Insights from Surveying Polio Vaccinators

Liberia
Campaign Round 1
Welcome To Your 60dB Results

We enjoyed hearing from 464 vaccinators who worked on Round 1 of the Polio Vaccination Campaign in Liberia – they had a lot to say!

Contents

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

Detailed Results
08 / Deep Dive Into Key Themes

Appendix
31 / Tabulated Analysis
35 / 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

- Liberia

Other Countries Studied

- Côte d’Ivoire

Upcoming Countries

- The Republic of Congo
- 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.

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.
Data Collection Approach

We spoke to 460+ vaccinators from all 15 counties of Liberia after Round 1 of the campaign. We will survey ~300 of them again in July, one month after Round 2 of the campaign.

Data Collection Set-Up

- We mobilized a team of 7 trained enumerators in Liberia who remotely surveyed vaccinators over the phone.
- We aimed to survey vaccinators after they received their payments. 94% of vaccinators in our sample had received their payments at the time of the survey.
- On average, we spoke to vaccinators ~10 days after they had received their payments.

Sampling

- Stratified random sampling was done to ensure that the final sample consisted of vaccinators from 15 counties and 86 districts.
- As a result, the sample may not be geographically representative of the entire population of vaccinators who participated in Round 1 of the campaign.
- Contact details of ~3000 vaccinators who participated in Round 1 were provided. We attempted to survey 850 vaccinators based on the sampling quota, of which we successfully spoke to 464 vaccinators. In most districts, we spoke to at least 2 vaccinators per district.

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
- **Sample Size**: 464
- **Response Rate**: 58%
- **Unwilling to be Interviewed**: 0%
3 Headlines: What’s Going Well?

1. Vaccinators in Liberia have near perfect access to mobile money.

   Nearly all vaccinators have access to a phone and a mobile money account. In comparison, fewer vaccinators currently use a bank account.

   Further, 8 in 10 vaccinators successfully cashed out all their payments. Few chose not to cash out their payments - desire to keep money in a safe place as savings was the primary reason for this (p 18).

2. Nearly 9 in 10 vaccinators prefer mobile money for payments. Security is top of mind for vaccinators.

   When asked to explain their preference for mobile money over cash, the top two reasons cited by vaccinators were security and convenience of using mobile money (p 25).

   A third of all vaccinators also cited security as the aspect of their payment that is most valuable to them (p 26) Security was also the second most cited reason driving positive payment experiences among vaccinators (p 22).

3. 7 in 10 vaccinators report a ‘good’ or ‘very good’ payment experience.

   Nearly all vaccinators were paid via mobile money, and a majority reported having a positive payment experience.

   Vaccinators attributed positive payment experience to 1) fair payment amount, 2) safe and secure transaction, and 3) timely receipt of payment (p 21 and 22).
3 Headlines: Areas for Improvement

1. There is scope to better prepare vaccinators for mobile money transactions.

   5 in 10 vaccinators say they need help when cashing out payments. 5 in 10 report having little to no confidence in being able to get cash out their account when needed (p.16).

   Also, 1 in 5 vaccinators report facing a challenge with cashing out their payment. These include time and cost involved in the cash out process and unavailability of preferred currency (USD) or cash at the agent’s location (p.19)

   Food for thought: Could vaccinators’ training be adapted to improve their preparedness to use mobile money and reduce likelihood of facing challenges?

2. Collecting payments is time consuming and a pain point for vaccinators.

   On average, vaccinators spent close to an hour travelling to a mobile money agent (one-way) and cashing out their payment. This varied, with vaccinators in some counties spending over 1.5 hours.

   Vaccinators who spend more time travelling to an agent and cashing out payments were also less confident about getting money from their account when they needed (p.17).

   Further, high transportation costs was cited as a reason for poor payment experiences and preference of cash over mobile money (p.25).

   For discussion: Can vaccinators who travel more than average and incur higher transportation costs be compensated accordingly?

3. There is a mismatch between expectations and payment experience for some vaccinators.

   Vaccinators whose payments were in line with their expectations are significantly more likely to report a positive payment experience (p.23).

   94% of vaccinators who got paid as per their expectations reported a positive payment experience. Of those who were paid less than expected, only 58% reported a positive payment experience.

   An idea: Ensure that payment amount and what it covers is communicated to all vaccinators in advance of the campaign to set their expectations.
Vaccinator Voices

We loved hearing from vaccinators who participated in the Round 1 of the Polio campaigns in Liberia in March 2021.

Here are some voices that stood out.

