Mobile money enabled cash assistance:
User journeys in Burundi

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Executive Summary

Cash and voucher assistance (CVA) has been gaining traction as an increasing number of humanitarian aid providers step up efforts to make it the default method of aid provision. Mobile money for CVA delivery can have wide-ranging benefits for recipients, humanitarian organisations and private sector organisations alike, but it may not be appropriate in all humanitarian contexts. Furthermore, the transformational benefits of mobile money may not be realised if the programme is not designed with these potential benefits in mind. **Crucially, the benefits of mobile money-enabled CVA will only be equitable for all if interventions are designed to address the needs of the most marginalised recipients.**

User-centered research on digital CVA is limited, but it is essential to better meet the needs of crisis-affected people. This report therefore applies a **human-centred design** approach that empathises with and understands the lived experiences of Concern Burundi's CVA recipients who are receiving mobile money-enabled humanitarian aid. It provides insights into key recipient characteristics, the main "touchpoints" along the user journey, and the factors that enhance and/or frustrate the user experience.

The goal of these insights is to support humanitarian aid providers and mobile money providers in their efforts to improve their programming and unlock the benefits of digital and financial inclusion.

The findings are specific to the Burundi, but the conclusions and considerations at the end of this report will also be relevant to stakeholders in other humanitarian contexts.

Key findings

Who are the cash recipients?

Concern Worldwide's mobile money-enabled cash assistance programme in Kirundo is predominantly targeted to women with malnourished children and households severely affected by water deficit. We consulted with stakeholders and used qualitative and quantitative methods[1] to identify key vulnerabilities and demographic characteristics of CVA recipients.

Recipients had the following characteristics:

- Recipients were predominantly women with malnourished children, who are often dependent on irregular income from occasional work
- A quarter of households care for people living with disabilities
- Few have completed their primary or secondary education
- Most have low access to mobile phones and limited familiarity with mobile money

Who are their touchpoints?

Touchpoints are the points of human interaction that Concern Worldwide's mobile money cash recipients experience during their user journey. Two touchpoints in particular emerged as the most important. These were:

- **Mamans lumières**
  Community-selected representatives who work with Concern Worldwide and receive training in nutrition. They play an active role in the programme and are influential throughout the user journey, from registration to advising how to spend the money.
- **Mobile money agents**
  Cassava Fintech Burundi (EcoCash)[2] representatives in communities, who provide a range of mobile money services.

The *mamans lumières* and mobile money agents highlighted challenges that users face, and identified opportunities to better support recipients with their mobile money-enabled CVA disbursements. These opportunities include empowering *mamans lumières* to take a more formal approach to training recipients on how to use mobile phones and mobile money, and relieving some of the security risks and liquidity pressures that mobile money agents faced on cash disbursement days.

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1   Data from survey with 434 recipients of Concern Worldwide Burundi cash programme
2   EcoCash is the mobile money service of Cassava Fintech Burundi.

Theme 3

How do users experience the programme from start to finish?

Through in-depth interviews and user journey maps, a series of fictional personas were created to better identify what enhanced user journeys or frustrated users when they received mobile money-enabled CVA.

User journeys are enhanced when:

- Users have someone they can trust at their side
- Assistance is transparent and accessible, and issues are swiftly dealt with
- Cash assistance is built into longer-term financial support

User journeys are frustrated when:

- They do not own or have access to a mobile phone
- The process is not adequately explained
- Users must shoulder additional costs to access their assistance
- Users are not encouraged to use the SIM card
- Users wait a long time between initial targeting and receiving the cash assistance

Certain demographic characteristics and realities impact the user journey:

- Recipients with **higher levels of literacy, numeracy, and education** have more experience using mobile phones, which makes them more comfortable with receiving CVA in this way. They also find it easier to remember their PIN codes.
- Cash distribution locations are often difficult to reach for **people living with disabilities, as well as pregnant recipients and those with young children.** It takes most recipients more than an hour to reach these locations by foot, while some are forced to pay for transportation.

Although some of the above characteristics or vulnerabilities made recipients' user journeys more positive or negative, overall **there was not a huge amount of variance in the user experience** (see user journey maps).

Ultimately, the lack of digital literacy across all respondent types was so consistent, and impacted user experiences so profoundly, that it was difficult to isolate the effect of any of the other vulnerabilities that were identified. Despite having different vulnerabilities (i.e. caring for an orphan or living with a physical disability), most people's experiences were similar, because they were underpinned by the same lack of digital (mobile) literacy. Although greater variation, based on differing vulnerabilities, was expected, it was clear that one characteristic in particular – digital literacy – was key in determining the user experience.

Conclusions and considerations

Beyond the findings specific to Burundi, this report also has considerations that stakeholders in other humanitarian contexts will find relevant:

- When considering mobile money-enabled CVA, ensure that levels of mobile phone ownership and digital literacy are taken into account
- When using digital tools for CVA, consider long-term benefits – or multiplier effects – of digital and financial inclusion for recipients
- Humanitarian stakeholders and mobile money providers should consider user feedback more systematically
- Mobile money-enabled CVA programmes should be designed to address the needs of the most marginalised recipients
- Partnerships should think strategically about their collective impact
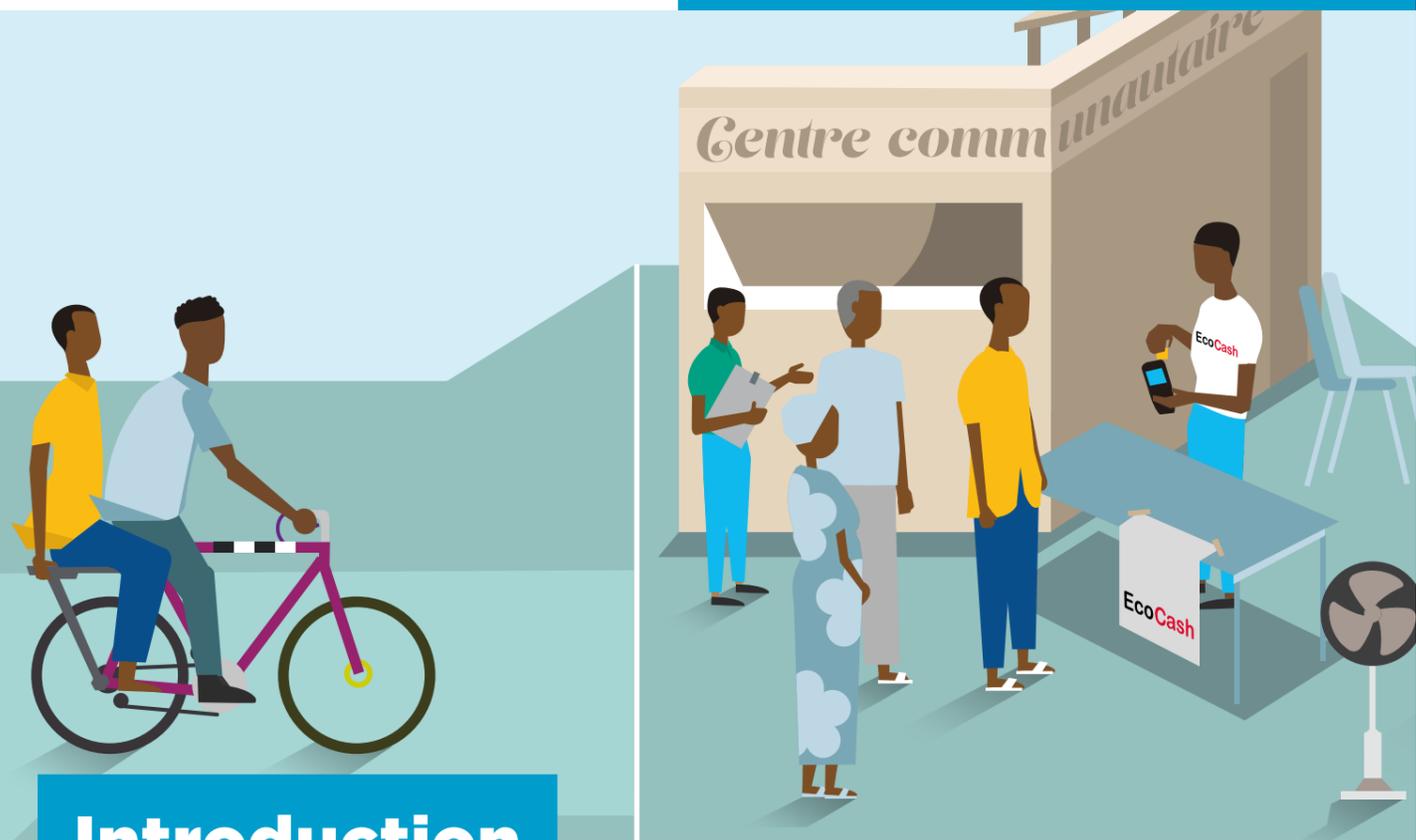
Introduction

Mobile money-enabled cash and voucher assistance (CVA) has the potential to offer transformational benefits to marginalised groups, including digital and financial inclusion. CVA has doubled since 2016, and totalled USD 5.6 billion in 2019.[3] Delivering CVA in a digital form, including mobile money, has also continued to grow in line with the UN Common Donor Approach for CVA and the Barcelona Principles for digital payments in humanitarian response[4], and has accelerated during the COVID-19 pandemic.

Alongside these trends, the mobile industry reached a major milestone in 2019 when the number of registered mobile money accounts exceeded one billion. That same year, 60 per cent of mobile money providers reported partnerships with humanitarian organisations to deliver mobile money-enabled CVA.[5] With 1.7 billion people still financially excluded, and humanitarian challenges growing every year, mobile money presents a unique opportunity to bring crisis-affected populations into the digital economy and improve livelihoods over the long term.

