHO to support adoption of an evidence-based, government-managed digital payment system for all health programs by Ministries of Health.

3 Headlines: What's Going Well?

Payment timelines improved in Round 2, compared to Round 1. Vaccinators value timely payments.

Vaccinators indicate valuing speed of payment over the amount of payment received (p 34). The campaign's aim to pay all vaccinators in 10 days was achieved for 4 in 10 vaccinators in Round 2, up from 1 in 10 in Round 1. On average, in Round 2, payments came in 5 days sooner compared to Round 1 (p 23).

Timely payments were also the top drivers of a positive payment experience in both rounds. (p 30)

8 in 10 vaccinators consistently report preferring mobile money over cash in both rounds of the campaign.

Among those who participated in both rounds, only a handful (2%) reported preferring cash over mobile money in Round 1 as well as Round 2 (p 33).

Overall, the ease of conducting transactions and the secure and direct nature of this mode of payment were the top reasons why most vaccinators prefer mobile money over cash. These were also the reason why 9% of participants switched from preferring cash in Round 1 to mobile money in Round 2 (p 32 and p 33).

Further, convenience of mobile money transactions was also one of the top drivers of positive payment experience among vaccinators (p 30).

Vaccinators' payment experience and perception of work improved from Round 1 to Round 2.

For those who participated in both rounds of the campaign, perception of work and satisfaction with all aspects of the campaign were high in Round 1 and further improved in Round 2 (p. 35 and p. 36)

Additionally, payment experience also improved slightly: 8 in 10 reported 'good' or 'very good' payment experience in Round 2, up from 7 in 10 in Round 1 (p 29).

3 Headlines: Areas for Improvement

There is high turnover of vaccinators between both rounds of the campaign.

While vaccinators report mostly personal factors to explain why they could not participate in Round 2 of the campaign, high turnover and loss of already-trained vaccinators can impact campaign effectiveness.

We also find evidence that female vaccinators were more likely to drop-out after Round 1 compared to their male peers (p 9).

Food for thought:

What can be done to better retain vaccinators, especially female vaccinators, across rounds?

Collecting payments continues to be timeconsuming and expensive, and a pain point for vaccinators.

The distance, cost, and time associated with travelling to a mobile money agent is the top reported challenge in both rounds of the campaign (p 28).

Across both rounds, vaccinators report spending ~50 minutes on average on travelling to the agent and cashing out their payment (p_22). Further, 6 in 10 are incurring significant costs—on average 10% of their campaign payment—to collect their payment from the agent. For most, these costs are related to travelling to the agent (p_25).

For Discussion: Can salaries better account for the distance vaccinators travel to cash out payments and associated out-of-pocket expenses incurred? Challenges and lack of information on payment amount persist across both rounds of the campaign.

In both rounds, nearly 2 in 10 vaccinators report challenges with cashing out payment. The top 3 challenges are consistent across rounds: 1) Time and cost of travel to agent; 2) Lack of cash at the agent location; 3) Low exchange rate or unavailability of USD transaction (p 27 and p 28).

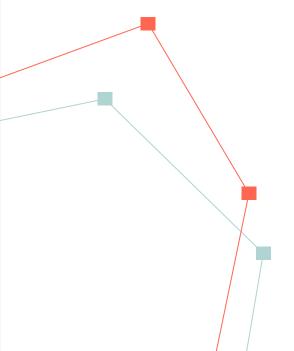
Further, lack of information around payment amount persists. Half of those who participated in Round 1 and nearly all of those who newly joined the campaign in Round 2 do not know what payment amount to expect (p 26).

An idea: Ensure transparency around payment amount & composition. Set payment expectations prior to the campaign to improve payment experience.

Vaccinator Voices

We loved hearing from vaccinators who participated in the Polio campaigns in Liberia in March and May 2021.

Here are some voices that stood out.



Payment Experience

Vaccinators shared what made their payment experience good (75%), fair (14%), or poor (10%).

Good Payment Experience

"In the first round, we did not receive our payment in time. But this time around, we got it and it never took time. We received our pay on time." – Male, Round 2

"The payment process was good because I received all of my money on time." – Female, Round 1

"I got the notification that my money was in my account, and I got it without any problem." – Male, Round 2

Fair or Poor Payment Experience

"We are working for five days and for these many days, they are giving us only 30 USD. We walk in the sun through the day. So, we appealing to them to increase the payment." – Female, Round 2

"It was poor because, although I knew that it was going to take little time, it took longer than I thought."—Female, Round 2

"I did not get the amount I expected for the time I worked. We incurred the cost by ourselves on transportation up to 700 LRD per day which was not paid back to us." – Male, Round 1

Overall Comments on Campaign Work

At the end of the survey, 42% vaccinators shared specific comments on their campaign work experience

"Some parents did not trust the vaccine because of the rumor that is circulating around about covid19." – Female, Round 2

"I would like the WHO to add transportation whenever there is a campaign." – Male, Round 1

"Moving from town to town is not easy and our salary is just little even though we are doing it to help our own Liberian brothers and sisters, but we are also helping ourselves. So you guys need to help us too." – Female, Round 2

"I want to say a big thank you to the WHO family for prevention of Polio for our children." – Male, Round 1

"The ministry need to improve on the mobilization to do more awareness. Because lots of people was hesitant for their children to take the vaccine.." – Male, Round 2

"The Ministry of Health should inform the local communities ahead to avoid too many concerns." – Male, Round 1

Data Collection Approach (1/2)

We conducted phone-based surveys with 515 vaccinators who participated in the Polio campaign in Liberia in March and May 2021.

Set-Up

- We surveyed vaccinators over two rounds. Round 1 survey aimed to profile vaccinators and understand their experiences with the first round of the campaign. Our goal in the follow-up survey was to see how vaccinator's experiences changed between the two rounds.
- On average, we surveyed vaccinators 12 days after they received their Round 1 payments, and 18 days after they had received their Round 2 payments.
- 8 trained enumerators in Liberia remotely surveyed vaccinators over the phone.

Sampling

- For Round 1, we received contacts of ~2900 vaccinators. Among this group we used a stratified random sampling approach to ensure that we surveyed at least 2 vaccinators from all districts.
- In Round 2, contacts of ~1900
 vaccinators was provided. ~240 of these
 whom had participated in Round 2. Of
 these, we interviewed 200. We also
 interviewed 51 vaccinators who had only
 participated in Round 2, sampled
 randomly.
- 853,279 children were vaccinated in Round 1 and 978,333 children were vaccinated in Round 2 of the campaign.