Payment Experience
Vaccinators shared what made their payment experience good (72%), fair (18%), or poor (10%).

Good Payment Experience
“*You can find mobile money anywhere and there is no long waiting for your money.*”

“I have my money with me, and I don’t have to stress about how safe it will be.”

“The money was sent to my account, and I had my own time to go for collecting it.”

“Payment experience was good because some of my money was not cut off by supervisors.”

Fair or Poor Payment Experience
“The amount we were expecting was not received also the transportation expense was not received.”

“Because we fed ourselves and spent a lot but received only a small amount of money in payment.”

“Because we from the rural areas traveling from place to place is too far that there is no transportation or food.”

“I was feeling bad because the work we did was challenging and the money was a small amount.”

Overall Comments on Campaign Work
At the end of the survey, 23% vaccinators shared specific comments on their campaign work experience

“During the first round of the campaign, people were afraid because they thought we were giving COVID-19 vaccines, but we were able to better explain to them.”

“I want the Government to do an early awareness of the Polio Vaccine Exercise to help us avoid the time that we take to convince rural parents.”

“The people were complaining of lack of posters for the Polio Vaccines so some of them were afraid of the vaccines.”

“I recommend that the entity should pay our colleagues who have not been paid yet. WHO should try to pay them fast because we all suffer in doing the job.”

“I want to encourage the Ministry of Health to do early awareness about the campaign from community to community. This will reduce the speculation about the vaccine.”

“I want to express my thanks to the government and her international partners for helping us.”
Key Questions We Set Out to Answer

"The only thing, when they are sending people on the field, they should include feeding money and transportation should be given on the day of work."

Who Are The Vaccinators?
- Vaccinator Profile: Demographics & Mobile Money Access
- Vaccinator Profile: External Work

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

Payments For Vaccinators
- Mobile Money Experience
- Time Taken To Cash Out Payments
- Experience With Cashing Out Payments
- Challenges in Cashing Out Payments
- Payment Experience

Vaccinator Preference and Perceptions
- Preference for Mobile Money
- Payment Aspects Vaccinators Value
- Perception of Campaign Work
- Vaccinator’s Satisfaction with Work
Vaccinator Profile: Demographics & Mobile Money Access

At the time they were interviewed, 6% of the vaccinators had not received payment for Round 1 of the campaign.

Other forms of financial account were less popular among vaccinators, with only 27% having access to a bank account and 15% reporting using that bank account in the last 30 days.

Vaccinators could choose which Mobile Financial Services provider they wanted to use for receiving payments. Nearly all vaccinators chose Lonestar.

Almost all vaccinators had access to mobile money before the campaign. 2 in 5 vaccinators were female.

About the Vaccinators We Spoke With

Data relating to vaccinator characteristics (n=464)

- **99%** Have a phone registered on their name
- **99%** Have access to mobile money and used it in the last 30 days
- **98%** Had access to mobile money prior to the campaign
- **93%** Have Lonestar as their network provider
- **44%** Female Vaccinators
- **7.7** Average household size
Vaccinator Profile: External Work

Vaccinators with higher levels of education were more likely to be engaged in external work. Level of education also dictated the likelihood of the vaccinator being employed as a health worker in a government facility.

1 in 2 vaccinators report working for pay outside of their campaign duties. 2 in 3 of those with a job are health workers in a government facility.

Paid Work Outside the Campaign
Q: Aside from contributing to vaccination efforts, do you do any other kind of work for pay? (n = 463)

- No
- Yes

Jobs of Vaccinators Outside the Campaign
Q: What kind of a job or activity is it? Multi-select (n = 238)

- Health worker - government facility: 65% (male), 66% (female)
- Community health worker: 19% (male), 13% (female)
- Health worker - private facility: 1% (male), 13% (female)
- Private business - formal sector: 4% (male), 2% (female)
- Private business - informal sector: 2% (male), 3% (female)
- Farming: 3% (male), 3% (female)
- Other: 8% (male), 5% (female)

No meaningful difference in mobile money experience by gender.
Key Questions We Set Out to Answer

"I have enjoyed working in this campaign. In our district, the work went well."

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COVID-19 Concern During Campaign

8 in 10 vaccinators were ‘very much concerned’ about contracting COVID-19, and 9 in 10 said they always wore a mask during the campaign.

