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PROJECT/PROPOSAL RESULT MATRIX

Project Proposal Title: UNDP Programme for Payments for Ebola Response Workers (PPERW) – Guinea						
Strategic Objective to which the project contributed						
MCA [7] [1]						
Output Indicators	Geographical Area	Target[2]	Budget	Final Achievements (see details in the narrative report)	Means of verification	Responsible Organization(s).
I. Information Management <i>% of Ebola Response Workers registered on the information management system</i> <i>% of paying organizations reporting to the information management system</i>	National	[Note out of estimated 25,000 ERWs by 1 Dec 2014] 100% 100%	460,400	100 % 100 %	On-site workforce collecting and aggregating information from all Ebola Response agencies	UNDP National Coordination Cell and partners
II. Strengthen existing payment mechanisms <i># of ERWs reported by media striking</i> <i>Diagnostic study completed</i> <i>Recommendations made to the government and financial sector to bolster resilience</i> <i>Monitoring system fully functional and reporting incidents of potential failure with according UNDP activity to resolve</i>	National	0 ERW Striking Diagnostic completed Recommendations adopted Monitoring system functional	1,013,400	0 ERWs striking Completed Recommendations Adopted Partially Completed Monitoring system was functional during the Ebola outbreak but no reporting incidents	Payroll Bank records	UNDP

				were communicated to UNDP.		
III. Establish an operational contingency plan <i># payments made through operational testing and proof of concept/ stress testing</i> <i># people paid through UNDP contingency plan (note goal is 0 since ideally the strengthening and monitoring in output II obviates the need for this contingency to be utilized)</i> <i>% local districts with adequate cash out points for forecasted volumes</i>	National	500 contacts tracers paid salary incentives once a month for 3 months 0 people paid through UNDP contingency plan 100 % districts covered	730,400	1 508 8889 ERWs paid through MPTF contingency plan before reallocation to the governments fund from the World Bank. At the end of the project only 959 ERWs remain allocated on Activity (contingency fund of PPERW project) 100 %	Reports of service provider capacity Signed contracts Testimonials from ERWs paid through UNDP contingency plan	UNDP Organizations supervising contact tracers for proof of concept
MCA [7]						
Effect Indicators	Geographical Area (where the project directly operated)	Baseline[3] In the exact area of operation	Target	Final Achievements	Means of verification	Responsible Organization(s)

<i>% of registered Ebola workers linked to a payment mechanism</i>	<i>Central with national coverage</i>	Estimate 80 %	100%	100%	Lists of registered Ebola Response Workers validated by the requesting entity, and consolidated with bank transfer records, mobile money records, cash payment lists, confirmed with systematic random on site checks with ERWs	UNDP
<i>% registered Ebola workers fully paid on-time</i>		Estimate 70 %	100%	100%		

FINAL PROGRAMME REPORT FORMAT

EXECUTIVE SUMMARY

Key achievements of the programme during the reporting period can be summarized as follows:

- a) Payment of Ebola workers for essential response services during the crisis was not interrupted thanks to the payment system set up by UNDP during the epidemic. (8889 ERWs)
- b) Set up of an effective, transparent and low-cost payment mechanism in collaboration with ECOBANK and NERC to operate all payments including for the MoH (Ministry of Health) staff working in the ETU.
- c) Strengthening of the financial sector through the following activities:
 - a. Improving the knowledge of the financial sector:
 - i. MM / BB environment / Digital Financial Services diagnostic in Guinea (annex 1)
 - ii. Organizational audit of the main MFIs (Annex 2)
 - b. Support to the BCRG in term of policy making to improve the current law and of capacity by providing equipment and software for a better control and regulation of the sector.
 - c. Equipment to MFIs and APIM-G to improve the data management.
 - d. Provide training on the use of these equipment and regarding the set of indicators they should produce monthly to the BCRG
 - e. Give access to the BCRG new central database for key information such as at risk clients to allow a crosschecking of blacklisted clients in Guinea and consolidated financial data of the sector.

Background and Situational Evolution

In November 2014, the UNDP Payments Program for Ebola Response Workers (PPERW) project was created to support Ebola Response Workers (ERWs) and avoid strikes during the epidemics through three outputs:

- Output 1: to set up an Information Management System to track ERWs.
- Output 2: to support and strengthen national payments mechanisms as well as to cover any failure of the financial system during the crisis.
- Output 3: To establish an operational contingency plan to ensure payments can be made in case of partial failures

During the EVD epidemic in Guinea, the nature of the emergency and the prevailing institutional capacity in Guinea required UNDP to focus on outputs 1 and 3 of the PPERW project to provide and operate payments to Ebola Response Workers working at the frontline of the epidemic in the treatment centers.