Summary of data collected

- Survey Mode: Phone
- · Country: Liberia
- Language: English
- Round 1 Campaign: March 26 28, 2021
- Round 1 Survey: April 7 May 10, 2021
- Round 2 Campaign: May 27 29, 2021
- Round 2 Survey: June 27 July 23, 2021
- Round 1 Response Rate: 54%
- Round 2 Response Rate: 78%
- Wrong Numbers: 2%
- Unwilling to be Interviewed: 0%

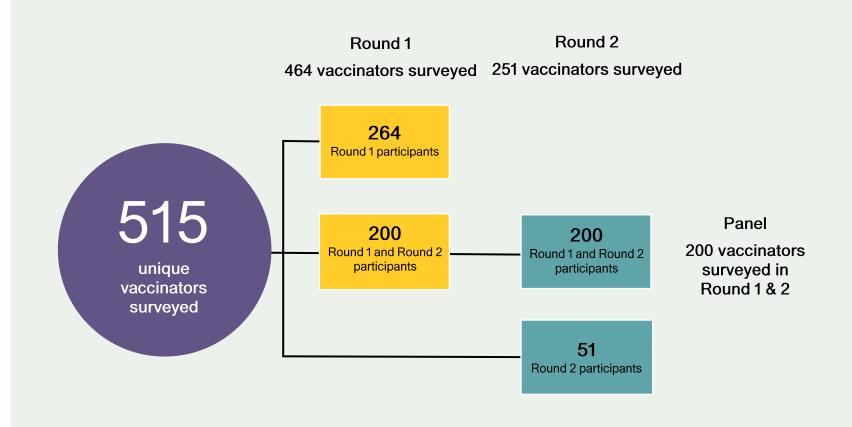
Data Collection Approach (2/2)

In April 2021, we surveyed 464 vaccinators to understand their campaign and payment experiences in Round 1 of the polio campaign. We imputed* that ~220 of 464 (47%) did not participate in Round 2 of the campaign. In July, we spoke with 251 Round 2 vaccinators which included:

- 200 of 464 vaccinators from Round 1 who also participated in Round 2. We refer to this group as the 'Panel' group.
- 51 vaccinators who participated only in Round 2 - this was done to understand the experiences of new vaccinators.

Additionally, in July, we also resurveyed 63 of the 264 vaccinators who only participated in Round 1 to understand their reasons for non-participation in Round 2.

Of the 515 vaccinators surveyed, 200 participated in both rounds of the campaign.



*Of the 464 surveyed in Round 1, 220 vaccinators were not present in the contact database of Round 2 participants. We thereby imputed these 220 did not participate in Round 2 of the campaign, and this was confirmed by campaign administrators.

Reasons For Non-Participation in Round 2

We asked ~60 Round 1 vaccinators to share why they did not participate in Round 2. For over half, work and university schedule prevented them from participating in Round 2.

Male and female vaccinators stated similar reasons for non- participation in Round 2 of the campaign.

Vaccinators who worked health care jobs outside the campaign were more likely to particiapte in both rounds of the campaign (44%) compared to their peers who were employed in other jobs (28%).

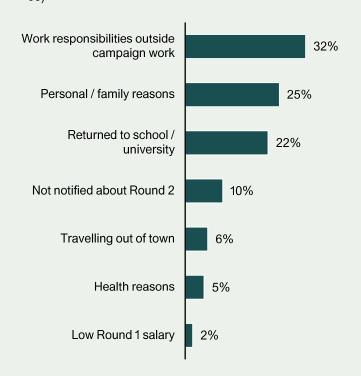
Personal factors drove vaccinator drop-out after the first round, and only 12% cited campaign related reasons (not being notified about the second round and low Round 1 salary) as reasons for non-participation.

Gender Insight:

Male vaccinators were more likely to have participated in both rounds (63%) compared to female vaccinators (38%).

Reasons for Non-Participation in Round 2

Q: Can you share with us why you did not participate in Round 2 of the Polio campaign? (Open ended, coded by 60 Decibels, n = 63)



"I was doing a security job in another county that was far from the vaccination area."

"I couldn't participate in Round 2 of the campaign because I had my final exam to write."

"I was not asked to participate in Round 2."

60 __decibels

Key Questions We Set Out to Answer

Who Are The Vaccinators?

- Vaccinator Profile: Demographics
- Vaccinator Profile: Mobile Money Access
- · Vaccinator Profile: Work Profile

Campaign Experience

- COVID-19 Concern During Campaigr
- Vaccinator Training & Campaign Participation
- Time Spent On Campaign Activities

Payments For Vaccinators

- Mobile Money Experience
- Experience with Cashing Out Payments
- Time Taken To Cash Out Payments
- Payment Timelines
- Out-of-Pocket Expense for Payment Cash Out
- Expected and Actual Payments Amounts
- Challenges in Payment Cash Out
- Payment Experience

Vaccinator Preference and Perceptions

- Preference for Mobile Money
- Willingness to Wait For Payments
- Perception of Work & Job Satisfaction

"I am satisfied to have been associated with this campaign and I felt to be also an important member in the society."

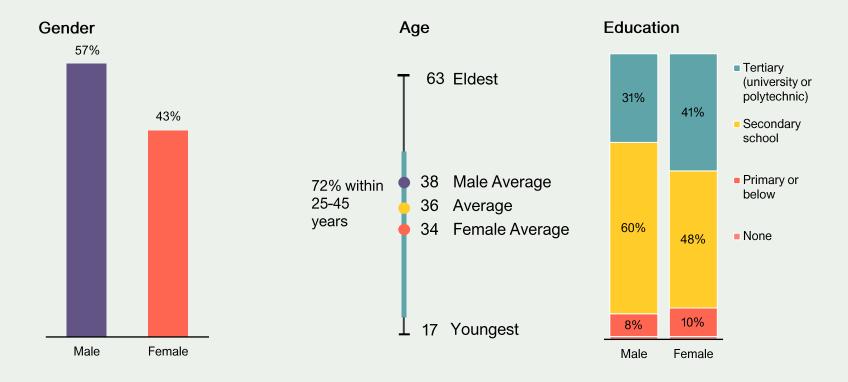
Vaccinator Profile: Demographics

A similar proportion of female vaccinators participated in both rounds of the campaign (44% in Round 1 and 39% in Round 2).