Concern About COVID-19

Q: Were you concerned about contracting COVID-19 while doing vaccination? (n = 463)

<table>
<thead>
<tr>
<th></th>
<th>Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes, very much</td>
<td>80%</td>
<td>75%</td>
</tr>
<tr>
<td>Yes, slightly</td>
<td>10%</td>
<td>11%</td>
</tr>
<tr>
<td>No, not really</td>
<td>10%</td>
<td>5%</td>
</tr>
<tr>
<td>No, not at all</td>
<td>7%</td>
<td>5%</td>
</tr>
</tbody>
</table>

Usage of Face Masks During Campaign

Q: How often did you wear a mask during the campaign? (n = 463)

- Always: 92%
- Most of the time: 7%
- Occasionally: 1%
- Never: 0%

*Source: WHO COVID-19 Dashboard

No meaningful difference in COVID-19 concern by gender.

The timing of the survey coincided with the week of April 19 during which Liberia witnessed a 200% week-to-week increase in the number of reported COVID-19 cases*. Further, Liberia also started the rollout of COVID-19 vaccines, prioritizing frontline workers and vulnerable groups in April 2021. Unsurprisingly, COVID-19 was on top of mind for the respondents we spoke to.
Vaccinator Training & Campaign Participation

Nearly all vaccinators report attending 1 day of training and nearly all have perfect attendance on campaign days.

Only two vaccinators report not having attended any days of training. All vaccinators correctly answer when asked how they administered the vaccine.

94% of vaccinators reported that their supervisors were present throughout their training.

**Vaccinator Attendance During Training**
Q: How many days of training did you attend during round 1 of the polio vaccination campaign? (n = 481)

- 5% attended More than 1 day
- 95% attended 1 day

**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? (n = 483)

- 2% said Yes
- 98% said No
Time Spent On Campaign Activities

Both male and female vaccinators typically worked for 8 hours per day, spending a little less than 6 hours on average administering the vaccine.

On average, female vaccinators report spending 30 minutes more on attempting to deliver the vaccine compared to their male peers.

Number of Hours Spent on Campaign Work by Activity

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? (n = 449)

Key: Time Use

Note: Ranges represent the 10th to 90th percentile

- Average Time Spent on Activity
- Range of Time Spent on Activity
- Range of Total Time Spent on a Typical Day of Campaign Work (sum of time spent on all activities)
We were not told about what we will be getting but they sent us 30 USD through mobile money though we were guessing for 40. And the 30 came correct.”
Mobile Money Experience

Vaccinators from Montserrado county were most likely to report being ‘very confident’ (66%) that they would get all the cash in their account when they need it.

Vaccinators from Rivercess county were least likely to be very confident (11%) about getting their cash.

Cash-out confidence may be linked to the number of agents located in these counties. A 2016 study by UNCDF found that 47% of all Lonestar agents are in Montserrado, and only 1% of its agents are in Rivercess.

No meaningful difference in mobile money experience by gender.

3 in 10 vaccinators report never needing help using mobile money, and 5 in 10 are ‘very confident’ about getting all the cash from their accounts in when they need it.

Independence in Using Mobile Money
Q: When you use your mobile money account, how often do you ask someone else for help? (n = 451)

- Never: 33%
- Rarely: 15%
- Sometimes: 20%
- Always: 33%

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 = 453)

- Very confident: 52%
- Somewhat confident: 30%
- Not very confident: 17%
- Not at all confident: 17%
Time Taken to Cash Out Payment

On average, it took vaccinators nearly an hour to travel to a mobile money agent and cash out their payment. For 4 in 10 vaccinators, this process took less than 30 minutes.

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 = 431)

- 52% took less than 0.5 hours
- 81% took less than 1 hour
- 100% took less than 3 hours

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? (n = 418)

- 43% took less than 0.5 hours
- 76% took less than 1 hour
- 95% took less than 3 hours
- 100% took less than 5 hours

No meaningful difference in time taken to cash out payments by gender.
Experience With Cashing Out Payments

Vaccinators were paid USD 31.5 (LD 5400) for their work in Round 1 of the campaign. The composition of this pay was as follows:

- USD 20 (LD 3430) for 4 days of campaign work, including 1 day of training.
- USD 10 (LD 1720) for transportation expenses incurred.
- USD 1.5 (LD 260) to cover mobile money transaction fees.

USD 1.5 was cut as transaction cost at the point of collection, and vaccinators received USD 30 in hand.

No meaningful difference in amount of payment cashed-out by gender.

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.

Reason for Not Cashing Out All Payment

Q: [If ‘All’ payment has not been cashed out] What is the primary reason you have not yet cashed out your full payment? (n = 64)

1. Desire to save money in safe place for future use
   (42% of those who did not cash out all payments: 6% of all vaccinators)
   “I want to keep my payment to raise some business money for my wife.”