However, mobile money will not be an appropriate modality for CVA in all humanitarian contexts. There are a host of potential barriers, from low digital literacy and low handset penetration to household and community behaviours around mobile usage. Not enough attention is given to exploring how people affected by crises currently use mobile technology, their real or perceived barriers to mobile ownership, access and usage, as well as the types of mobile-enabled services and interventions they prefer. Because of these information gaps, sustained digital and financial inclusion is not a common outcome of CVA programmes.

However, many of these barriers may be surmountable with strong, collaborative partnerships between humanitarian organisations and private sector organisations, such as mobile money providers. These partners can provide tailored training to recipients, and invest time to develop a deeper understanding of recipients' digital needs and preferences. **Mobile money-enabled CVA will only be equitable for all if the interventions are designed to address the needs of the most marginalised recipients.**

Report purpose

This report aims to understand recipients' experiences of receiving CVA via mobile money.

A human-centred design approach was adopted to empathise with and understand the user journeys of Concern Burundi's cash recipients so that solutions could be envisioned from their perspective. Using the first-person perspective, this report explores how points of human interaction – or "touchpoints" – affect the perceived experience of mobile money at different programme stages.

The insights from this approach are intended to support humanitarian organisations and mobile money providers as they optimise cash programming, enhance the user experience, and unlock the wide-ranging benefits of digital and financial inclusion.

Through this work, GSMA's Mobile for Humanitarian Innovation Programme seeks to understand and improve the user journey and the realities that affect recipients, such as gender, age, literacy, numeracy and disability.

Report Structure

This report first outlines the Burundian context, including Concern Worldwide's programming and the mobile ecosystem of the country. It then focuses on three major themes:

Theme 1 introduces the cash recipients targeted by Concern Worldwide's mobile money programme. It provides an overview of the targeting approach and sheds light on the **demographic characteristics of the respondents**.

Theme 2 looks at the human **touchpoints** who interact with mobile money recipients and examines the role they play in the user experience.

Theme 3 showcases the **user journey maps** of recipients and explores factors that enhance and frustrate these experiences.

Finally, the the **conclusion and considerations section** highlights the main challenges and outlines how humanitarian actors and mobile money providers can act together to address the issues.

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3   CaLP (2020). The State of the World's Cash 2020.
4   Better than Cash, et al. Principles for digital payments in humanitarian response. Referred to hereafter as the Barcelona Principles.
5   GSMA (2020). 2019 State of the Industry Report on Mobile Money.

Methodology

This project adopted a mixed methods approach and used both qualitative and quantitative tools. In-depth interviews were the primary information source, and offered users and touchpoints the chance to share their insights confidentially, without others dominating the conversation. Group discussions and workshops were strategically used to further develop the concepts and validate and analyse the findings.

For example, workshops with Concern Worldwide and Cassava Fintech Burundi gave their programme staff the opportunity to share valuable insights and explore recipients' user journeys in detail, with the goal of improving future cash programming. By taking a sequenced approach, where each stage informed and refined the next, the findings were thoroughly tested and verified.

1 | Desk review

The desk review took stock of existing guidance and literature on the country context and human-centred design methodology. It also reviewed programme-specific documentation shared by Concern Worldwide, including project proposals, targeting criteria, and evaluation reports.

2 | Key informant interviews

Semi-structured key informant interviews (KIIs) with staff from the Concern Worldwide DFID[6] funded programme and Cassava Fintech Burundi verified the findings of the desk review and identified key vulnerability criteria that should be investigated.

3 | Inception workshop

The in-country inception workshop, attended by Concern Worldwide and Cassava Fintech Burundi, used participatory methods to understand how stakeholders perceive the user journeys. It also identified vulnerable groups among cash recipients and pinpointed potential touchpoints and pain points.

4 | Qualitative interviews

Semi-structured user journey interviews (each lasting an average of 1.5 hours) were carried out with 18 cash recipients and 16 touchpoints. These interviews focused on the user journey, using interactive techniques to encourage participants to reflect on their experiences in ways they might not have before. The transcribed interviews were then analysed to understand the user journeys and inform the quantitative survey tool.

5 | Co-creation workshop

An in-country workshop with Concern Worldwide and Cassava Fintech Burundi explored shortened transcripts of the user journey interviews to understand positive and negative experience points from each stakeholder's perspective and verify the survey tool.

6 | Quantitative survey

Using a survey tool based on the findings of the qualitative analysis, trained local enumerators carried out a quantitative survey of 434 recipients of mobile money-enabled CVA. The sample randomly selected participants using recipient lists following a three-stage sampling approach, and responses were recorded anonymously using Kobo Data collection software.

7 | User journey maps

The results of the qualitative user analysis were combined with the findings of the co-creation workshop and the quantitative survey to create personas who capture core elements of how different vulnerability criteria affect recipients' experiences of mobile money CVA. The user journeys of these personas were then illustrated using quotes from the user journey interviews.

Characteristics of marginalised end users

Identifying and understanding the impact of different user characteristics on the experiences of mobile money-enabled CVA was core to the design of this project. Specific considerations for mobile money providers and humanitarian organisations were informed by an understanding of how the most marginalised experience these transfers, and the barriers they face.

The vulnerability criteria determined through the process outlined above were the following: gender, age, household type (female-headed, male-headed), location, disability, literacy and education level, income level, caring for orphans, and marginalised ethnic groups.

For a full explanation of the project methodology and vulnerability, please see Annex 1.

6   Now Foreign, Commonwealth and Development Office (FCDO).

Burundian context

As outlined in the 2020 Humanitarian Needs Overview, Burundi is currently home to 1.74 million people requiring humanitarian assistance, of which 53 per cent are women, 58 per cent are children, and 15 per cent are people living with disabilities.[7] The country remains highly susceptible to the effects of climate change and natural disasters, which regularly affect critical infrastructure and agriculture. Because almost all of the population depends on subsistence agriculture, natural disasters are also the main cause of displacement for 80 per cent of Burundi's 117,239 internally displaced persons (IDPs).

Globally, Burundi is the country most affected by chronic malnutrition. According to the Integrated Food Security Phase Classification, 15 per cent of the country's population were in phases 3 (crisis) and 4 (emergency) of food insecurity in May 2019.[8] Since then, some of the food insecurity has been alleviated by above-average rainfall, but it continues to be exacerbated by the influx of returnees and refugees from the Democratic Republic of Congo and food security-related internal displacement.[9]

In 2017, the Government of Burundi and the World Bank launched a social protection programme entitled "Merankabandi" (Kirundi for "Be like the others"). The programme includes a substantial CVA safety net for over 50,000 households in four of the poorest provinces, including Kirundo Province. The Merankabandi programme provides mobile phones and delivers monthly CVA disbursements via Cassava Fintech Burundi's mobile money offering, EcoCash, for a period of 24 months.[10]

As countries implement widespread restrictions on movement and assembly in response to the COVID-19 pandemic, Burundi has registered 673 confirmed cases of COVID-19 and one death as of November 2020. The virus has spread rapidly through neighbouring countries and, as one of the most densely-populated countries in the world, the risk to Burundi posed by COVID-19 is considered "high".[11] In particular, the risk to already marginalised groups, including IDPs, refugees, and returnees is of concern for humanitarian actors due to their limited access to basic social services, including health and water.

Concern Worldwide's DFID programme

Concern Worldwide has been active in Burundi since 1997. Since July 2017, the organisation has worked to reduce malnutrition and food insecurity and strengthen household resilience in Kirundo – the poorest province in Burundi – which is also particularly affected by water deficits. Funded by DFID, this project seeks to improve case management of acutely malnourished children and develop the capacity of households to sustainably access nutritious food.

To ensure that severely and moderately malnourished (SAM/MAM) children under the age of five have access to life-saving nutritional services at health facilities in their communities, Concern Worldwide set out to:

- treat at least 1,879 children for SAM in health centres
- support at least 720 caregivers during child inpatient treatment
- ensure that at least 8,820 children attended "PD/hearth sessions" which are 12-day cooking demonstrations facilitated by a child health worker and two *mamans lumières* ("light mothers"), who are community-selected representatives that work with Concern Worldwide and receive nutritional training.

In addition to training 252 *mamans lumières* and 126 community health workers, Concern Worldwide trained a total of 34 health facilities and centres in community-based management of acute malnutrition (CMAM) to effectively manage increased caseloads of acute malnutrition.

Concern Worldwide's CVA programme in Kirundo

In 2018, Concern Worldwide partnered with Econet Wireless' Cassava Fintech Burundi to provide multipurpose CVA to **9,300 households** with acutely malnourished children in Kirundo to ease the stress of the lean season.[12] Selected households receive **31,500 Burundian francs (USD 15) per month for a period of six months**. The majority of recipients are women between the ages of 15–45, with malnourished children. The recipients both meet Concern's vulnerability criteria and are identified by community health workers. The mobile money-enabled CVA supports the recovery of acutely malnourished children by supporting households to purchase sufficient food. Households also receive support to form Saving and Internal Lending Communities (SILCs) to ensure they have access to finances to meet unexpected healthcare costs. These SILCs are supervised by village agents, who sensitise and coach households to set up small income-generating activities to improve their livelihoods.

Concern Burundi and Econet Wireless' Cassava Fintech partnership

9,300
households provided with multipurpose cash assistance

31,500
Burundian francs (USD 15) per month disbursed over 6 months

15-45
Women between ages of 15 and 45 with malnourished children

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7   UNOCHA (2020). Burundi Situation Report.
8   World Food Programme (2019). WFP Burundi Country Brief August 2019.
9   World Food Programme (2019). East Africa Regional Food Security and Nutrition Update.
10 The World Bank (2020). BI – Social Social Safety Nets (*Merankabandi*).
11 UNOCHA (2020). Burundi: COVID-19 Flash Update No. 1.