Since the first end of the EVD epidemic in Guinea on 29 December 2015, the country resumed its long-term development commitments. In this context, in January 2016, UNDP was able to initiate the implementation of activities related to output 2, namely, the issues of institutional capacity and sustainability, which were difficult to address in the midst of the emergency

A last Ebola flare in Koropara (N'Zerekore region) occurred from the 16th of March to end of April. The acute surveillance period ended at the end of June 2016 which has been followed by a 3-month strengthened surveillance period. The flare was due to the reminiscence of the virus in seminal fluid (almost a year after the persons has been declared cured from Ebola), for this reason, the active surveillance system focused on following up adult males to treat them in case of virus presence. Since this period, no new Ebola cases reported. The experience gain during the crisis by the governmental coordination agency (NERC) is being used for epidemic control in the newly created ANSS (National

Agency for Health Security).

Narrative section:

- **Key Achievements:**
 - Achievements related to the effect indicators.

The main goal of the PPERW was to avoid any service interruption within the Ebola treatment centers. This objective has been reached as no striking days have been registered during the epidemic.

Based on the evaluation conducted in March 2016, the provision of cash incentives to Ebola workers efficiently mitigated the risk of strikes. The active UNDP role in harmonizing and giving access to the incentives for ERWs working for the main NGOs fighting the disease (MSF, ALIMA, CRF) reduced the tension at the pick of the epidemic.

By setting up a transparent and reliable payment mechanism, UNDP helped the National Ebola Response Cell (NERC) in communicating and fighting against the corruption rumors that could have threatened the effectiveness of the Ebola response.

- Achievements related to the output indicators

- **Output 1: Information Management**

At the beginning of the project, several schemes and mechanisms of payment of incentives were established to encourage the various personnel involved in the response to continue their commitment (governmental incentives for the medical and administrative staff of the Ministry of Health, cash payments for community mobilizers by UNICEF, for contact tracers WHO and UNFPA, and for NGOs staff working in the Ebola Treatment Units - ETUs). Two main actions were taken to: (i) identify the various categories and numbers of Ebola workers as well as the types and amount of incentives paid to them; and (ii) identify and harmonize those incentives and spot the gaps and forgotten cohorts that could have create problems. For this purpose, the finance commission has been activated within the NERC lead by UNDP and a workshop attended by all financial and technical partners was organized to set the rules for incentives and make harmonization decisions. This commission also advocated and obtained the extension of the incentive payment programme to the NGOs (MSF, ALIMA and CRF) staff working in the frontline of the epidemic in the Ebola Treatment Centers (ETUs). Implementation of the terms of this extension to workers in the ETUs was agreed as follows: World Bank finances the incentives of NGO health personnel, but not the administrative staff, over a six-month period from January to June 2015; UNMEER finances the administrative staff incentives from December 2014 to July 2015; UNDP is responsible for the preparation, execution and supervision of operations and assists the NERC; and the NERC approves and controls the operations.

Criteria for eligible ERWs have been discussed and agreed among the stakeholders and approved by the NERC. UNDP brought resources to control the lists of staff from NGOs, correct them and operate the payments once the lists were validated by the NERC.

At the end of January 2015, in view of the effectiveness, the transparency and the low cost of the payment mechanism set up with ECOBANK, NERC gave the mandate to UNDP to operate all payments including for the MoH (Ministry of Health) staff working in the ETU.

NERC relied heavily on UNDP to mitigate tensions on the ground thanks to our middle man position.

- **Output 2: Strengthen existing payment mechanisms**

1) *During the EVD epidemic*

To operate the payments, several options were available in Guinea in November 2014 (direct cash payments, micro finance institutions, banks or mobile money operators). Despite the epidemics, the national financial system was resilient and all the financial services were available in Guinea. The mobile money option hasn't been considered as the agent networks wasn't developed enough and the cash available inland wasn't sufficient to safely operate massive transfers. UNDP studied both micro finance and banks options to choose the banking option for the following reasons:

- UNDP already has a partnership agreement with Ecobank which eased the administrative set up
- Ecobank was less expensive than micro finance (0% fees for payments over counter where Ecobank had branches, and 1 % fees for mobile payments, instead of 6 %)
- Ecobank was present in all areas of intervention or provided solutions if not
- Going through a Bank granted us several guarantees in term of management, cash availability, transparency and accountability.