2. Have not had time to collect payment*
   (23% of vaccinators who did not cash out all payments: 4% of all 464 vaccinators)
   “I haven’t had time to travel to a place where I’d find an agent.”

3. Agent didn’t have enough cash
   (19% of vaccinators who did not cash out all payments: 3% of all vaccinators)
   “The agent near us never had money when I went there to cash out.”
Challenges In Cashing Out Payments

Some of the other challenges were technical issues with mobile money agent’s system or vaccinator’s phone number or sim card.

On average, vaccinators who faced a challenge reported spending 64 minutes on one way travel to the nearest agent and 107 minutes on the process of one way travel and cashing out their payments. Their peers without challenges reported spending significantly less time on both- 37 minutes and 41 minutes, respectively.

Proportion of vaccinators reporting challenges were highest in Gbarpolu (45%) and Lofa (35%), and lowest in Montserrado (2%).

No meaningful difference in challenges experienced by gender.

Nearly 1 in 5 vaccinators reported challenges with cashing out payments. Travel time to reach mobile money agents was the top challenge.

Proportion of Vaccinators Reporting Challenges
Q: Did you face any challenges cashing out your payments for this round? (n = 437)

- Yes: 17%
- No: 83%

Top Challenges Reported
Q: Please explain the challenge you have experienced. (n=75)

1. Time taken to travel and cash out payments
(25% of vaccinators w. challenges / 4% of all respondents)

“I live very far from a mobile money agent, so cashing out has not been easy for me.”

2. No USD transaction available
(25% of vaccinators w. challenges / 4% of all respondents)

“If you go cash out your money they tell you no US dollars so they give you Liberian dollars with low rate.”

3. Agent didn’t have enough cash
(16% of vaccinators w. challenges / 3% of all respondents)

“I went to cash out but the agent did not have enough cash to pay.”
Payment Timeline by County

The average number of days it took for vaccinators to receive payments was lowest in counties Sinoe and Grand Cape Mount (14 days) and highest in counties Rivercess (26 days) and River Gee (28 days). For comparison, the average cash-based payment can take over 30 days to reach vaccinators.

Number of days taken to receive payment since campaign end calculated based on vaccinators’ self-reported payment dates

On average, vaccinators received their payment within 19 days of campaign end.

Proportion of Vaccinators Who Received Payments Within 10 Days of Campaign End by County

Q: For your payment for Round 1 of the campaign, can you share with me when you were paid? (n = 436)

<table>
<thead>
<tr>
<th>County</th>
<th>Paid within 10 days</th>
<th>Paid in over 10 but less than 20 days</th>
<th>Paid in 20+ days</th>
</tr>
</thead>
<tbody>
<tr>
<td>Margibi</td>
<td>19%</td>
<td>62%</td>
<td>19%</td>
</tr>
<tr>
<td>Sinoe</td>
<td>18%</td>
<td>68%</td>
<td>14%</td>
</tr>
<tr>
<td>Nimba</td>
<td>15%</td>
<td>56%</td>
<td>29%</td>
</tr>
<tr>
<td>Lofa</td>
<td>13%</td>
<td>52%</td>
<td>35%</td>
</tr>
<tr>
<td>Grand Cape Mount</td>
<td>10%</td>
<td>75%</td>
<td>15%</td>
</tr>
<tr>
<td>Gbarpolu</td>
<td>9%</td>
<td>55%</td>
<td>36%</td>
</tr>
<tr>
<td>Grand Gedeo</td>
<td>9%</td>
<td>52%</td>
<td>39%</td>
</tr>
<tr>
<td>Maryland</td>
<td>8%</td>
<td>67%</td>
<td>25%</td>
</tr>
<tr>
<td>Montserrado</td>
<td>8%</td>
<td>74%</td>
<td>18%</td>
</tr>
<tr>
<td>Bong</td>
<td>6%</td>
<td>67%</td>
<td>27%</td>
</tr>
<tr>
<td>Bomi</td>
<td>6%</td>
<td>76%</td>
<td>18%</td>
</tr>
<tr>
<td>Grand Bassa</td>
<td>20%</td>
<td>76%</td>
<td>18%</td>
</tr>
<tr>
<td>River Gee</td>
<td></td>
<td>100%</td>
<td>25%</td>
</tr>
<tr>
<td>Grand Kru</td>
<td></td>
<td>38%</td>
<td>63%</td>
</tr>
<tr>
<td>Rivercess</td>
<td>13%</td>
<td>88%</td>
<td>44%</td>
</tr>
<tr>
<td>TOTAL</td>
<td>9%</td>
<td>47%</td>
<td>44%</td>
</tr>
</tbody>
</table>

(n = 436)
All but 2 vaccinators surveyed reported being paid by mobile money.