2 in 5 vaccinators were female. These women were slightly younger and more educated than their male peers.

About the Vaccinators We Spoke With in Round 1 and Round 2

Data relating to vaccinator characteristics collected the first time a vaccinator was surveyed (n=515)



Vaccinator Profile: **Mobile Money Access**

Across both rounds, 99% reported they were currently using mobile money and 98% reported having a

mobile money account registered in their name.

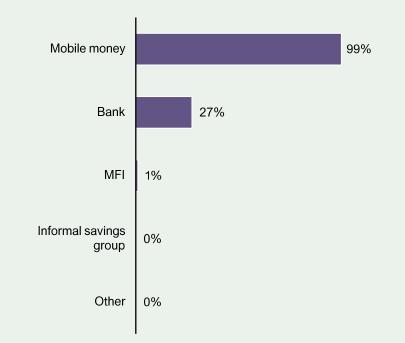
Only 2 in 10 have used their mobile money account for transferring funds to another account or purchasing airtime.

Vaccinators could choose the mobile financial services provider they wanted to use to receive payments. 93% of vaccinators used Lonestar, 20% also use Orange as a second network provider alongside Lonestar.

Nearly all use mobile money and have withdrawn money from their accounts prior to the 2021 Polio campaign.

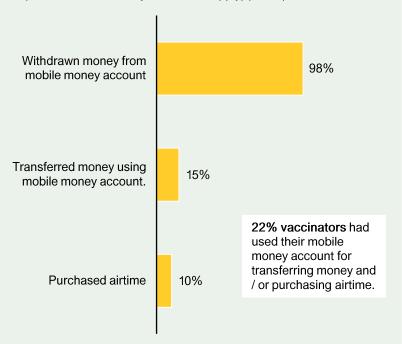
Mobile Money Access

Q: Do you currently use any of the following? (Tick all that apply) (n=515)



Round 2: Prior Mobile Money Transactions

Q: Before your work with the Polio campaign, which of the following have you used your mobile money account for? (Asked in Round 2 only, tick all that apply) (n=251)



Vaccinator Profile: External Work

We asked vaccinators across both rounds about their engagement in paid work outside the campaign.

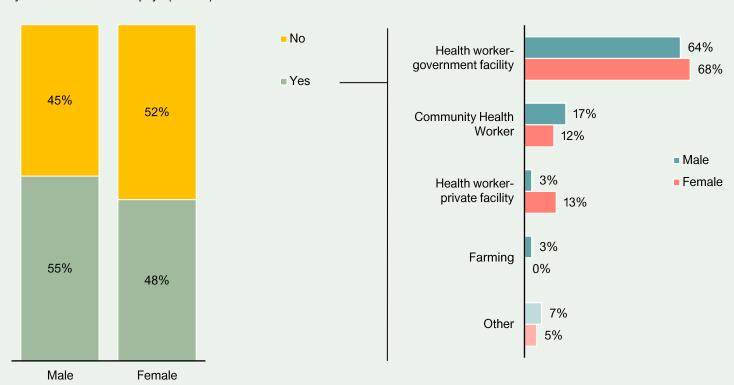
Vaccinators with tertiary level education were more likely to engage in external work.

Half of all vaccinators reported working for pay outside of the campaign. Most of them were employed as health workers.

Paid Work Outside the Campaign

Q: Aside from contributing to vaccination efforts, do you do any other kind of work for pay? (n = 515)

Jobs of Vaccinators Outside the Campaign Q: What kind of a job or activity is it? Select all that apply. (n = 267)



Male

8%

5+

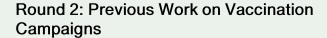
Female

Vaccinator Profile: Previous Campaign Work

In Round 2, we asked vaccinators about their prior vaccination campaign experience.

Most vaccinators had prior vaccination campaign experience. On average, vaccinators with tertiary education were slightly more likely to have worked on a previous campaign.

9 in 10 vaccinators we spoke with in Round 2 had prior vaccination campaign experience. Male and female vaccinators have similar prior campaign experience.



Q: Before your work in the Polio campaign, how many other vaccination campaigns did you participate in? (n = 250)

None 12% 15% Have worked on a previous 53% Average for females = 1.9 campaign Average for males = 2.5 43% 88% 85% 18% Male 3 Female

Round 2: Number of Prior Vaccination

Campaigns Participated in

(n = 217)

60 __decibels

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- Vaccinator Training & Campaign Participation
- Time Spent On Campaign Activities

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Vaccinator Preference and Perceptions

- Preference for Mobile Money
- Willingness to Wait For Payments
- Perception of Work & Job Satisfaction

"With mobile money, I don't have to pay any extra fees. To collect cash, you have to spend money on transportation."

COVID-19 Concern During Campaign

Vaccinators with more education were also more likely to be "very much concerned" about contracting COVID-19 while working.

Concern about COVID-19 increased slightly from Round 1 to Round 2. This could be a result of the increase in confirmed COVID-19 cases from March to May.*

*Source: WHO COVID-19 Dashboard

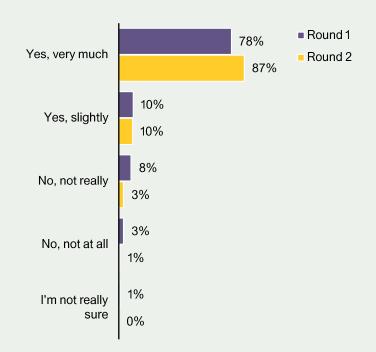
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No meaningful difference in COVID-19 concern by gender.

Across both rounds, 4 in 5 vaccinators were "very much concerned" about contracting COVID-19 while working, and nearly all reported always wearing a mask.