An agreement has been signed with Ecobank with 3 payment options:

- Opening of bank accounts for staff for direct payment (has been selected for all ALIMA staffs in N'Zérékoré region).
- Counter payments where Ecobank had branches
- Mobile counter payments where Ecobank was absent (Ecobank agents were going to the prefectures with money to pay the ERWs on site).

The lists of payments prepared by NGOs and verified/corrected by UNDP were provided to Ecobank once validated by the NERC. The identity of each ERW was checked thanks to their identity card. The lists were signed by each ERW receiving money. A possibility was given for ERWs who were forgotten from the lists or who were absent during the payment operation to receive their cash on the next payment rounds. UNDP followed closely the payments with regular on site field visits.

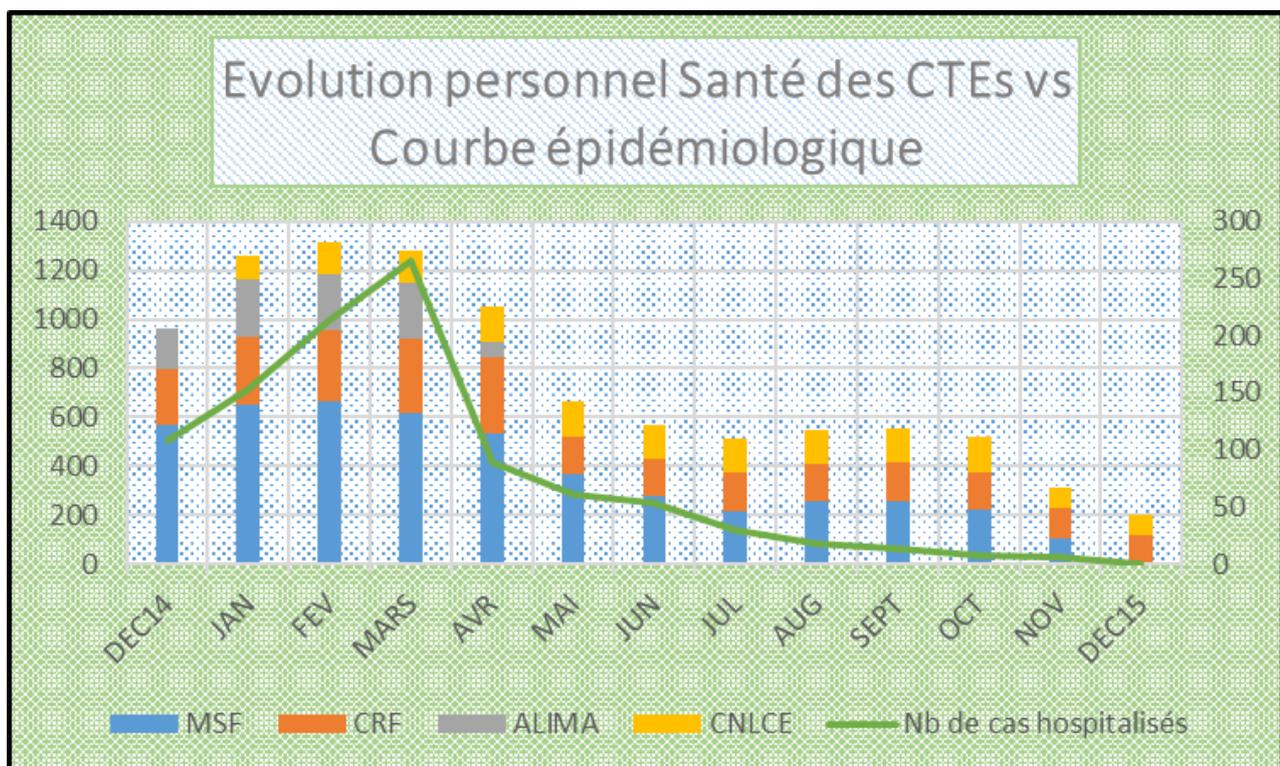


Figure 1: Nb of ERWs paid per month compared to nb of Ebola patients

2) After the crisis

The Ebola Virus Disease, even if it strongly slowed down Guinean economy, didn't interrupted the financial sector activities. The banks and IMFs kept working during the crisis, providing safe and cheap solutions to pay incentives throughout the country. In parallel to that, the private sector invested massively in the development of mobile money / branchless banking (MM / BB) especially Orange and

MTN who developed their agents network and invested in financial education. While the private sector is developing quickly, the Central Bank of the Republic of Guinea (BCRG) is regulating through instructions this new sector but lacks support and capacities to define a clear and strong strategy regarding financial inclusion.