Those who have do not currently use a bank account were more likely to report ‘good’ or ‘very good’ payment experience (75%) compared to those who have a bank account (58%).

Further, on average, vaccinators who rated their payment experience ‘very good’ or ‘good’ got their payment in 14 and 18 days, respectively. Their peers who reported a ‘fair’ payment experience received their funds in 20 days.

7 in 10 vaccinators reported having a ‘very good’ or ‘good’ experience with payment.

Payment Experience Rating:

Q: Overall, how was your payment experience during the first round of the campaign? (n = 437)

- Very Good: 14%
- Good: 58%
- Fair: 18%
- Poor: 8%
- Very Poor: 2%

‘Good’ or ‘Very Good’ Payment Experience
“...You can receive your payment anytime right on your phone.”

‘Fair’ Payment Experience
“There are difficulties in getting the money in the rural counties and the distance.”

‘Poor’ or ‘Very Poor’ Payment Experience
“We from the rural areas are traveling to a place that is too far, and there is no transportation or food payment.”

No meaningful difference in payment experience by gender.
Payment Experience (2/2)

Qualitative evidence suggests that the payment amount and timeliness of payment determine whether a vaccinator has a positive or negative payment experience.

Other top reasons for good payment include facing no issues with payment (7%) and easy access to payment (4%).

Those who were confident with using mobile money were more likely to report the mode of payment as their reason for having a positive payment experience.

Payment Experience: Top Reasons

Q: Please explain your answer. (Open ended, coded by 60 Decibels, n =410)

<table>
<thead>
<tr>
<th>Reason</th>
<th>Very good or Good payment experience</th>
<th>Fair, Poor or Very poor payment experience</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fair payment amount</td>
<td>27%</td>
<td>7%</td>
</tr>
<tr>
<td>Transparent and secure payment process</td>
<td>16%</td>
<td>11%</td>
</tr>
<tr>
<td>Timely payment</td>
<td>12%</td>
<td>7%</td>
</tr>
<tr>
<td>Delay in payment</td>
<td></td>
<td>4%</td>
</tr>
<tr>
<td>Payment below expectation</td>
<td></td>
<td></td>
</tr>
<tr>
<td>High transportation cost for payment collection</td>
<td></td>
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</tbody>
</table>

Note: Payment delays are often not the result of mobile payments but internal payment approval and processing.
Payment Expectations of Vaccinators

Nearly half of the vaccinators did not have an expected payment amount in mind. Those whose expectations aligned with the payment amount reported significantly more positive payment experiences than their peers.

Payment Experience by Expectations Gap

Q: When you enrolled for the campaign, how much did you expect to be paid for your vaccination work for this round? (n = 436)

Q: For your payment for round 1 of the campaign, can you share how much you received? (n = 436)

- **No meaningful difference in payment experience by gender.**

- **95% of vaccinators** did not have a specific payment amount in mind and were categorised as those with ‘No expectation’.

- For the rest, we imputed a ‘payment expectation gap’ by subtracting the ‘expected payment’ from ‘actual payment’ and categorised the vaccinators as follows:
  - Paid as expected (19%)
  - Paid more than expected (13%)
  - Paid less than expected (20%)

- **6%** of vaccinators were paid less than expected. This could be due to the vaccinators not knowing what the payment was or the vaccinators earning more than expected. No meaningful difference in payment experience by gender.
Key Questions We Set Out to Answer

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- Time Taken To Cash Out Payments
- Experience With Cashing Out Payments
- Challenges in Cashing Out Payments
- Payment Experience

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- Perception of Campaign Work
- Vaccinator’s Satisfaction with Work

“I wish they would continue to pay us by mobile money, because it suits us. I also thank them for this survey.”
Preference for Mobile Money

Nearly 9 in 10 vaccinators prefer mobile money as a mode of payment and value the security and convenience of this payment method.

We also asked vaccinators to explain the reason behind their preference. These reasons are reported on the right.

Vaccinators who faced challenges in cashing out payments were more likely to choose cash as their preferred mode of payment (33%) compared to those who faced no challenges (15%).