12 The lean season refers to the period between planting and harvesting.

Burundi snapshot
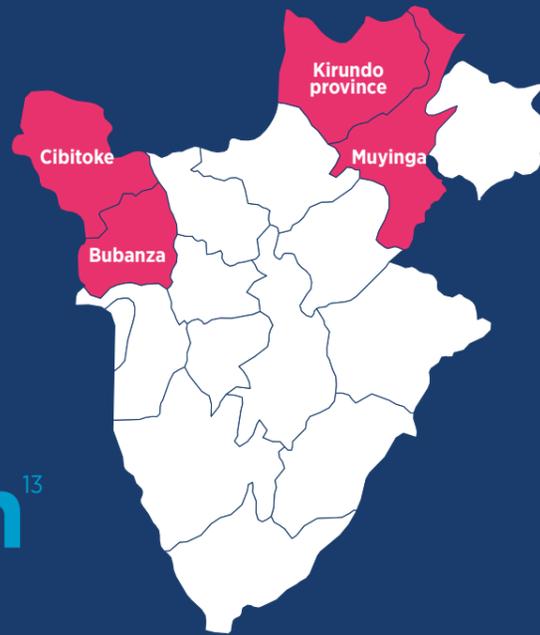
Humanitarian overview

Number of people in need
1.74 million [13]

Concern Worldwide in Burundi

Operating since
1997

Mobile money-enabled CVA locations
Kirundo province, Muyinga, Cibitoke and Bubanza

Focus
Nutrition, health and livelihoods, with a particular emphasis on improving nutrition and overall health through community-based health and nutrition interventions

MNO partner
Cassava Fintech Burundi

Mobile money ecosystem

The mobile money ecosystem in Burundi is nascent. The *Burundian Agence de Regulation et de Controle des Telecoms* requires all SIM cards to be registered. Owning multiple SIM cards from the same provider is forbidden without special authorisation.

Mobile money prevalence
(age 15+)
1.1% [15]

Mobile money providers
Cassava Fintech Burundi/EcoCash (Econet) [14]
Lumicash (Lumitel) | **Smartpesa** (Smart)

Mobile connectivity

Mobile phone penetration:
31.0% for basic and feature phones;
25.68% for smartphones [16]

GSMA Mobile Connectivity Index:
26.2 [17]

3G coverage of population:
21.36% [18]

Mobile broadband connection penetration:
23.29%

Key functionalities of EcoCash [19]:

Cash In
Deposit money into your EcoCash Wallet.

Cash Out
Withdraw funds from your EcoCash Wallet.

Send Money
Transfer (send) money across all networks.

Online Payments
Pay for goods and services locally and internationally securely online.

Bill Payments
Pay bills such as school fees, Council utility bills (water, rates), DSTV, etc.

Buy Airtime
Buy Econet prepaid airtime, text, data bundles or pay a direct connect account for yourself and other Econet subscribers.

Receive Funds
Receive money directly into your wallet from loved ones overseas.

Link Wallet to Bank Accounts
Link your EcoCash wallet to your bank account and save money.

Manage Your Account
Change your PIN, check current balance or see your last five transactions.

Theme 1

Who are the cash recipients?

Overview of target recipients

Respondents for the qualitative user journey interviews were selected to capture the diversity of cash recipients who receive mobile money-enabled cash assistance from Concern Worldwide. To ensure that the in-depth interviews would shed light on how different vulnerabilities affected recipients' user journeys, key vulnerabilities were identified through existing research and in collaboration with Concern Worldwide staff. The prevalence of those vulnerabilities was assessed through the quantitative survey (for more information, see Annex 1). The following section provides an overview of the vulnerabilities and demographic characteristics that were identified and how prevalent they were among people who responded to the quantitative survey.

The majority of respondents are women with malnourished children

Concern Worldwide's mobile money-enabled cash assistance programme in Kirundo predominantly targets women with malnourished children and households severely affected by water deficit. It supports households to buy sufficient food throughout the lean season and enables them to support the recovery of children from acute malnutrition.

In line with Concern Worldwide's vulnerability criteria, the survey explored women's experiences with mobile money-enabled cash assistance, particularly women who care for their children on their own. While gender would have been an interesting component to assess, Concern Worldwide only targets men under certain conditions and therefore male recipient numbers are low. This was reflected in the survey where, out of the 425 recipients surveyed, 416 of them were women.

A quarter of households care for people living with disabilities

The presence of people with disabilities within households was another key vulnerability criteria of Concern Worldwide's mobile money CVA to be explored. Using a condensed set of questions developed by the Washington Group, the survey differentiated between respondents who care for people with disabilities in their household and respondents with a mental or physical disability.

A quarter of respondents reported caring for a person with a disability in their household (Figure 1), while only seven per cent of respondents identified themselves as a person with disabilities (Figure 2).

Figure 1

Does anybody in your household have a physical or mental disability?

(n=434)

25% (110)

75% (324)

- Households without persons living with disabilities
- Households caring for persons living with disabilities
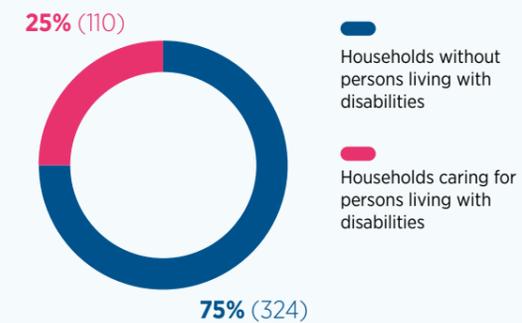
Figure 2

Respondents with disabilities

(n=434)

7% (32)

93% (402)

- Respondents without disability
- Respondents living with a disability
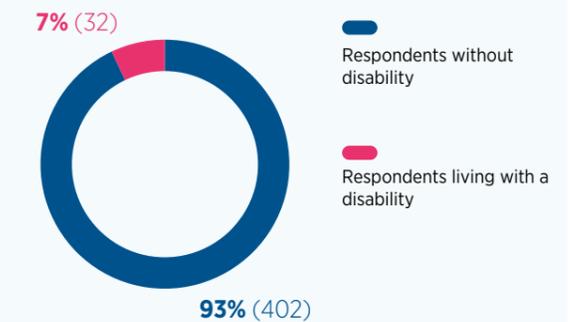
Few respondents completed primary or secondary education

Education levels, as well as literacy and numeracy rates, are important considerations for mobile money-enabled CVA. They affect how comfortable recipients are with PIN codes and with the SMS messages informing them of upcoming distributions. Because Concern Worldwide's cash assistance recipients are encouraged to join voluntary savings groups, numeracy is an essential skill. The survey responses capture differing education levels among recipients, reflecting minor variance in their ability to read, write, and count.

Figure 3

Until which grade did you attend school?
(n=434)

|	
No education	**40%** (174)
Yaga Mukama Church facilitated literacy programme	**13%** (56)
Some primary education	**32%** (138)
Completed primary education	**8%** (33)
Some secondary education	**7%** (31)
Completed secondary education	**1%** (2)
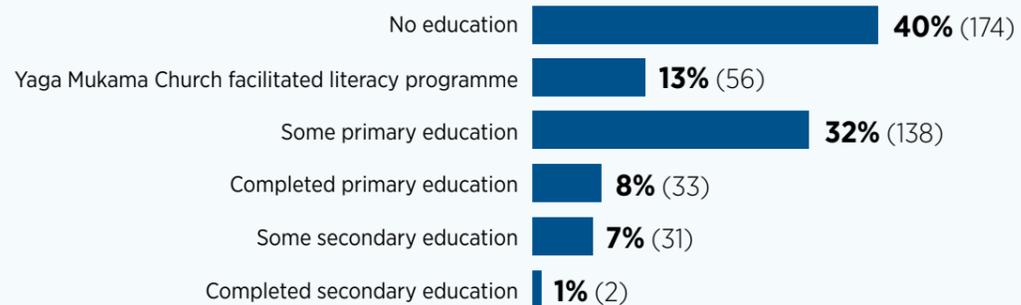
Less than ten per cent of survey respondents had completed their primary education and only one per cent had completed their secondary education (Figure 3). While most reported no education, almost a third had some primary education and another 13 per cent completed *Yaga Mukama* – an educational literacy programme provided by the Catholic church.

In terms of literacy and numeracy rates among Concern Worldwide's mobile money CVA recipients, just over half of respondents reported being able to read (Figure 4). Numeracy was far more prevalent among respondents, as shown in Figure 5.

Figure 4

Are you able to read and write?
(n=434)

55% (238) Unable to read and write

45% (196) Able to read and write
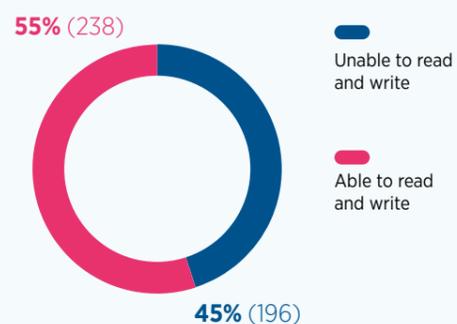
Figure 5

Are you able to count?
(n=434)

4% (18) Unable to count

96% (416) Able to count
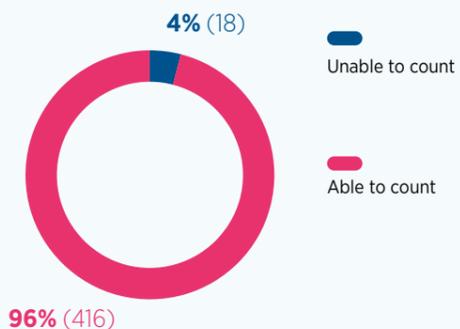
Mobile phone ownership is low

At the national level, Burundi's mobile phone penetration is just over 55 per cent for basic, feature and smartphones.[20] However, the level of mobile phone penetration in Kirundo – one of Burundi's poorest provinces – is likely much lower than the national average.