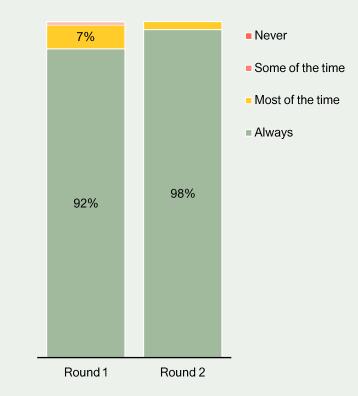
Concern About COVID-19

Q: Were you concerned about contracting COVID-19 while doing vaccination? (Round 1 n = 464, Round 2 n = 251)



Usage of Face Masks During Campaign

Q: How often did you wear a mask during the campaign? (Round 1 n = 464, Round 2 n = 251)



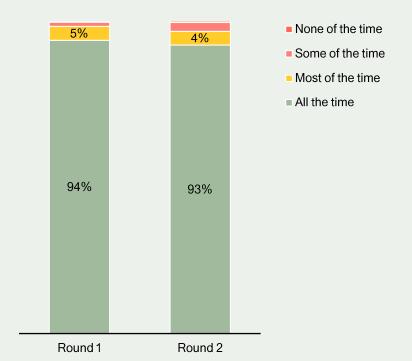
Vaccinator Training & Campaign Participation

Across both rounds, nearly all vaccinators reported working on all days of the campaign. 9 in 10 reported that their supervisor was present 'all the time' during their training.

Overall, only 12 of 515 vaccinators across both rounds reported that they were unable to work on all the days that they were scheduled to work. This was on account of being unwell or due to a family emergency or attending another paid job.

Supervisor Attendance During Training

Q: For how much of the training was your direct supervisor present? (Round 1 n = 464, Round 2 n = 251)



Vaccinator Attendance During Campaign

Q: Over the course of the campaign, were there any days that you were scheduled to work but you were not able to work? (Round 1 n = 464, Round 2 n = 251)

99% on all

Round 1 vaccinators present on all 4 days of training and campaign

98%

Round 2 vaccinators present on all 4 days of training and campaign



No meaningful difference in campaign participation by gender.

Time Spent On Campaign Activities

On average, vaccinators from Round 2 spent ~1 hour more attempting to administer the vaccine than those in Round 1.

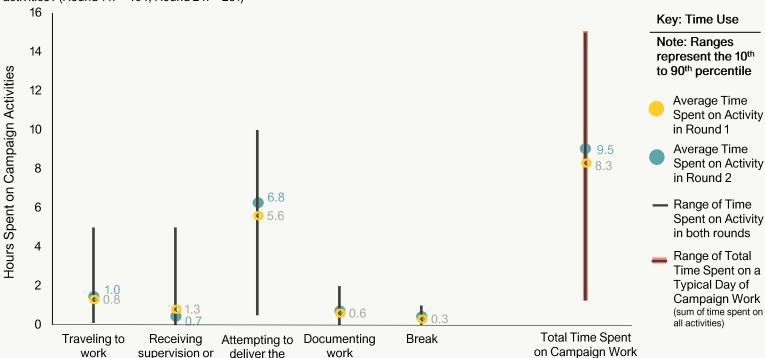
We observed that vaccinators who worked on both rounds of the campaign spent more time delivering the vaccine in Round 2 (7 hours) than they did in Round 1 (5 hours).

Number of Hours Spent on Campaign Work by Activity

training

vaccine

Q: On a typical day at work, during the campaign, how many hours of this time did you spend on each of the following activities? (Round 1 n = 464, Round 2 n = 251)



No meaningful difference in time use by gender.

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- Vaccinator Training & Campaign Participation
- Time Spent On Campaign Activities

Payments For Vaccinators

- Mobile Money Experience
- **Experience with Cashing Out Payments**
- Time Taken To Cash Out Payments
- Payment Timelines
- Out-of-Pocket Expense for Payment Cash Out
- Expected and Actual Payments Amounts
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Vaccinator Preference and Perceptions

- Preference for Mobile Money
- Willingness to Wait For Payments
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Mobile Money Experience

Confidence in being able to cash out all the money they needed increased from Round 1 to Round 2. This could be because vaccinators already cashed out payments in Round 1.

However, surprisingly, among those who participated in both rounds, the proportion of vaccinators 'always' needing help in using their mobile money account increased from 30% in Round 1 to 50% in Round 2.

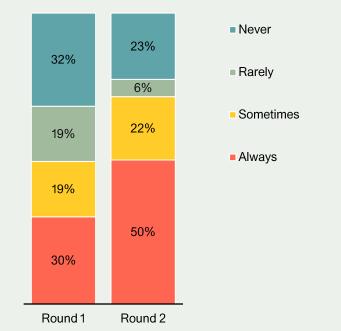
Vaccinators are slightly more confident that they will be able to get cash out of their account when needed in Round 2 compared to Round 1.

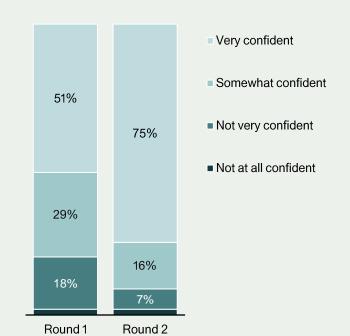
Panel: Independence in Using Mobile Money

Q: When you use your mobile money account, how often do you ask someone else for help? (n = 198)

Panel: Confidence in Cashing Out Payments When Needed

Q: Imagine you needed to get cash out of your mobile money account. How confident are you that you can get all the cash in your account when you need it? (n = 198)







No meaningful difference in mobile money experience by gender.

Experience With Cashing Out Payments

Across both rounds, nearly 9 in 10 vaccinators have cashed out all their payment. The top reason for not cashing out payment was the desire to save money in a safe place.

At the time of the Round 1 surveys, 95% vaccinators had received their payment. At the time of the Round 2 surveys, 98% vaccinators had received their payments. Nearly all (99.5%) received payments completely via mobile money.

In both rounds, vaccinators were paid USD 31.5 (LD 5140) for their work:

- USD 20 (LD 3430) for 4 days of work, including 1 day of training.
- USD 10 (LD 1720) for transportation expenses incurred during work.
- USD 1.5 (LD 260) to cover mobile money transaction fees, deducted at the point of cash-out.

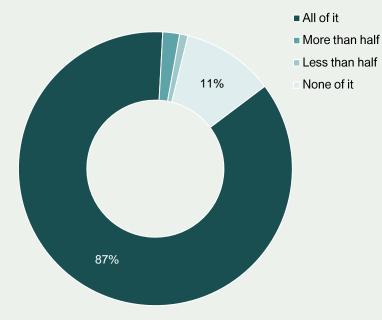
Vaccinators received USD 30 in hand.

1

No meaningful difference in amount cashed out by gender.

Proportion of Payment Cashed Out

Q: How much of your payment have you taken out of your account as cash so far? (Round 1 n = 436, Round 2 n = 244, Total n = 680*)



*Excludes observations for those who did not receive payments. The 'Total n' is the number of responses for this question, and includes 2 responses from those surveyed in both rounds.