Preferred Payment Method
Q: Overall, would you prefer to be paid by cash or mobile money for this campaign? (n = 464)

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, n = 463)

- Payment is direct, private and secure: 25% (Mobile Money)
- Easy to cash out and receive payment: 22% (Cash)
- Full amount received without any tampering: 12% (Mobile Money)
- Possible to save for future transactions: 10% (Mobile Money)
- Flexibility to cash out anytime and anywhere: 6% (Mobile Money)
- High transportation cost, time taken to reach agent: 4% (Mobile Money)
- No transaction fees involved in cash payments: 2% (Mobile Money)

No meaningful difference in mobile money preference by gender.
Payment Aspects Vaccinators Value

Vaccinators who value the security of their payments the most are also more likely to report a ‘very good’ payment experience.

Vaccinators who value speed of payment the most are also more likely to report a ‘good’ payment experience.

For 4 in 10 vaccinators, how quickly they received payments was the most important feature of a payment mode. For 3 in 10, security of payments was most important.

Aspects of Payments Vaccinators Value Most
Q: Which of the following aspects of your payment is most important to you? (n = 464)

- 41%: How quickly I receive my payment
- 32%: The convenience of collecting my payment
- 17%: How much it costs to collect my payment
- 8%: Not sure

No meaningful difference in aspects valued by gender.
Vaccinators have a highly positive perception of their role in the campaign and feel adequately supported and motivated to play their part.

**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 = 464)

- "I do this job because I personally consider it important": 81% Strongly agree, 11% Somewhat agree, 6% Neither agree nor disagree, 2% Somewhat disagree, 2% Strongly disagree
- "These days I feel motivated to work as hard as I can": 71% Strongly agree, 18% Somewhat agree, 6% Neither agree nor disagree, 2% Somewhat disagree, 3% Strongly disagree
- "During this vaccination campaign, I always had the training, materials, supplies and support from supervisors that I needed": 73% Strongly agree, 17% Somewhat agree, 7% Neither agree nor disagree, 3% Somewhat disagree, 2% Strongly disagree

No meaningful difference in perception of work by gender.
Vaccinators’ Satisfaction With Work

Overall, close to 7 in 10 were satisfied with their level of safety and respect in the community, and 5 in 10 were satisfied with the salary they received for campaign work.

Vaccinator Satisfaction with Salary, Sense of Safety and 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 = 464)

- **Your salary**: 8% Very satisfied, 45% Satisfied, 11% Neutral, 13% Unsatisfied, 24% Very unsatisfied
- **Safety and security in the community**: 17% Very satisfied, 52% Satisfied, 6% Neutral, 11% Unsatisfied, 15% Very unsatisfied
- **Your level of respect in the community in your role as a vaccinator**: 30% Very satisfied, 39% Satisfied, 10% Neutral, 17% Very unsatisfied

No meaningful difference in job satisfaction by gender.
County Experience Snapshot

Montserrado county, one of Liberia’s urban centers, was also one campaign worker payments were delayed. On average, vaccinators from Montserrado in the sample reported receiving their payments ~23 days after the campaign ended. In other counties, payments reached vaccinators in 18 days on average.

On the right, the payment experience of vaccinators from Montserrado is compared to their peers from other counties.

Vaccinators in Montserrado are slightly less likely to report a positive payment experience than their peers from other counties, likely due to payment delays.

<table>
<thead>
<tr>
<th>Metric</th>
<th>Montserrado (n = 99)</th>
<th>Other Counties (n = 365)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Confidence In Cashing Out Payment</td>
<td>66%</td>
<td>48%</td>
</tr>
<tr>
<td>% ‘very confident’</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment Challenges</td>
<td>2%</td>
<td>21%</td>
</tr>
<tr>
<td>% ‘yes’ faced challenges</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment Experience</td>
<td>66%</td>
<td>74%</td>
</tr>
<tr>
<td>% ‘very good’ or ‘good’ experience with Round 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preferred Mobile Money For Payment</td>
<td>84%</td>
<td>87%</td>
</tr>
<tr>
<td>Satisfaction With Salary</td>
<td>16%</td>
<td>6%</td>
</tr>
<tr>
<td>% ‘very satisfied’ with their salary</td>
<td></td>
<td></td>
</tr>
<tr>
<td>One Way Travel + Cash Out Time</td>
<td>24</td>
<td>60</td>
</tr>
<tr>
<td>Average time taken in minutes</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Appendix
## Gender & Mobile Money Experience