Mobile phone ownership among survey respondents was extremely low: only **nine per cent of respondents currently own a phone**. For those that do, most (88 per cent) own a basic phone (Figure 6). However, 20 per cent of respondents who do not currently own a mobile phone previously owned one. Most report having sold it (50 per cent), while others report that it no longer worked (18 per cent), their spouse took it (12 per cent) or it was stolen (10 per cent).[21]

Figure 6

What type of mobile phone do you own?
(n=40)

88% | 10% | 2%

● Basic phone ● Feature phone ● Smart phone

Access to and experience with using mobile phones is limited

Among respondents, phone ownership and use were both low. In fact, only 30 per cent of survey respondents indicated that they had ever used a mobile phone (Figure 8). And, while slightly more than half of respondents had access to a mobile phone, often through a friend of family member, only 9 per cent owned a phone themselves (Figure 7). Moreover, respondents who do not own a phone but report having access to one, are by no means active mobile users. Most report having last used a mobile phone more than three months ago (65 per cent).

Figure 7

Phone ownership
(n=434)

Owns a mobile phone	**9%** (40)
Access within the household	**17%** (74)
Access outside the household	**27%** (119)
No access to a mobile phone	**46%** (201)
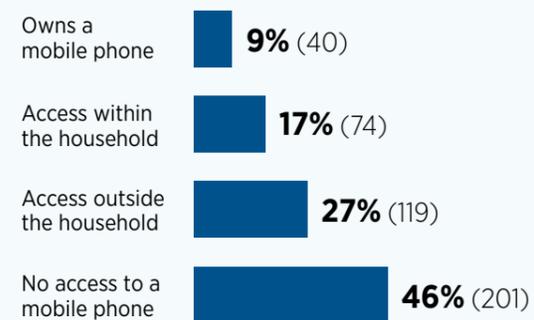
Figure 8

Have you ever used a phone?
(n=434)

30% (132) Used a mobile phone

70% (302) Never used a mobile phone

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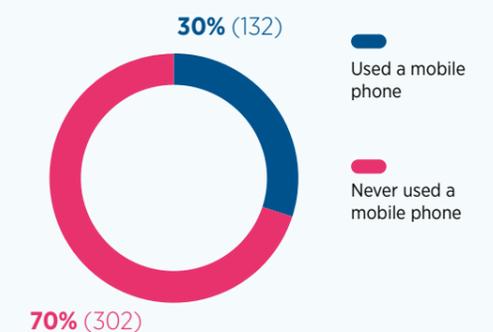
20 GSMA Intelligence (2019). Market penetration – Smartphones; basic/feature phones as of Q2 2019. Connections at the end of the period, expressed as a percentage share of the total market population. A smartphone is defined as a mobile handset enabling advanced access to internet-based services with computer-like functions. Smartphone platforms, such as Android, iOS, Windows Phone and BlackBerry, support native apps created by third-party developers, whereas feature phones used closed platforms that do not support native development, although downloadable apps are often supported using Java.

21 Other, less common responses included the battery having swelled (8 per cent) and having lost it (3 per cent).

Younger, literate and more educated respondents are more likely to have used a mobile phone

As shown below (Figure 9), respondents aged 18–25 are most likely to have used a mobile phone, followed by those aged 26–40, and, finally, those older than 40.

Respondents with higher levels of education or literacy also reported higher rates of mobile phone use. Among those who indicated that they were able to read, 35 per cent reported having used a phone, compared to just 11 per cent who were unable to read. Similarly, 30 per cent of respondents with some level of education have used a phone, while the same applies to only 14 per cent of respondents with no education.

Figure 9

Have you ever used a phone?

(n=434)

18 to 25 years	59% (59)	41% (41)
26 to 40 years	71% (183)	29% (76)
Older than 40	80% (60)	20% (15)

● No experience using a phone ● Experience using a phone
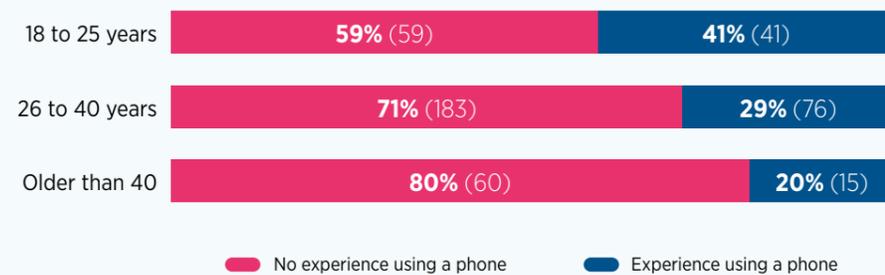
Existing mobile money familiarity, usage and trust is low

Forty per cent of survey respondents reported to have heard of mobile money before being registered for Concern Worldwide's CVA programme, but only 12 per cent had any prior experience using mobile money. Econet and Concern ran information sessions for cash recipients during registration and prior to cash distribution to explain mobile money, but only 6 per cent of respondents reported that their mobile money account had been explained to them. It is clear that recipients could have benefitted from additional training, especially given their very low digital literacy levels (see Figure 10).

Furthermore, Concern Worldwide's mobile money recipients did not typically trust mobile agents in their area. More than 70 per cent of survey respondents reported that they did "not really" or "not at all" trust mobile agents to act in their best interests (Figure 11).

Those respondents with less experience with mobile phones tended to have higher levels of distrust for mobile money agents. While 24 per cent of respondents with experience using mobile phones said that they trust mobile agents to act in their best interest (to varying degrees), the same could only be said for 12 per cent of respondents without experience using mobile phones. It is possible that a lack of experience with mobile phones and mobile money results in a lack of understanding of the process involving mobile agents and limited trust in mobile agents. There are other factors related to trust that could benefit from further exploration.

Figure 10

Did someone explain how to use your mobile money account to you?

(n=434)

6% (24)

94% (410)

● My mobile money account was not explained to me

● My mobile money account was explained to me
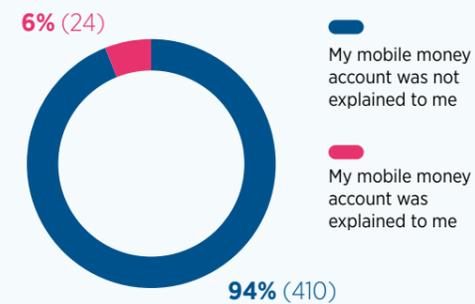
Figure 11

Do you trust mobile agents in your area to act in your best interest?

(Mean: 2.1, n=433)

11%
3%
15%
44%
27%

● Not at all
● Not really
● Neutral
● Mostly yes
● Yes completely
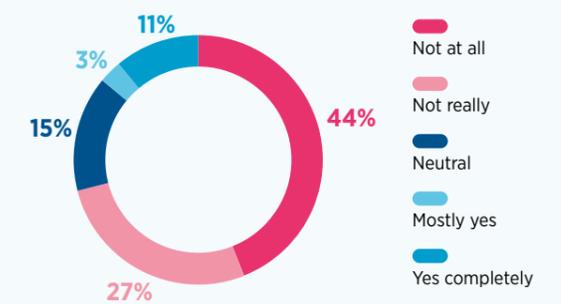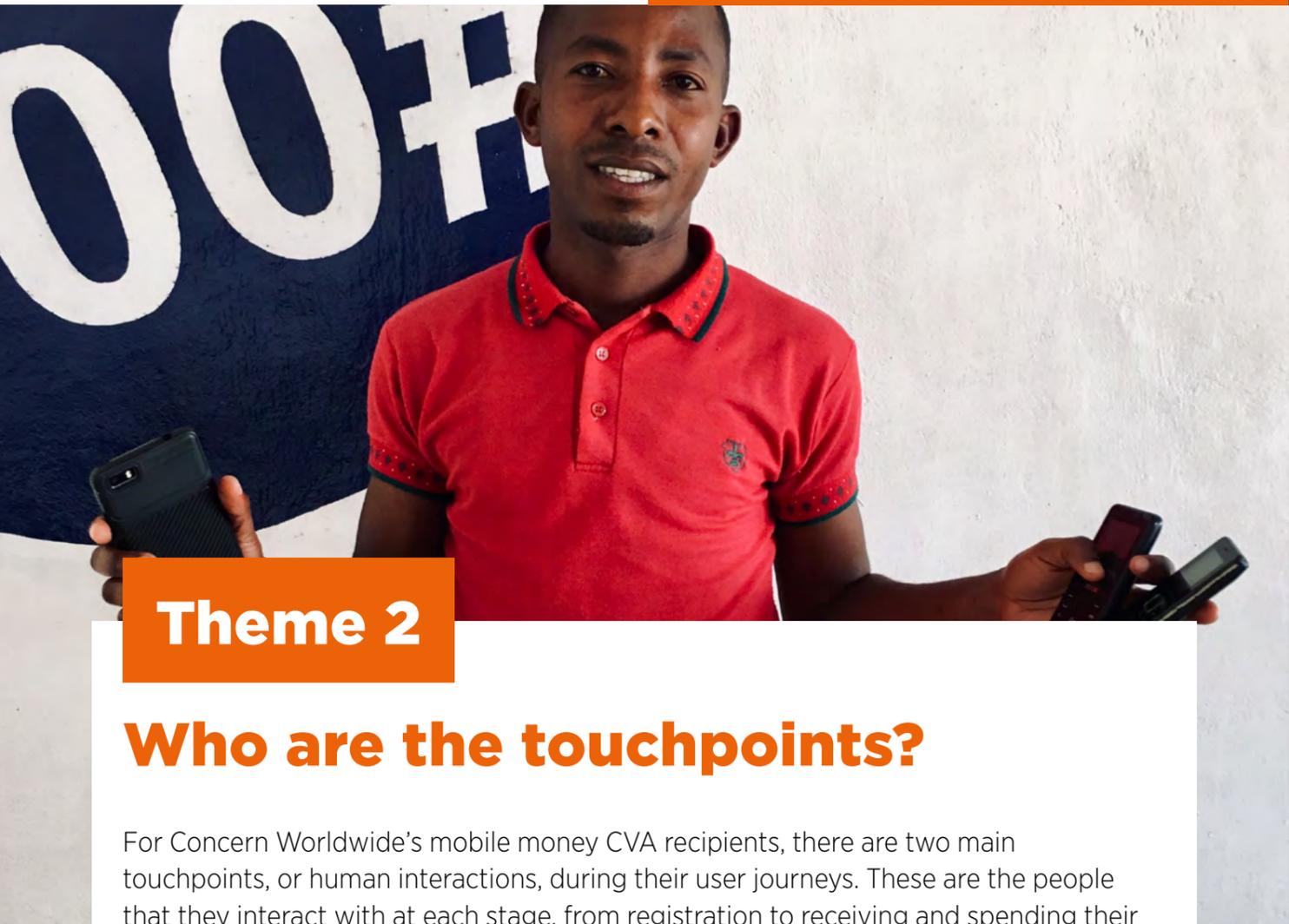
Theme 2

Who are the touchpoints?