On the other hand, the main financial services provider in rural areas in Guinea (The microfinance institutions) are in a weak position following two major crises, a failed intervention of the state in 2012 into the credit provision which resulted in a massive unpaid credit increase and the EVD impact that slowed down the local economy. In this situation, the MFIs will not have the capacity to adapt to the changing context with the shift towards electronic money and the rapid development of competitors (Electronic Money Providers such as Orange) might lead to a monopolistic situation for credit provision affecting the quality and the diversity of the services offered in Guinea to the most vulnerable population.

For this reason, UNDP along with other actors and in the framework of 2016 Ebola MPTF activities, focused on the following strategy and activities to support the development of the financial sector especially safe and secured MM / BB in Guinea thanks to the funds available under the PPERW project:

- Improving the knowledge of the financial sector:
 - MM / BB environment / Digital Financial Services diagnostic in Guinea (annex 1)
 - Organizational audit of the main MFIs (Annex 2)

- Support to the BCRG in term of policy making to improve the current law and of capacity by providing equipment and software for a better control and regulation of the sector. BCRG needs specifically technical training regarding the shift to electronic money (which has been set as a priority by the Central Bank Governor in 2016) to be able to understand and interact with private actors investing in the sector and prepare the regulation that will supervise the development to come. They also need support to have a closer control regarding MFIs activities and “clean” the sector from unhealthy structures. Under this project, the following activities have been financed:
 - Provision of technical support to the BCRG
 - Electronic equipment to the BCRG
 - Tailor-made software for a better management and follow up of all MFIs institutions in Guinea. This will consist in an online platform where MFIs will input their data to calculate automatically a set of key indicators. It will help BCRG to spend more time on analyzing the data and give proper support to MFIs (rather than having to manually enter and calculate each indicator) and in the end contribute to “clean” the sector.

- Direct support to the MFI sector. In Guinea, 17 MFIs are legally certified by the Central Bank represented at the National level by the Guinean Professional Microfinance Institutions Association (APIM-G). APIM-G, also due to the bad state of the MFIs in Guinea, is not functioning properly and has low capacity and added value for the sector. UNDP strategy consist in providing tools and technical advice to APIM-G to help them playing their role in Guinea and provide support to the MFIs directly. One of the main technical issue in the sector is the facing is the low quality of their financial data management affecting their day-to-day activity and the capacity for the BCRG to monitor the sector. No further development of electronic payment can be done if these issues are not solved. We focused our activities on:
 - Equipment to MFIs and APIM-G to improve the data management (the 3 main conditions for MFIs to get access to this equipment are 1) Being certified by the BCRG 2) Having paid their annual contribution to APIM-G 3) Contributing to 10 % of the total amount of material received, this 10 % will be placed in a dedicated account at APIM-G with a control from BCRG and UNDP). These conditions will give back some cash flow to APIM-G to be more active and create a budget (around 10 000 USD contributed from the 10% contribution from the MFIs) to support further activities in favor of the sector.
 - Provide training on the use of these equipment and regarding the set of indicators they should produce monthly to the BCRG
 - Give access to the BCRG new central database for key information such as at risk clients

to allow a crosschecking of blacklisted clients in Guinea and consolidated financial data of the sector.

Items	TOTAL ORDER
Desktop computer	60
Laptop	90
Multifunction printers	20
External Hard Drive	20
Data projector	2
Electric stabilizers	60
Matrix Printers	40

Figure 2: Electronic Equipment order

While the private sector is expanding quickly and the BCRG is setting a national payment switch (to connect all financial institutions including banks, electronic money providers, MFIs and ease transfers between these structures and internationally), the above activities funded under this project give BCRG and financial partners tools to better regulate and support this sector and provide the basic support to MFIs to be able to take a step forward into the development of electronic payment, giving them an opportunity to face the coming competition.