<table>
<thead>
<tr>
<th>Access</th>
<th>Male (n = 262)</th>
<th>Female (n = 202)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have access to a mobile phone</td>
<td>100%</td>
<td>99%</td>
</tr>
<tr>
<td>Had access to mobile money before campaign</td>
<td>97%</td>
<td>99%</td>
</tr>
<tr>
<td>Have a mobile money account</td>
<td>99%</td>
<td>99%</td>
</tr>
<tr>
<td>Have used mobile money in the last 30 days</td>
<td>99%</td>
<td>100%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Comfort with using mobile money independently</th>
<th>Male (n = 262)</th>
<th>Female (n = 202)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Never need help</td>
<td>32%</td>
<td>33%</td>
</tr>
<tr>
<td>Rarely need help</td>
<td>15%</td>
<td>15%</td>
</tr>
<tr>
<td>Sometimes need help</td>
<td>20%</td>
<td>19%</td>
</tr>
<tr>
<td>Always need help</td>
<td>32%</td>
<td>33%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Confidence in cashing out payments independently</th>
<th>Male (n = 262)</th>
<th>Female (n = 202)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very confident</td>
<td>51%</td>
<td>53%</td>
</tr>
<tr>
<td>Somewhat confident</td>
<td>30%</td>
<td>29%</td>
</tr>
<tr>
<td>Not very confident</td>
<td>16%</td>
<td>17%</td>
</tr>
<tr>
<td>Not at all confident</td>
<td>1%</td>
<td>2%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Experience with cashing out payments</th>
<th>Male (n = 262)</th>
<th>Female (n = 202)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Time taken to travel to nearest mobile money agent (minutes)</td>
<td>45</td>
<td>38</td>
</tr>
<tr>
<td>Time taken to travel + cash out payment (minutes)</td>
<td>57</td>
<td>45</td>
</tr>
<tr>
<td>% ‘No’ challenges experienced in cashing out payment</td>
<td>81%</td>
<td>86%</td>
</tr>
<tr>
<td>Preferred mobile money for payment</td>
<td>86%</td>
<td>85%</td>
</tr>
<tr>
<td>Prefer cash payment</td>
<td>12%</td>
<td>10%</td>
</tr>
</tbody>
</table>
## Trends By County

<table>
<thead>
<tr>
<th>County</th>
<th>Sample Size</th>
<th>Challenges (% 'Yes')</th>
<th>Average Travel Time (minutes)</th>
<th>Average Travel + Cash Out Time (minutes)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bomi</td>
<td>17</td>
<td>24%</td>
<td>44</td>
<td>34</td>
</tr>
<tr>
<td>Bong</td>
<td>49</td>
<td>25%</td>
<td>40</td>
<td>49</td>
</tr>
<tr>
<td>Gbarpolu</td>
<td>11</td>
<td>45%</td>
<td>56</td>
<td>270</td>
</tr>
<tr>
<td>Grand Bassa</td>
<td>25</td>
<td>4%</td>
<td>53</td>
<td>48</td>
</tr>
<tr>
<td>Grand Cape Mount</td>
<td>20</td>
<td>30%</td>
<td>41</td>
<td>51</td>
</tr>
<tr>
<td>Grand Gedeh</td>
<td>23</td>
<td>26%</td>
<td>39</td>
<td>48</td>
</tr>
<tr>
<td>Grand Kru</td>
<td>8</td>
<td>0%</td>
<td>45</td>
<td>50</td>
</tr>
<tr>
<td>Lofa</td>
<td>46</td>
<td>35%</td>
<td>51</td>
<td>66</td>
</tr>
<tr>
<td>Margibi</td>
<td>26</td>
<td>4%</td>
<td>28</td>
<td>40</td>
</tr>
<tr>
<td>Maryland</td>
<td>24</td>
<td>8%</td>
<td>23</td>
<td>34</td>
</tr>
<tr>
<td>Montserrado</td>
<td>93</td>
<td>2%</td>
<td>25</td>
<td>28</td>
</tr>
<tr>
<td>Nimba</td>
<td>48</td>
<td>21%</td>
<td>42</td>
<td>52</td>
</tr>
<tr>
<td>River Gee</td>
<td>8</td>
<td>0%</td>
<td>36</td>
<td>39</td>
</tr>
<tr>
<td>Rivercess</td>
<td>16</td>
<td>25%</td>
<td>60</td>
<td>65</td>
</tr>
<tr>
<td>Sinee</td>
<td>22</td>
<td>27%</td>
<td>105</td>
<td>110</td>
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</tbody>
</table>
### Vaccinators’ Payment Experience