For Concern Worldwide's mobile money CVA recipients, there are two main touchpoints, or human interactions, during their user journeys. These are the people that they interact with at each stage, from registration to receiving and spending their disbursement. Whether users have a positive or negative interaction with touchpoints can make significant differences to their CVA programme experience and their level of engagement.

Drawing from in-depth interviews from both CVA recipients and touchpoints, this theme looks at the touchpoints that users encounter to understand their role in the process, as well as touchpoints' perceptions of the programme and its recipients. This project identified two significant touchpoints for users: **mamans lumières**, who support recipients throughout the process, and **mobile money agents**. While other touchpoints came up in the interviews, and are included in the user journeys below, these two touchpoints merited further elaboration here because they offer insight into how programming can be further improved. These insights are outlined below.

The role of touchpoints is explored through three dimensions:

1. **Role in the CVA programme:** how this touchpoint interacts with recipients and at what points in the process.

2. **Barriers:** issues that impact the work of the touchpoint or their interaction with recipients.

3. **Opportunities and recommendations:** opportunities for development or change and improvements suggested by the touchpoints during the interviews.

Mamans Lumières

Mamans lumières provide general support to recipients and their communities. They are elected based on their trustworthiness and character, as well as having at least two children who are not malnourished, and also having access to resources such as a good kitchen and land to plant vegetables.

Women who fulfil these requirements can then be nominated to be *mamans lumières* and are anonymously voted for by other women in the community. The *mamans lumières* approach is a national approach of the Ministry of Health.

Role in the CVA programme:

Mamans lumières accompany programme recipients through their journey, from the registration process to spending advice and training on how to prepare suitable food for malnourished children. Due to their continuous involvement, they are crucial to understanding the user experience. They are also potential early adopters for mobile money and financial inclusion measures.

Mamans lumières support the selection process for CVA recipients by checking lists of potential recipients, visiting households to conduct surveys and assessing living conditions. They note whether potential recipients are already receiving assistance through other projects and identify other marginalised people who might have been left off the list.

Concern Worldwide informs *mamans lumières* of upcoming cash disbursements, who then inform recipients and accompany them to cash distribution days. If there are any issues with SIM or ID cards, they support the recipients by identifying them if necessary and communicating with staff from Concern Worldwide and Cassava Fintech Burundi. They also help with the PIN code when people have forgotten it.

Barriers

Mobile money training is hindered by ongoing challenges: While not a formal responsibility of the *mamans lumières*, many identified challenges in training recipients to use mobile devices and mobile money services. These difficulties were often due to damaged or lost SIM cards, forgotten or unsecure methods of storing PIN codes (usually written on the SIM card), limited network coverage and the lack of mobile phone ownership by recipients.

Opportunities and recommendations

Compared to CVA recipients, *mamans lumières* tend to be more familiar with using mobile money and see themselves as playing an informal – yet active – role in teaching recipients how to use it. This teaching opportunity could be more formalised through the programme, and would complement the mobile money agent's role, because survey respondents reported widespread familiarity and trust towards *mamans lumières* (see Figure 12).

Interestingly, people who use mobile phones are slightly less likely to trust *mamans lumières*. This may be because they rely less on *mamans lumières* to access services, but understanding the reason for this difference bears further investigation.

Figure 12

Do you trust the *mamans lumières* in your area to act in your best interest?
(Mean: 4.4, n=432)

- 10% Not at all
- 7%
- 1% Not really
- 3% Neutral
- 79% Mostly yes
- Yes completely
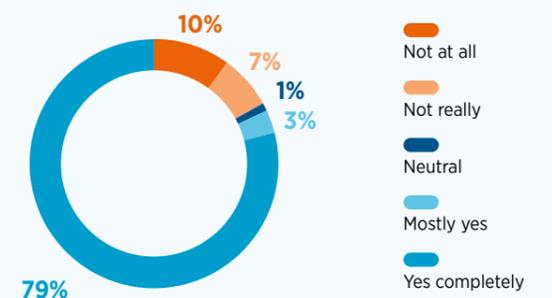
Mobile money agents

Agents are the main representatives for mobile money providers in communities. They provide a range of services for users, including sending and receiving money on their behalf, as well as cashing out. They are independent contractors who earn a commission from the mobile money provider for their work: in this case, Cassava Fintech Burundi (EcoCash). EcoCash agents in Burundi need a starting capital of around BIF 100,000 (USD 53). They are given some training (for example, for following a code of ethics). Agents who own at least three agents outlets that meet the required transaction and investment thresholds, and who have their own local tax identification number and more capital, can apply to become Super Agents.

Role in the CVA programme

For CVA recipients, agents are their means to access mobile money. As most recipients do not have phones and do not know how to use them independently, agents set up their accounts and handle the cash-out process. Their first interaction with users is during the registration stage, when they distribute SIM cards and set up EcoCash accounts and PINs.

Their other main interaction with recipients is on cash disbursement days, when they work with Concern staff and *mamans lumières* to facilitate the cash outs and distribute the CVA. Sometimes agents will explain the process to recipients as they do it, but often cash distributions days are too busy for them to do so with each recipient.

According to agents interviewed, occasionally recipients will not cash out their entire disbursement amount, and instead leave a balance on their mobile money account. A few will cash out on their own through mobile money agents in their local community to avoid travelling to the cash distribution points, which 80 per cent of survey respondents reported travelling an hour or more to reach. Despite 12 per cent of respondents reporting that they would prefer to visit an agent on their own (Figure 13), the quantitative survey found that 99 per cent of respondents cashed out on official distribution days organised by Concern Worldwide, leaving only one per cent who cash out via EcoCash mobile money agents in their community.

However, when recipients are registered for Concern Worldwide's CVA programme, they are told that they should only cash out their disbursement at official cash distribution points, and not through the local mobile money agents in their community. Therefore, while surveyed respondents seem to show a clear preference for cashing out at official distribution points (Figure 14), this finding is biased by a lack of familiarity with mobile money: only three per cent of survey respondents reported visiting mobile money agents in their community.

Each cash distribution point generally requires a minimum of three mobile money agents to serve more than 100 recipients per location. The agents receive the same commission as a normal transaction. They are responsible for providing the liquidity themselves with their own cash and e-money. Concern Worldwide informs Cassava Fintech Burundi beforehand of the number of CVA recipients coming to each distribution point so that their agents can bring a sufficient amount of cash. Additionally, agents must provide important problem-solving support by assisting with SIM card issues, setting up new PIN codes when recipients forget them, and replacing SIM cards where necessary in communication with Concern Worldwide and Cassava Fintech Burundi.

Barriers

Mobile money agents struggle with liquidity challenges: For agents, liquidity was a barrier within the cash disbursement process. Typically, they go to EcoCash shops, or to local banks branches, and work together to balance e-money and cash requirements. However, there can be issues when banks do not have sufficient liquidity before a cash distribution.

Security is a real concern for agents on distribution days: On distribution days, agents carry significantly greater sums of cash to distribution points, which poses a security risk. There is a risk of theft, as well as issues related to weather and accidents. Additionally, some areas have limited network, or variable network connection making it difficult to maintain services: for example, in Busoni.

Opportunities and recommendations

As humanitarian and development projects expand their use of mobile money-enabled CVA, agents would like to become the default distribution point in communities. They would no longer require the liquidity to cash out all recipients on a single day and would not need to shoulder the security risk of transporting significant sums of cash to distribution points. In turn, recipients could cash out their required amount whenever they wanted through agents in their community, instead of having to travel to distant cash distribution points on specified days.

According to agents interviewed, providing mobile phones as part of mobile money-enabled CVA programmes would empower recipients to use other mobile money services, such as savings, and inspire more widespread trust in mobile money agents. Even if recipients were still required to cash out their disbursement at official distribution locations, agents felt provision of mobile phones would significantly speed up the distribution process.