Reason for Not Cashing Out All Payment

Q: What is the primary reason you have not yet cashed out your full payment? (Round 1 n = 64, Round 2 n = 24)

1. Desire to save money / keep for future use

(45% of those who did not cash out all payments: 6% of all vaccinators who received payment)

"The money belongs to me and I want to keep it in my account for safety and safe keeping."-Round 2

2. Have not had time to collect payment:

(34% of vaccinators who did not cash out all payments: 6% of all vaccinators)

"I haven't had time to travel to a place where I'd find an agent." - Round 1

3. Agent didn't have enough cash

(15% of vaccinators who did not cash out all payments: 2% of all vaccinators)

"We have only one mobile money agent. Every time I go cash out, he will always say he doesn't have money to cash out"- Round 2

Time Taken to Cash Out Payment

In both rounds, vaccinators spent ~50 minutes on average on both one-way travel to an agent and cashing out their payments.

In Round 1, vaccinators from Gbarpolu and Sinoe reported that it took them over 1.5 hours on average to travel to an agent and cash out their payments.

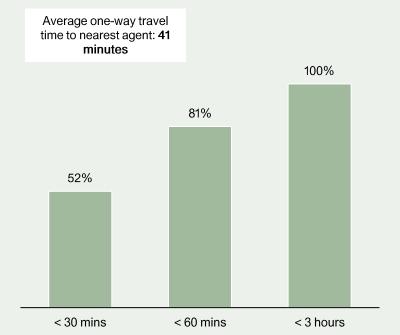
In Round 2, one-way-travel and cash out time was once again highest in Sinoe (~2 hours).

Vaccinators from Montserrado county had one of the lowest average time taken on one-way-travel and cash out of payments in both rounds (less than 30 minutes). Montserrado county also has the highest number of Lonestar mobile money agents in the country.

No meaningful difference in time taken to cash out by gender.

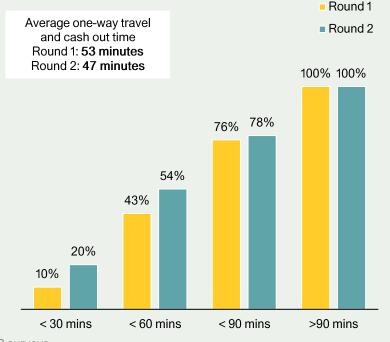
Time Taken for One-Way Travel to the Nearest Mobile Money Agent

Q: How long does it take you to travel to your nearest mobile money agent, in minutes? (n = 451+)



Time Taken to Reach and Cash Out Mobile Money Payment

Q: How long did it take you to travel to a mobile money agent and cash out your payment? (Round 1 n = 399, Round 2 n = 225)



⁺Only includes Round 1 data since this question was not asked in Round 2 surveys.

Payment Timelines

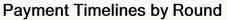
In Round 1, 1 in 10 vaccinators received their payment within 10 days of the campaign ending. In Round 2, 4 in 10 received payment within 10 days.

The campaign aims to pay vaccinators within 10 days of the campaign ending. On average, Round 2 payments reached vaccinators in 14 days, 5 days sooner than Round 1 payments.

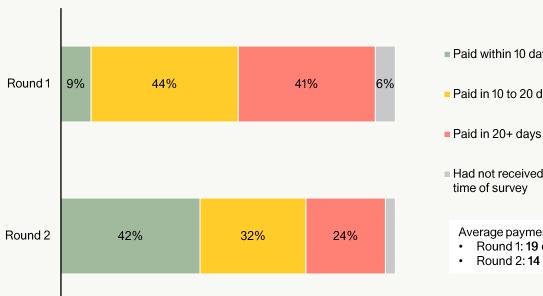
In Round 1, Margibi county had the highest proportion of vaccinators who were paid within 10 days (19%). In River Gee, Grand Kru, and Rivercess. none of the vaccinators had received their payments within 10 days.

In Round 2, 77% vaccinators from **Grand Cape Mount received payment** within 10 days. In Sinoe, only 8% had received payments within 10 days.

Context: In Round 1, payments were delayed in 5 of 15 counties: Grand Bassa, Grand Kru, Montserrado, Rivercess, and River Gee.



(Round 1 n = 435, Round 2 n = 226)



- Paid within 10 days or less
- Paid in 10 to 20 days
- Had not received payment at the

Average payment timeline:

- Round 1: 19 days
- Round 2: 14 days

Perception of Payment Delay in Round 2

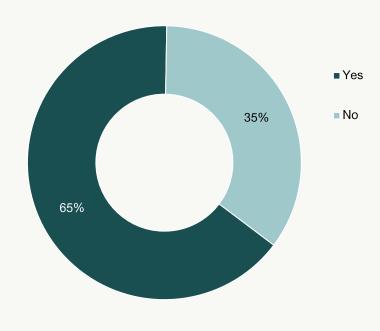
2 in 3 vaccinators said they received their payment at the expected time. On average, they received their payments within 11 days of campaign end.

In Round 2, we introduced a new question asking vaccinators if they received their payment at the expected time. 1 in 3 said 'No', they did not while the others said they did.

Those who reported receiving payments at the expected time were paid 11 days after campaign end on average.

Round 2: Vaccinator Perception of Payment Delay

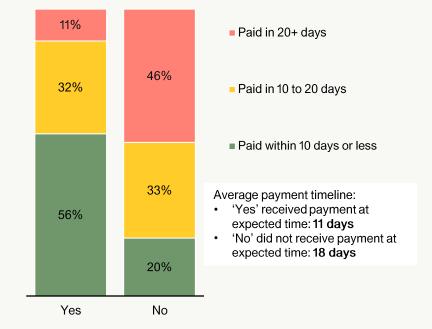
Q: Did you receive payment at the expected time? $(n = 245^*)$



*Excludes those who did not receive payments

Round 2: Vaccinator Perception of Payment Delay

Q: Did you receive payment at the expected time? $(n = 245^*)$





No meaningful difference in perception of delay by gender.

Out-of-pocket Expense for Payment Cash Out

3 in 5 vaccinators incurred out-of-pocket expenses averaging to ~LD 600 (USD 3.5), mostly on traveling to the agent.

In Round 2 we asked vaccinators about the transaction fees they paid and any out-of-pocket expenses they incurred associated with cashing out their payment.