<table>
<thead>
<tr>
<th>Sample Size</th>
<th>Very Good (n = 62)</th>
<th>Good (n = 253)</th>
<th>Fair (n = 79)</th>
<th>Poor (n = 36)</th>
<th>Very Poor (n = 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Average one-way travel time to nearest agent</strong></td>
<td>431</td>
<td>44.6</td>
<td>39.6</td>
<td>35.4</td>
<td>63.7</td>
</tr>
<tr>
<td><strong>Average one-way travel + cash out time</strong></td>
<td>418</td>
<td>58</td>
<td>51.4</td>
<td>42.5</td>
<td>76.9</td>
</tr>
<tr>
<td><strong>Experienced challenges at cash out (% Yes)</strong></td>
<td>435</td>
<td>19%</td>
<td>15%</td>
<td>18%</td>
<td>31%</td>
</tr>
<tr>
<td><strong>Most Important Aspect of Payment</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Speed</td>
<td>185</td>
<td>9.9%</td>
<td>70%</td>
<td>13%</td>
<td>7.0%</td>
</tr>
<tr>
<td>Security</td>
<td>137</td>
<td>20%</td>
<td>44%</td>
<td>25%</td>
<td>10%</td>
</tr>
<tr>
<td>Cost</td>
<td>31</td>
<td>3%</td>
<td>61%</td>
<td>19%</td>
<td>10%</td>
</tr>
<tr>
<td>Convenience</td>
<td>75</td>
<td>19%</td>
<td>53%</td>
<td>22%</td>
<td>5%</td>
</tr>
<tr>
<td>Not Sure</td>
<td>8</td>
<td>12%</td>
<td>50%</td>
<td>0%</td>
<td>38%</td>
</tr>
<tr>
<td><strong>Gender</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>243</td>
<td>16%</td>
<td>58.4%</td>
<td>17.7%</td>
<td>6.6%</td>
</tr>
<tr>
<td>Female</td>
<td>194</td>
<td>11.9%</td>
<td>57.2%</td>
<td>18.6%</td>
<td>10.3%</td>
</tr>
</tbody>
</table>
## Summary of Data Collected

464 phone interviews completed in May 2021

<table>
<thead>
<tr>
<th>Methodology</th>
<th></th>
<th></th>
<th>Sampling</th>
<th>% sample</th>
<th>% population</th>
</tr>
</thead>
<tbody>
<tr>
<td>Survey mode</td>
<td>Phone</td>
<td></td>
<td>Montserratado</td>
<td>21%</td>
<td>34%</td>
</tr>
<tr>
<td>Country</td>
<td>Liberia</td>
<td></td>
<td>Bong</td>
<td>11%</td>
<td>12%</td>
</tr>
<tr>
<td>Language</td>
<td>English</td>
<td></td>
<td>Nimba</td>
<td>11%</td>
<td>13%</td>
</tr>
<tr>
<td>Dates</td>
<td>April 7 – May 10, 2021</td>
<td></td>
<td>Lofa</td>
<td>10%</td>
<td>10%</td>
</tr>
<tr>
<td>Sampling</td>
<td></td>
<td>Random sampling from 2900 vaccinator contacts, stratified by district to ensure representation of at least 1 vaccinator per district.</td>
<td>Margibi</td>
<td>6%</td>
<td>5%</td>
</tr>
<tr>
<td>Response rate</td>
<td>58%</td>
<td></td>
<td>Grand Bassa</td>
<td>6%</td>
<td>8%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Grand Gedeh</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Maryland</td>
<td>6%</td>
<td>4%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Sinoe</td>
<td>5%</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Grand Cape Mount</td>
<td>4%</td>
<td>3%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Bomi</td>
<td>4%</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Rivercess</td>
<td>3%</td>
<td>2%</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Gbarpolu</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Sampling</th>
<th>% sample</th>
<th>% population</th>
</tr>
</thead>
<tbody>
<tr>
<td>River Gee</td>
<td>2%</td>
<td>2%</td>
</tr>
<tr>
<td>Grand Kru</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Accuracy</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Confidence Level</td>
<td>95%</td>
<td></td>
</tr>
<tr>
<td>Margin of error</td>
<td>4%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Research Assistant Gender</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Female</td>
<td>3 of 7</td>
</tr>
<tr>
<td>Male</td>
<td>4 of 7</td>
</tr>
</tbody>
</table>
About 60 Decibels

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.

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Nobody can take some of your money and I can get access to my money at any time.

I want to thank the WHO
> for the opportunity
> and helping to keep

our children safe

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