Figure 13

Would you prefer to receive money by travelling to cash distribution points/days organised by Concern, or by going to an agent when you want?
(n=434)

I prefer to travel to cash distribution points	**86%** (372)
I prefer to go to an agent on my own	**12%** (50)
No preference	**3%** (11)
I don't know	**0%** (1)
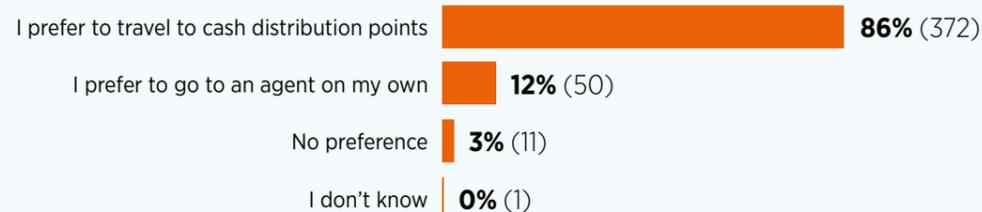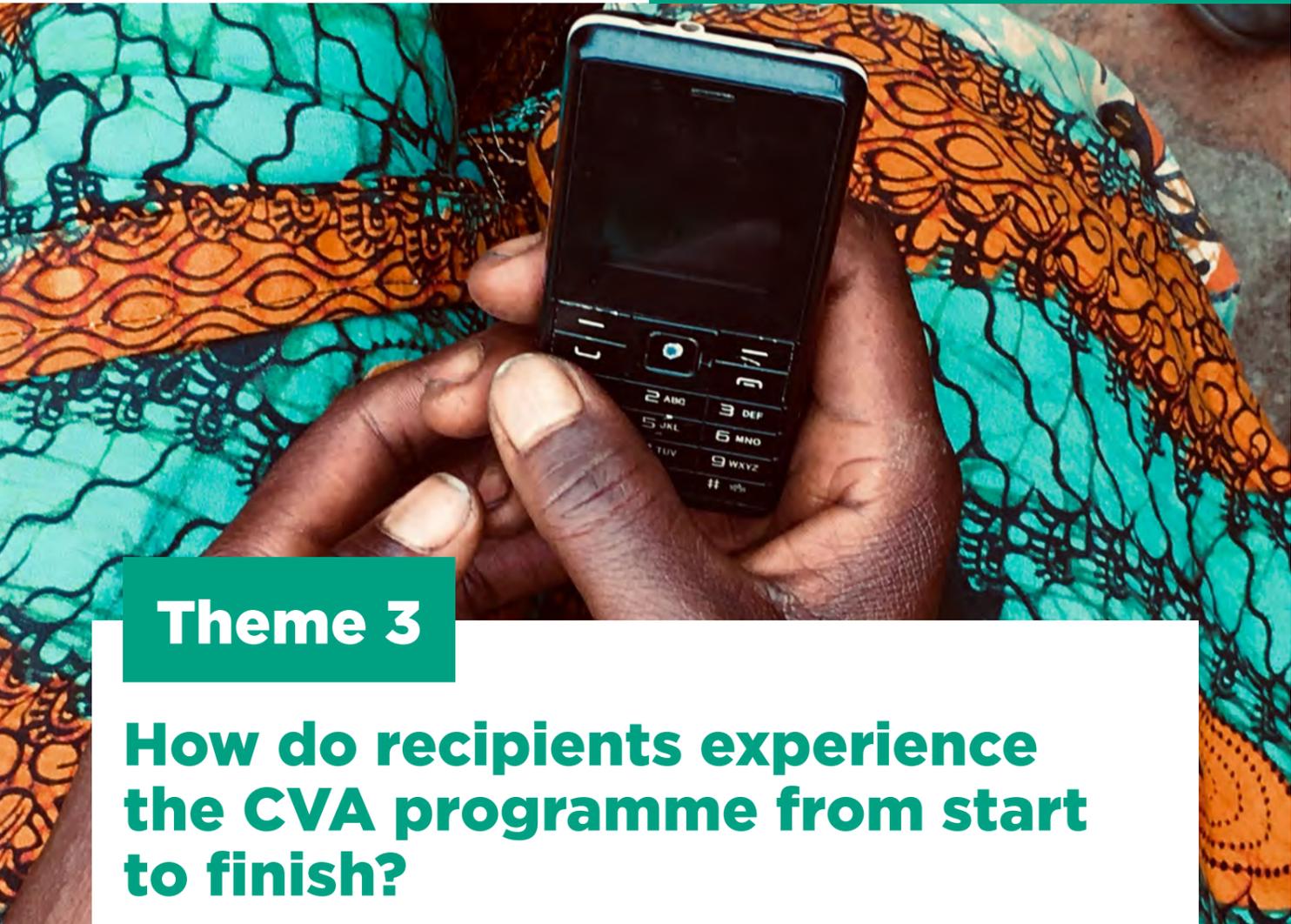
Theme 3

How do recipients experience the CVA programme from start to finish?

Personas offer a first-person perspective

Personas are fictitious characters that represent archetypes of many users. They are a useful tool for stakeholders to use to understand how and why experiences diverge so that they can better meet the needs of the people they serve. They can be used to think through potential programme improvements and how these would affect some recipients differently than others. Each persona is created by identifying overlapping experiences and patterns across the individual qualitative user journey interviews.

The following personas were informed by multiple interviews with Concern Worldwide's CVA recipients and represent archetypes of individual recipients who share certain characteristics. Each persona profile is accompanied by a respective user journey that visually charts their experience of Concern Worldwide's mobile money CVA programme from start to finish. Using direct quotes[22] from the qualitative interviews, the user journeys capture the experiences of women and men of different ages and education levels. They explore perceptions of mobile money-enabled CVA within larger and smaller households, and among more and less experienced mobile phone users, and shed light on the effects of vulnerabilities, demographic characteristics and touchpoints across recipients' journeys. They encompass Concern Worldwide's entire CVA programme, as it is understood by those it sets out to serve.

Mobile phone use

0 1 2 3 4 5

0	never used a phone;
1	used a phone before but no access to someone else's phone
2	used a phone before; can borrow someone else's phone but needs help using it
3	regularly borrows someone else's phone, some help needed to use it
4	owns a phone but needs help using
5	owns a phone and can independently use it

Literacy level

0 1 2 3 4 5

0	cannot read and write
1	limited reading and writing; attended literacy programme. E.g. with the church
2	attended some school
3	completed primary school
4	attended some secondary school
5	graduated from secondary school

22   Note that names have been changed

24   Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish?   25
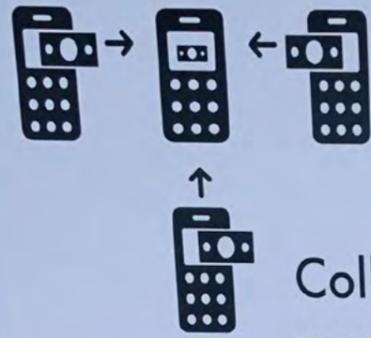
Collective saving account
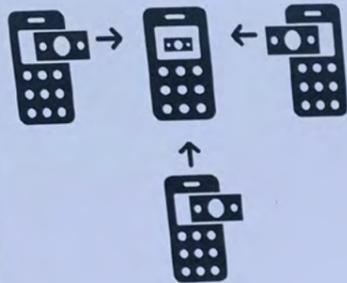
I use the mobile money

Cash Out
Kubikura

Nkoresha amafaranga ngendanwa

Persona
Adja

Mobile phone use
0 1 2 3 4 5

Literacy level
0 1 2 3 4 5

Gender:
Female

Age:
39

Location:
Murama, Kirundo

Household size:
11 in total, including 9 children and her husband

In her own words:
I am 39 years old from Murama, Kirundo province, of the Batwa tribe [an ethnic minority group]. I did not attend school and cannot read or write. I live with my husband and 9 children – 3 of the children are orphans that we have taken in. My husband attended a Catholic Church basic training to read and write, so he can know some numbers, and he can even use a phone. We live in someone else's house, because for the time being, someone is lending me their house to stay in.

No one in my family owns a phone and I have never used one. I use the SIM card that Concern gave me to get cash on distribution days, but not for other things. I worry that if I do, the SIM card could be stolen.

Education & literacy:
No education and cannot read or write.

Phone use, ownership & access:
No previous phone use and does not have access to a phone.

SIM card use & ownership:
Owns only one SIM card, which was provided by Concern Worldwide. This SIM card is only used for cashing out.

Vulnerabilities and other factors:
Adja is a member of a minority group, which negatively affects her access to education and livelihood opportunities available to other people in Kirundo province. She currently hosts orphans in an insecure shelter and has malnourished children.

Touchpoints:
Mamans lumières, Concern Worldwide staff, and her local colline chief. Adja is unaware of EcoCash staff.

Adja's Journey

Eligibility

Registration

Notification Of Cash

Cash Distribution

Spending

Post-Programme

"
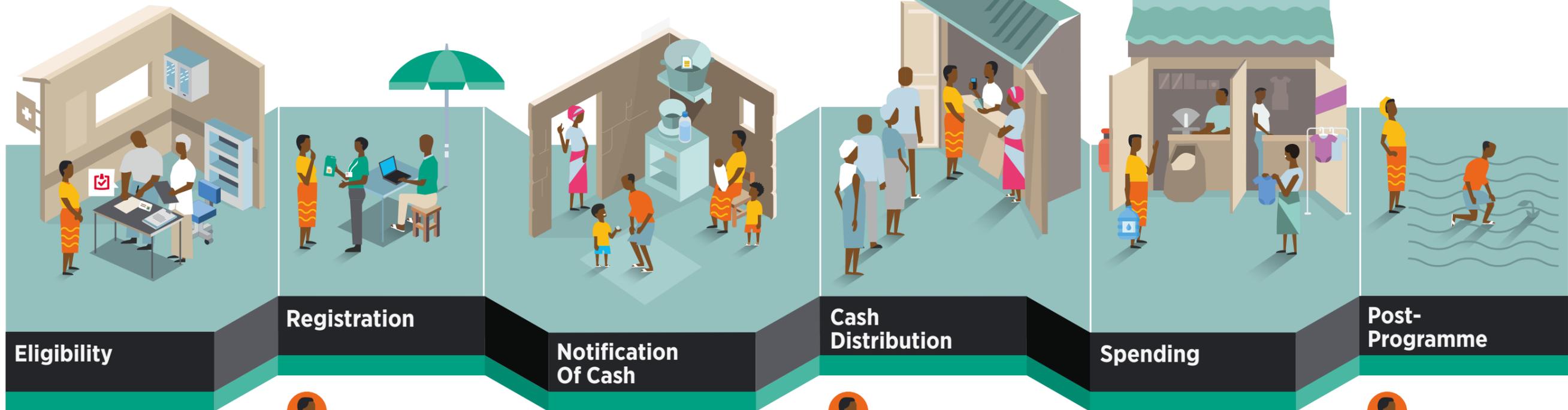
My two youngest children were treated at the health centre for malnutrition. **We heard that each parent whose child is getting nutrition help will be assisted with cash to purchase food for the child**. We were registered at the health centre, by someone whose name I don't know, and our ID cards were given to the **mamans lumières**.

"

The SIM card was given by others, but I don't know who they were working with. I gave my ID card.