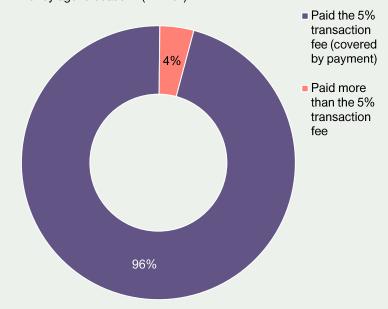
60% of vaccinators incurred other costs to cash-out payments. 80% of these expenses were related to transportation to reach the mobile money agent.

When asked about other costs incurred to cash out payments, 19 of 219 vaccinators said they had to pay additional money to their agent (~LD 220 on average; USD 1.2) to receive their payment.

No meaningful difference in outof-pocket expenses by gender.

Round 2: Transaction Fees for Payment Cash Out

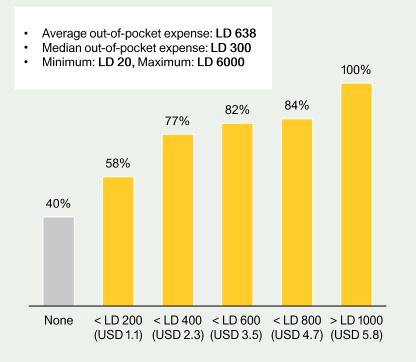
Q: How much money did you pay as transaction fees at the mobile money agent location? (n = 251)



*Excludes those who said they 'cannot remember' out-of-pocket costs and those who did not receive payments yet.

Round 2: Other Costs Incurred for Payment Cash Out

Q: Think about the expenses you incurred out of pocket to collect your payment from the mobile money agent. Overall, how much money did you spend on cashing out your payment? (n = 219*)



Expected and Actual Payments Amounts

In both rounds, we asked vaccinators how much they received as payment for their work in the campaign, and what was the expected payment amount they had in mind.

46% in Round 1 and 57% in Round 2 had no expected amount in mind. For the others, we calculated an expectation gap[†] by subtracting the 'expected payment amount' from 'actual payment amount'.

96% of those who participated only in Round 2 reported not having an expected amount in mind. This indicates that communication around payment amount needs to be strengthened, especially for new vaccinators.

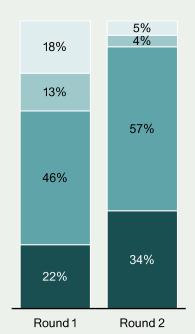
1

No meaningful difference in payment expectations by gender.

About half of all vaccinators in both rounds did not have an expected payment amount in mind.

Payment Expectation Gap by Round

† Expectation gap = reported payment expectation in LD less reported actual payment amount in LD. (Round 1 n = 437, Round 2 n = 245)



- Paid as expected
- Paid more than expected
- No expected amount in mind
- Paid less than expected

In both rounds, the median expected payment amount among vaccinators who got paid less than expected was LD 8500 (USD 50) whereas the actual payment amount was LD 5140 (USD 30)

the rounds.

Challenges In Cashing Out Payments

Of the vaccinators who participated in both rounds, 2 in 3 vaccinators

experienced no challenges in either of

In Round 1, the proportion of vaccinators reporting challenges were highest in Gbarpolu (45%) and Lofa (35%), and lowest in Montserrado (2%).

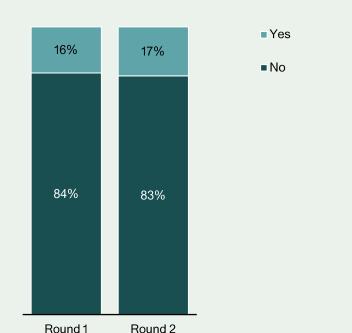
In Round 2, the proportion of vaccinators reporting challenges was highest in Grand Gedeh (40%) and Grand Cape Mount (39%), and once again lowest in Montserrado (0%).

No meaningful difference in challenges experienced by gender.

1 in 3 vaccinators reported experiencing a challenge in at least one round of the campaign. Montserrado county had the lowest reported challenges (less than 2%) in both rounds.

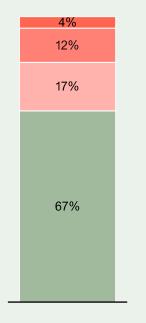
Proportion of Vaccinators Reporting Challenges

Q: Did you face any challenges cashing out your payments for this round? (Round 1 n = 464, Round 2 n = 245)



Panel: Repeated Instances of Cash-Out Challenges

Vaccinators who participated in both rounds of the campaign by which round(s) they reported a cash-out challenges in. (n = 198)



- Experienced challenge in both rounds
- Experienced challenge in Round 2 only
- Experienced challenge in Round 1 only
- Did not experience a challenge in any round

Top Challenges Reported

Top challenges reported were similar across both rounds, though travel was a proportionally bigger concern to Round 2 vaccinators.

Fewer vaccinators reported technical issues such as sim card or mobile number incompatibility, not having an updated USD account, etc. in Round 2 (8%) compared to Round 1 (27%).

Time and cost associated with traveling to an agent and cashing out payments was the top challenge in both rounds.

Top 3 Challenges (Open ended, coded by 60 Decibels)	% of all Round 1 vaccinators with challenges (n = 75)	% of all Round 2 vaccinators with challenges (n = 40)		
Time taken and cost of travel to a mobile money agent	25% (4% of all Round 1 vaccinators)	63% (9% of all Round 2 vaccinators)		

"I live very far from a mobile money agent, so cashing out has not been easy for me."- Round 1 $\,$

2. Low exchange rate or USD transaction unavailable

25%
24%
(4% of all Round 1 vaccinators)
(4% of all Round 2 vaccinators)

"If you go cash out your money, they tell you no US dollars, so they give you Liberian dollars with low rate." - Round 1

3. Agent did not have enough cash

16%
(3% of all Round 1 vaccinators)
(3% of all Round 2 vaccinators)

"The agent made me walk more then two times before I got my money and he paid me in LRD"-Round 2

1

No meaningful difference in challenges experienced by gender.

Payment Experience (1/2)

Round 2 payment experience was slightly better than Round 1 for vaccinators.

Those who received their payment at the expected time reported a significantly more positive payment experience (84% report 'good' or 'very good') compared to their peers (65%).

Further, vaccinators whose payment amount aligned with their expectations were significantly more likely to report a 'good' or 'very good' payment experience (92%) compared to those who did not have an expected amount in mind (72%).