These activities, along with the work done in Sierra Leone and Liberia, will support a long term strategy to develop MM / BB activities in the region. Mobile Money and Branchless Banking development contributed in many countries to support local activities especially for women giving them more financial independency. UNDP and UNCDF, in coordination with the World Bank Group, will continue their efforts based on the achievement realized during this project to provide access to the most vulnerable population of Guinea to electronic financial services that are competitive, adapted and contribute to the local development.

- Output 3: Establish an operational contingency plan

As described in the previous chapters, UNDP operated payments from funds given by the World Bank and UNMEER. However, these funds were received with significant delays from the World Bank. Therefore, all the payments between January 2015 and August 2015 have been done thanks to the contingency plan of the output 3 and then reallocated to World Bank funds once received.

This output made possible the payment of nearly 9000 ERWs on time or reduced delays and contributed to lesser tensions.

This output has also been used following the Ebola flare in Koropara in March 2016 to provide incentives to all NERC staffs involved in the response and in the cured patients follow up.

- **Delays or Deviations** – *(Please provide short justification for any delays or deviations)*

The PPERW program was originally designed to face the worst possible scenario in case of a major finance system failure where all the payment mechanisms were down. It also forecasted a rapid end to the EVD (forecasted in April 2015). These two assumptions were wrong, the EVD lasted until December 2015 with a new flare in March 2016 and the global finance sector remained resilient during the crisis.

This situation had two major impacts:

- The necessity to extend the project until June 2016 to cover the full length of the crisis
- The reorientation of the output 2 of the program to strengthen the microfinance sector impacted by the crisis to make it more resilient and increase its capacity to develop digital finance services.

- **Gender and Environmental Markers** *(Please provide disaggregated data, if applicable)*

No. of Beneficiaries	
Women	4 483
Girls	
Men	6 723
Boys	
Total	11 206

Environmental Markers
NA

Best Practice and Summary Evaluation The payment mechanism introduced for payment of incentives to Ebola workers throughout the critical phase of the epidemic in Guinea and successfully replicated during the reinforced surveillance phase of the response to the Koropara’s outbreak largely contributed to calm the working climate in the ETCs and motivate more the Ebola response front-line workers. As a result, the project has played a fire extinguisher role, which will make it possible to be ready to face any identical situation in future emergencies. The capacity of the program to adapt to the Guinean context and provide a very cost effective and secured way to transfer cash is a success. Beyond the direct impact of the cash incentive, that decrease the tensions and ensure that they wouldn’t be any service interruption, this cash had a positive impact on local communities, strengthening the local economy during the crisis and allowing beneficiaries to invest in small scale income generative activities.

- **Lessons learned**

Communication from the NERC to the ERWs relied on each partner’s structure. The implementation of a mass communication system (SMS or radio) would have been more effective and would have decrease the level of rumors or wrong information circulating among the ERWs.

The implication of a third part (UNDP) to operate the payments between the government and partners brought transparency and trust among the partners and the beneficiaries. This should be replicated with a better coordination from the beginning among donors and government agencies.

The provision of cash incentives has proven to be effective but can be a double edge sword if beneficiaries think they are treated unfairly compared to other beneficiaries. A good understanding of the situation of each type o beneficiary and an appropriated communication are necessary to avoid negative side effects.

- **Story on the Ground**

“It was very difficult frankly, it was hard,” says Akoi standing in front of the Red Cross compound in Macenta. As a nurse at the Ebola Treatment Center in these lush mountains some 800 miles from Conakry, in Guinea, he reminisces on the months past, fighting on the front line of the epidemic. Like many of his colleagues, he not only had to fight his fears, but those of his family, as he crossed daily into the red zone of one of the seven treatment centers in Guinea.

“The work in a treatment center for Ebola was difficult. The virus was there; God only saved us! We were amongst people who were dying; family members were being brought in, and we were in our protective suits, with the heat it was relentless day and night. We had to be courageous; otherwise we would have given up.”

“This incentive payment rewards all of us for the risk that we have taken. It’s significant for us, while the epidemic was taken place, if we were not courageous, we would not have been able to carry on, but this is a recognition of what we did.”

To secure and reward the essential services provided by health workers during a very difficult time, the Government, World Bank, and the UN, worked on a hazard payment program. The payment for those working in the Ebola treatment centers was sizable; a 75% bonus of their monthly wage.

Akoi is humble about the part he played, noting that without the hygienists, nurses and doctors who volunteered to help, and the financial recognition that rewarded them for their commitment, Guinea couldn't have brought the Ebola virus under control.