

Sierra Leone, a deadly virus and digital payments

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In our experience battling the Ebola virus in Sierra Leone, one solution saved lives, delivered major cost savings, and continues to help the economy rebuild and recover. For many, this solution is so simple and logical it is almost unexpected: digital payments.

When we digitised Ebola response workers' payments, we reduced the turnaround times from a month to a week, as a new study by United Nations-housed [Better Than Cash Alliance](#) has revealed. Getting their money to workers on time reduced fraud risks and increased efficiency and transparency.



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Prior to the deployment of digital payments, our response workers often had to travel long distances out of treatment and holding centres and spend scarce financial resources to access their money. Beyond addressing these challenges, digital payments broadened financial inclusion and enabled more citizens to participate in the formal economy, build up their own savings, invest in their business, and access new markets.

The significant lesson is that government is leveraging on the 95% mobile phone access and coverage across the country coupled with a robust national network to intensify action and support to payment agents. This infrastructure proved essential in deploying digital payments during the crisis.

Notwithstanding these advantages, we realised there is more to be done, and these lessons offer insights to us and others for future crises.

Building resilient response measures

Building partnerships with the private sector and development organisations is key for us to succeed. These networks, infrastructure, and expertise can help deliver payment solutions much faster and help sustain the adoption of digital platforms after the emergency ends. As a member of the G7+ countries, Sierra Leone is committed to engaging in partnerships.

It is critical to start building resilient response measures now; therefore, we must put in place the policy frameworks, infrastructure, and public education initiatives necessary for a digital payments solution.

By working collaboratively and proactively, digital payments can help build resilience in the face of challenges such as those we encountered in the Ebola crisis, which can contribute to greater financial inclusion of citizens, and can drive economic opportunities throughout the country in the aftermath.

Crises of all sorts, from conflicts to natural disasters to health emergencies, are happening at unprecedented rates around the world – so much so, that the United Nations is convening the first ever World Humanitarian Summit this month. There is increasing recognition that the sheer scale of the humanitarian challenges facing the world today means that governments like ours have to be prepared for future shocks, by laying the groundwork for more inclusive and resilient economies.

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