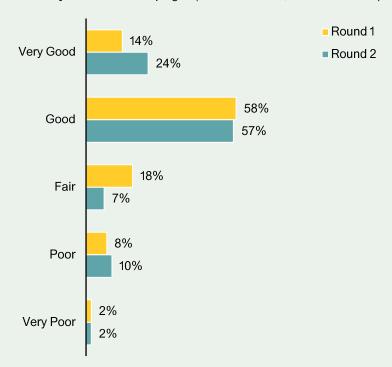
1

No meaningful difference in payment experience by gender.

Overall, 7 in 10 in Round 1 and 8 in 10 in Round 2 report a 'good' or a 'very good' payment experience.

Payment Experience Rating by Round

Q: Overall, how was your payment experience during the [first / second] round of the campaign? (Round 1 n = 437; Round 2 n = 245)



Payment Experience (2/2)

Good payment experience was thanks to the ease of collecting payments and vaccinators receiving the expected payment amount. The top causes of poor payment experience were delayed payments and low amounts.

Round 1	Round 1 Round 2		Round 1		Round 2		
72% had a "very good" or "good" payment experience (n = 315)		81% had a "very good" or "good" payment experience (n = 199)		28% had a "fair", "poor" or "very poor" payment experience (n=122)		19% had a "fair", "poor" or "very poor" payment experience (n=46)	
28%	Payment process was easy and convenient (19% of all Round 1 vaccinators)	33%	Payment came on time (26% of all Round 2 vaccinators)	33%	Payment was delayed (9% of all Round 1 vaccinators)	52%	Payment was delayed (11% of all Round 1 vaccinators)
14%	Payment amount is good (10% of all Round 1 vaccinators)	29%	Received expected amount (23% of all Round 2 vaccinators)	29%	Payment amount was low (8% of all Round 1 vaccinators)	20%	Payment amount was low (4% of all Round 1 vaccinators)
9%	Payment came on time (6% of all Round 1 vaccinators)	17%	Payment process was easy and convenient (14% of all Round 2 vaccinators)	8%	Received expected amount (2% of all Round 1 vaccinators)	15%	Received expected amount (3% of all Round 1 vaccinators)

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Key Questions We Set Out to Answer

"From my experience, when you get paid on hand, the money you worked for may not arrive entirely to you. When I heard payroll is managed by WHO and will be send directly to our mobile account, I was happy."

Who Are The Vaccinators?

- Vaccinator Profile: Demographics
- Vaccinator Profile: Mobile Money Access
- Vaccinator Profile: Work Profile

Campaign Experience

- COVID-19 Concern During Campaign
- Vaccinator Training & Campaign Participation
- Time Spent On Campaign Activities

Payments For Vaccinators

- Mobile Money Experience
- Experience with Cashing Out Payments
- Time Taken To Cash Out Payments
- Payment Timelines
- Out-of-Pocket Expense for Payment Cash Out
- Expected and Actual Payments Amounts
- Challenges in Payment Cash Out
- Payment Experience

Vaccinator Preference and Perceptions

- Preference for Mobile Money
- Willingness to Wait For Payments
- · Perception of Work & Job Satisfaction

Preference for Mobile Money

Mobile money was the preferred mode of payment for the majority of the vaccinators in both rounds. They cited security and convenience as drivers of this preference.

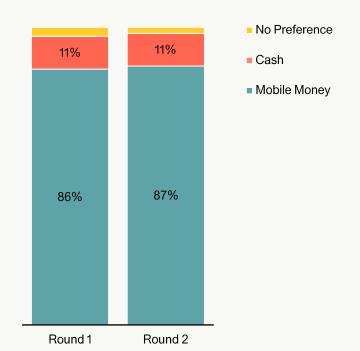
We also asked vaccinators to explain the reason behind their preference.

Those who preferred mobile money reported that it was more secure and direct and it was easy to receive payments through this mode.

Those who preferred cash explained that cash was faster to reach them while mobile money involved difficult or expensive travel.

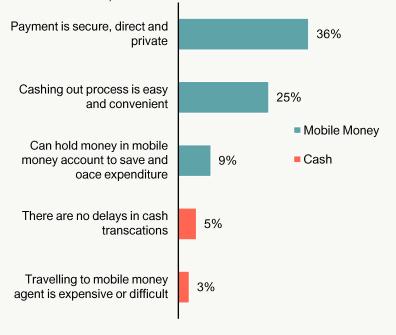
Preferred Payment Method

Q: Overall, would you prefer to be paid by cash or mobile money for this campaign? (Round 1 n = 464, Round 2 n = 251)



Mode of Payment Preference: Top Reasons

Q: Overall, would you prefer to be paid by cash or mobile money for this campaign? Please explain your answer. (Open ended, coded by 60 Decibels, Round 1 n = 464, Round 2 n = 251. Qual codes aggregated across both rounds).





No meaningful difference in payment preference by gender.

Changes in Preferred Mode of Payment over Time

4 in 5 of those who participated in both rounds consistently chose mobile money as their preferred mode of payment.

16 of 196 vaccinators switched from preferring mobile money in Round 1 to cash in Round 2. They reported the following reasons for preferring cash:

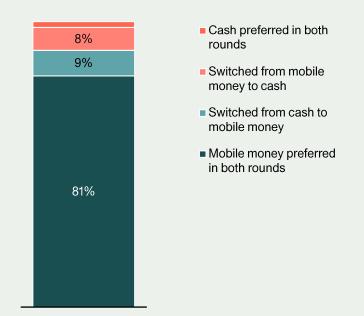
- Mobile money takes too long to reach them (6 of 16 vaccinators)
- Mobile money agent location is too far (5 of 16 vaccinators)
- Mobile money transactions are difficult (2 of 16 vaccinators)

18 of 196 switched from preferring cash in Round 1 to mobile money in Round 2. For 11 of them, security and receiving payment in full was the driver of this preference.

8 in 10 reported mobile money as their preferred mode of payment in both rounds, and 1 in 10 switched from preferring cash in Round 1 to mobile money in Round 2.

Panel: Changes in Preferred Mode from Round 1 to Round 2

Q: Overall, would you prefer to be paid by cash or mobile money for this campaign? (n = 196)



"I prefer to be paid by mobile money because my payment will reach me in full, but if it's through an individual, some might be deducted."

"I would love cash because I find it difficult to cash out because of most of the time, the agent will tell he don't have funds and I will have to pay extra money to travel to another area to do cash out."