They only told me that I will get the cash assistance via the SIM card. **They kept saying, Keep [the SIM card] very carefully because if you lose it, you will have lost your cash assistance.**

They told us that if we have **no phone**, not to put the SIM in other people's phones. **Because we had no phones, we didn't really know much about the SIM cards.**

The people from **Concern** told us that whenever we receive information from the **mamans lumières** that there is a distribution, come with the SIM cards and the agents will check for you if money is there.

"

I stuck the SIM card in my ID card, I put them in a plastic bag in a pot and covered it. **Because they had not given us phones, I was not sure how to see a message to know if money was there.**

The **maman lumière** would come to our home and tell me to go quickly with the SIM card so that we can receive money.

When the chief of the colline did not have time to come, he could send one of his collaborators. We go to the communal office, which is not far. Only 2 minutes and I am there.

"

The **maman lumière** was with me. They called us per colline and first helped those who came from far away. They called us last. They said it is hard for those who come from far away to go back late in the evening, people can get lost on their way back. **Sometimes, we are served at 2 pm, having arrived at 8 am.**

I gave the SIM card and they gave me money. Those with phones sit in front of money, I don't know where they are from. I give the SIM to them, they put it in their phone, and I see them pressing buttons and they give me money. Nothing else. They cash the whole amount out for me.

"

Sometimes we are very hungry, and purchase food to eat before going back home. There is no trouble in the house to spend it, I collaborate with my husband. If we decide to buy clothes or food, that is what we do. For food, we prefer to buy a big quantity at once instead of buying things daily.

I like that we receive money as a group because a neighbour might not be happy to see me shopping when they have nothing to eat. This way, everyone receives at the same time. If I need help, I turn to the **maman lumière.** She is the one who helps us count the cash to see if it is the exact amount, she deals with it very well without removing a single coin.

When the **mamans lumières** came to assess how we are doing, I had been cultivating without harvesting due to bad climate, so they re-registered me for another cohort.

"

We began an association in which we do collective saving and loan-giving. **Concern** gave us a box to keep the money, and we each save 500 francs per week.

The big losses for us are agriculture related. We have to rent the land and landowners ask too much. Plus, we need money to purchase seeds. Then, we go to plant the seeds, and if there is a lot of sun or too much rain, we harvest nothing. But thanks to **Concern** now we can put on good clothes and are no longer street beggars.

28   Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish?   29

Persona
Divine

Mobile phone use
0 1 2 3 4 5

Literacy level
0 1 2 3 4 5
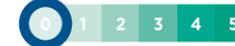
Gender:
Female

Age:
56

Location:
Kigoma, Bugabira

Household size:
6 in total, including her son and his wife, as well as their four children

In her own words:
I am 56 years old from Kigoma, Bugabira commune. I live with my son, his wife and their four children. I did not attend school and cannot read or write. We do not own a phone but sometimes a neighbour helps me make calls with her phone. I use the project SIM card to cash out on distribution days. I live with a physical disability that makes walking difficult. Last year we were severely affected by water deficit and struggled to find income. Recent heavy rains caused my roof to collapse, damaging many of my things, including the Concern SIM card.

Education & literacy: No education, cannot read or write.

Phone use, ownership & access: Does not own a phone, but can use her neighbour's anytime she needs one.

SIM card use & ownership: Owns only one SIM card, which was provided by Concern Worldwide and is only used for cashing out.

Vulnerabilities & other factors: Divine lives with a physical disability and must travel long distances to the cash out points. She has been affected by water deficit and lives in poorly constructed house, which resulted in a damaged SIM card.

Touchpoints: *Mamans lumières* and a female deputy colline chief. Divine is unaware of Cassava Fintech staff.

30 Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish? 31

Divine's Journey

Eligibility

Registration

Notification Of Cash

Cash Distribution

Spending

Post-Programme

Eligibility
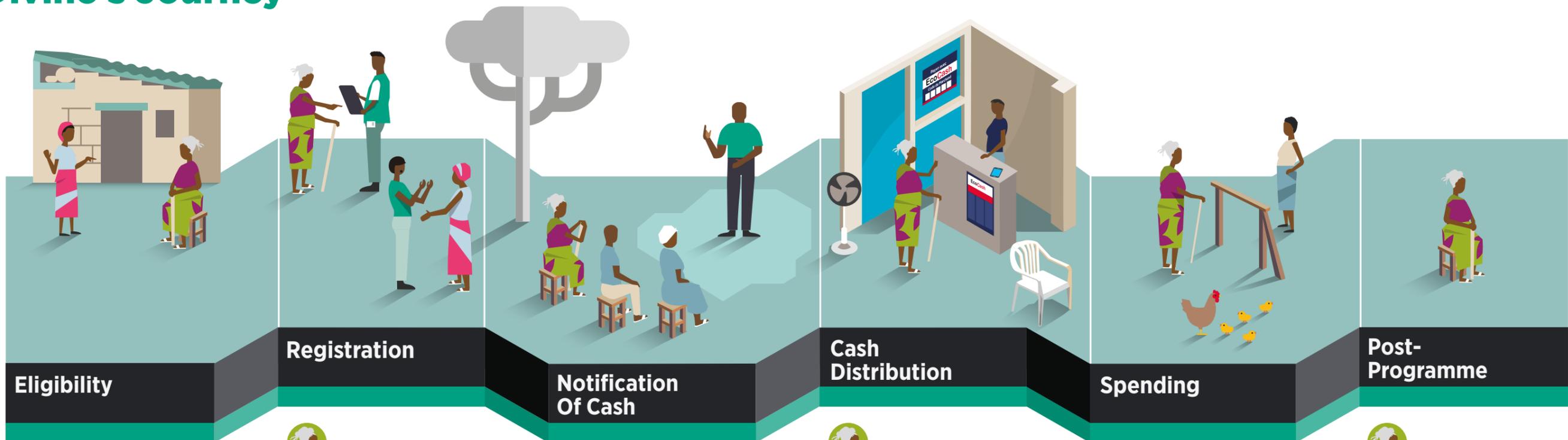
"They registered me at the health centre, where I was getting biscuits for my grandchild. After some weeks, **mamans lumières** came to tell me that I will get money. **They chose people who were in poor condition. There had been drought, which caused a lot of hunger because we had not harvested.**

Registration

"**They told us to keep the SIM cards carefully and that if we damage them, we won't get anything.** If we stored the SIM cards carefully, we would receive cash assistance from **Concern** to support our malnourished child. They said we shouldn't spend it on alcohol, but instead focus on our family's needs.

The **maman lumière** that registered me misbehaved by keeping beneficiaries' cash for herself. She lost her responsibilities, so we chose new **mamans lumières.** We voted for three new ones and up until the support ended, we never had any other problems with them.

Notification Of Cash

"**After getting the SIM cards, we could only go home and wait. Two months later a maman lumière came to tell us to take our SIM cards to get the cash.**

When we arrived, someone from **Concern** held a meeting to tell us that we were going to get cash via the SIM cards to take care of our children.

Cash Distribution

"**I have no solid house and the SIM card got damaged by rain one day.** They told me that I had to go to the **Econet** office in Kirundo to buy a new one. I have a **physical disability and can't walk, so I took a bike for which I paid 1.000 francs each way**. When I arrived, I was afraid to enter the office. I waited outside until a young man asked what I was looking for. **The people in the office were very kind.** I was never given a PIN code, so I had to ask in the office. They took my SIM and ID card, and I explained the problem I had, and they gave me the new SIM and PIN code. I got the money the same day.

We had to take money from the distribution place. **I withdrew everything. There was no time for learning something.** We were so many, and agents were rushing to finish before it got dark. There were delays but it was our own mistake, because we came in disorder.

Spending

"First, I bought clothes and food, then I bought a hen. It has chicks, and I see that I am able to assist the child who was malnourished.

With others who got assistance, we began an association to save and provide loans together. The commune gave us a box into which we each put 500 francs per week. They were saying that this cash is for the children and that we should start a collective savings association.

Post-Programme

A phone is necessary, but I have no money to buy one. It is difficult for me to get food every day. **A phone requires airtime and to pay to get it charged, I don't think I can afford one.**

I won't use mobile money. **The people in Kirundo were helpful, but I don't know or trust those ones in my area.** If I wanted to get money, I would only do so through **Concern's** distributions. I trust them.

32   Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish?   33

Persona
Esperance

Mobile phone use
0 1 2 3 **4** 5

Literacy level
0 1 2 **3** 4 5

Gender:
Female

Age:
33

Location:
Munazi, Busoni

Household size:
5 in total, including 4 children

In her own words:
I am 33 years old from Munazi colline in the commune of Busoni. I finished primary school and can read and write in Kirundi. My husband died a few months ago and since then, I have been in charge of the household, looking after my three children and a child who is an orphan. I am pregnant and will soon have another baby to look after.

My elder sister works in Bugabira. When my husband died, my sister gave me a phone so we can keep in touch, though I might have to sell it if I can't get enough food for me and my family. I use the phone to make calls and send messages to my sister. I use a Lumitel SIM that was in the phone when she gave it to me. Sometimes I use it to listen to music on the radio, or I use the calculator for counting. My sister sometimes sends me money by LumiCash. The Concern SIM I keep safe for when we receive money.

Education & literacy: Completed primary school, can read and write.

Phone use, ownership & access: Owns a phone gifted to her by her sister with which she can make calls and send SMS.

SIM card use & ownership: In addition to the Econet SIM card provided by Concern Worldwide, Esperance owns a Lumitel SIM card. The Econet SIM card is only used for cashing out her disbursement.

Vulnerabilities & other factors: Esperance is a single mother. She hosts orphans and is affected by the water deficit.

Touchpoints: *Mamans lumières*, health centre staff, Concern Worldwide staff, and mobile money agents.