Willingness to Wait For Payments

In Round 2, we asked vaccinators a hypothetical question wherein they could choose between:

- Receiving a smaller amount of payment sooner (LD 5140 in 10 days) OR
- Receiving a higher amount (any one amount from LD 5,500, LD 6,000, LD 6,500, or LD 7,000 was chosen at random) in 30 days.

We found that even if they had the option of being paid an additional amount of ~ LD 2,000 (i.e. LD 7,000 in total), 60% vaccinators would rather receive the smaller payment (LD 5140) within 10 days. This indicates that overall, vaccinators value speed of payment, and would rather receive a lower amount sooner than a higher amount later.

Vaccinators reported a strong preference for receiving their payments sooner over receiving a higher amount on a later date.

Trade-off Between Receiving Payments Sooner and Higher Payment Amount

Q: Would you rather receive your payment of LD 5140 in 10 days after Round 2 of the campaign or LD XXX 30 days after Round 2 of the campaign? (n = 251)



Perception of Campaign Work

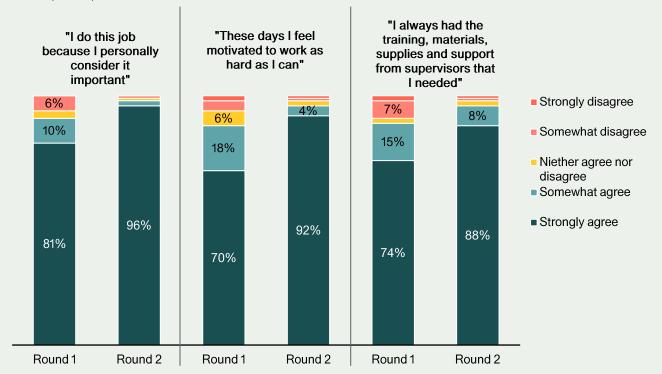
Perception of campaign work improved from Round 1 to Round 2 among those who participated in both rounds.

Across both rounds, over 95% of the vaccinators who got paid the expected amount 'strongly agree' to considering the job important, feeling motivated to work, and feel that resources are adequate.

In comparison, 83% of their peers who got paid less than expected, 'strongly agree' with the statements. Those who had no expected payment amount in mind were least likely to 'strongly agree' with the statements (74%).

Panel: Vaccinators' Perception of Work

Q: To what extent do you agree or disagree with the following statements, with respect to your job as a vaccination campaign worker? (n = 198)



1

No meaningful difference in perception of work by gender.

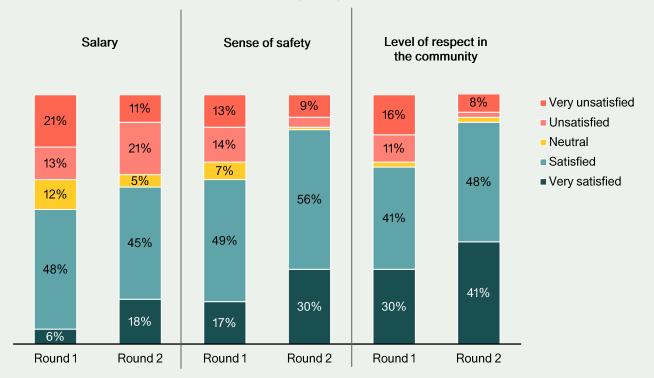
Vaccinators' Satisfaction With Work

Satisfaction with salary, sense of safety, and level of respect in the community all improved from Round 1 to Round 2.

While salary amounts did not change between Round 1 and Round 2, vaccinators' perception of salary improved.

Panel: Vaccinator Satisfaction with Salary, Sense of Safety, Level of Respect in Community

Q: I am going to read to you a series of statements about your level of satisfaction with various aspects of your current job. For each of these aspects, please tell me whether you are: (n = 198)



No Sa

No meaningful difference in job satisfaction by gender.

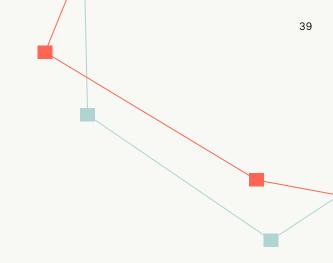
Appendix

Summary of Data Collected

464 vaccinators from Liberia surveyed after Round 1 campaign, and 251 surveyed after Round 2 campaign. In total, 515 unique vaccinators were surveyed, of which 200 were surveyed after both rounds of the campaign.

Methodology		Sampling by County	% sample	% population	Sampling by County	% sample	% population
Survey mode	Phone	Montserrado	20%	20%	River Gee	2%	3%
Country	Liberia	Nimba	12%	15%	Grand Kru	2%	3%
Language	English	Bong	12%	13%	Accuracy		
Language	Englion	Lofa	10%	10%	Confidence Level	95%	
Round 1 Survey	April 7 – May 10, 2021	Grand Bassa	6%	9%	Margin of error	4%	
Round 2 Survey		Margibi	6%	6%	•		
Nound 2 Julyey	June 27 – July 23, 2021	Maryland	6%	4%	Research Assistant G	ender	
Round 1 Response Rate	54%	Grand Gedeh	5%	4%	Female	3 of 8	
Round 2 Response Rate	78%	Sinoe	5%	3%			
Responses Collected		Grand Cape Mount	4%	4%	Male	5 of 8	
Vaccinators	515	Rivercess	4%	2%			
		Bomi	4%	2%			
		Gbarpolu	2%	2%			

About 60 Decibels



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60 Decibels is a global, tech-enabled impact measurement company that brings speed and repeatability to social impact measurement and customer insights. We provide genuine benchmarks of impact performance, enabling organizations to understand impact relative to peers and set performance targets.

We make it easy to listen to the people who matter most by combining voice, SMS, and other technologies to collect data remotely with proprietary survey tools. We have a network of 750+ researchers in 50+ countries, and have worked with more than 350 of the world's leading impact investors, companies, foundations, corporations, NGOs, and public sector organizations.

60 Decibels has offices in London, Nairobi, New York, and Bengaluru. To learn more, visit 60decibels.com.

We are proud to be a Climate Positive company. (\$\hat{\hat{\hat{Positive}}} \) company.



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The	message	just	came	and I	decided	how to
get	the	money	and	use	the	money.

I want to

> thank WHO for the opportunity

> and for helping to keep

> our children

safe.

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