34   Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish?   35

Esperance's Journey

Eligibility

Registration

Notification Of Cash

Cash Distribution

Spending

Post-Programme
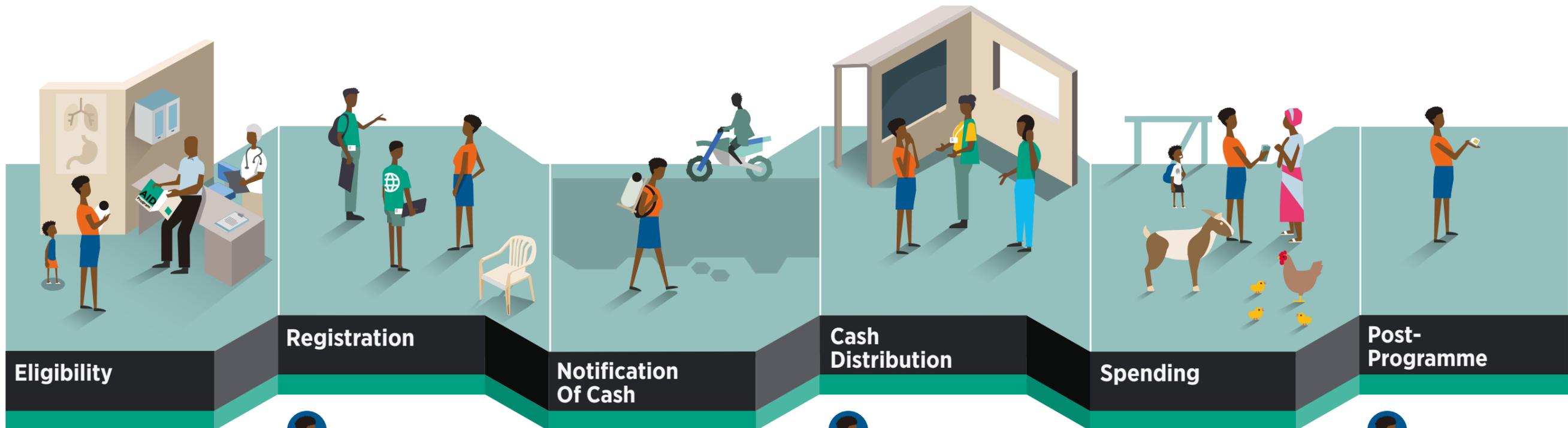
" There was drought and I was raising a child suffering from malnutrition whose mother had died. I was at the hospital with him **and we were selected by the administrators at the hospital, who made lists that they took to Concern**. They chose people in a worse condition than the others. They held a meeting and the **mamans lumières** asked us how we are going to use the money, we told them we are going to do some projects to get more income, and then we had to provide our ID card.

" The day they registered us, they told us that they may give us SIM cards that we would use to get the cash, and that we should make sure we don't lose them. It took one month to get the SIM card. They called us through the **mamans lumières**. The people from **Concern** took our pictures and they **gave us the SIM cards**. **They gave us the PIN code and told us never to put the SIM card in a phone, because you will find out that your money is gone.** We kept it very carefully as recommended.

" **It took about 5 months to get the cash, which is a really long time.** The **mamans lumières** came to our homes to tell us to go get the cash the following day. The **mamans lumières** and **Concern** told us that if you have a phone you would get notified by an SMS that money is on the phone. But since I do not have enough knowledge, **I was afraid to use the SIM card. I was afraid of disturbing something.**

We were supposed to go to the communal office, but I was **pregnant and couldn't walk long distances, so I spent a lot of money paying transportation fees, 6.000 francs** to go and come back. Sometimes we came back late in the evening, and we were **afraid because it was getting dark** – someone could take our money.

" At the distribution the **mamans lumières** put us in lines and called us one by one, using the lists of our names. **I didn't keep any in the account, it was not possible because agents withdrew all the money for us and gave us cash.** They were employees of **Econet Leo**, it was written on their t-shirts. We gave them our SIM card and they put the PIN code in the phone to access the cash. If I ever have any trouble, I will turn to a **maman lumière** who can speak on my behalf.

" The **mamans lumière** advised us not to waste the money drinking alcohol. They told us the money was given to us to improve the lives of our children. I bought clothes for the kids, food and schoolbooks. **The clinic told us to buy vegetables and eggs for malnourished children so they can get better. I was planning to buy a goat, but the money ended.** In my savings group we save 200 to 500 francs per month. What you get back, depends on how much you saved.

" **I haven't used the SIM card since the programme ended because the mamans lumières told us to keep them safely.** Mine is stored safely even now.

Sometimes my sister sends me money via LumiCash, and I get it from the agent in my community. My sister sends me 5.000 francs and he takes 1.000 francs. He did not explain why, but I understand that he is a businessman. **I trust him to give me the money**. I would like to get a better phone, so I could take pictures and show others. **There are many things I want to know how to do with my phone**.

36   Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish?   37

Persona
Claudine

Mobile phone use
0 1 2 **3** 4 5

Literacy level
0 1 **2** 3 4 5

Gender:
Female

Age:
22

Location:
Runyonza, Kirundo

Household size:
5 in total, including her mother, younger sister and 2 children

In her own words:

My name is Claudine, I'm 22 years old and I live in Runyonza, Kirundo commune. I got married and awhile after, my husband left me. Now I am borrowing a house and I live with my mum, younger sister and two children. My firstborn is three years old, the second one is only 8 months old. My mother is very old, and I am the one to take care of her. Last year there was a water deficit in our area and the crops failed. I went to school until 4th grade. When I was about to go to 5th grade, my elder sister died and I had to drop out of school to help my parents at home. I can read and write in Kirundi, but with difficulty.

My mother has a phone that my brother sent her from Bujumbura where he works. Sometimes I use the phone when there are people who need to talk to me or if I want to request a job from someone who has land to cultivate.

Education & literacy: Did not complete primary school, can read and write.

Phone use, ownership & access: Does not own a mobile phone, but has access to one in her household. Is able to use a mobile phone for basic tasks like making calls and sending SMS.

SIM card use & ownership: Owns only one SIM card, which was provided by Concern Worldwide and which is only used for cashing out.

Vulnerabilities & other factors: Claudine is young and the head of her household. Her children are malnourished and she was impacted by the water deficit. The cash distribution point is far from her home.

Touchpoints: *Mamans lumières*, Econet agent in Kirundo, and Concern Worldwide staff.

38 Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish? 39

Claudine's Journey

Eligibility

Registration

Notification Of Cash

Cash Distribution

Spending

Post-Programme

"
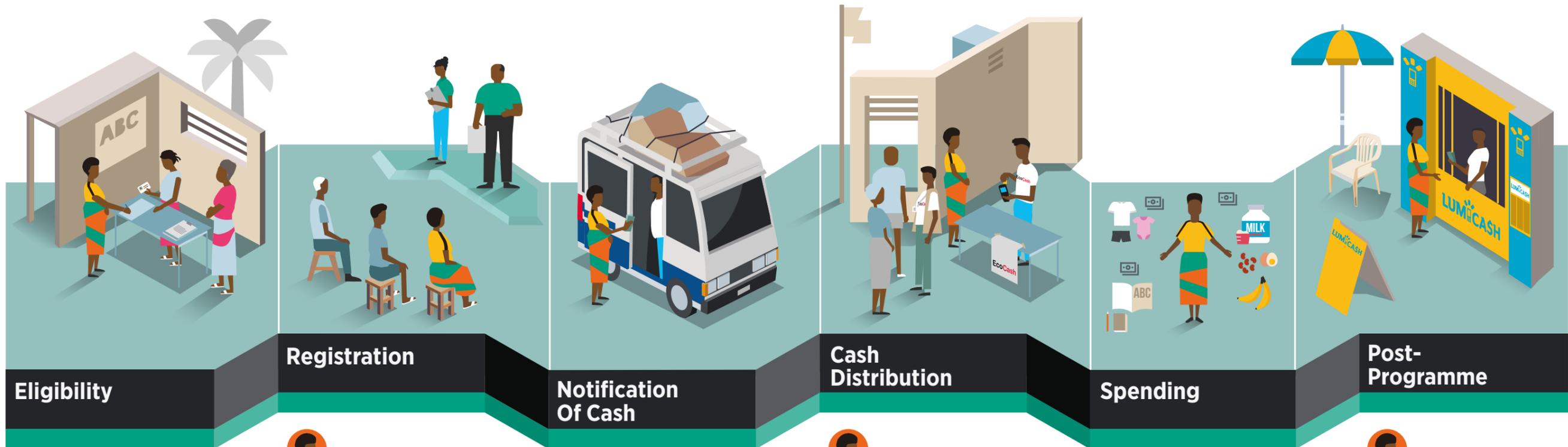
I had friends who received money from **Concern**, but I did not know how to be among them. **I visited the health centre with my kids suffering from malnutrition**. With the 1.000 francs I earn per day I couldn't buy rich food to feed malnourished children. I was selected for the cash assistance; they used the lists from the health centre.

"

One month after, **Concern** staff sent the **mamans lumières** to inform us we will receive assistance. There were two people from **Concern** and one from **EcoCash**, he was the one registering us and giving us SIM cards. **They told us that if we give anyone our SIM cards, they could cheat us and steal our money.** I put the SIM card in a paper and put it in my identity card. They told us that, as **Concern** will assist us for only 6 months, we should buy animals for livestock, and start activities to sustain us after the project.

"

The colline leader or **mamans lumières** informed us one day before. **We went in a group on foot**. **With the baby on my back, it took two hours, thirty minutes**. I got really tired and wondered if I could take a motorbike, but I knew that would cost me a lot of money and my plans to use the cash would fail. I had no choice, I had to walk. Sometimes a friend took me by bike, or a neighbour kept the baby for me.

"

Concern staff informed us that the money was for taking care of our **malnourished children**. If someone's child didn't show improvements, they would ask what we were doing with the cash.

Then the agents called our names and asked for our SIM and ID cards. They put the SIM card in their phone and put it to their ear to check if the cash is on the account. The first time they told me **there was no money on my SIM card and I told the maman lumière**. She informed **Concern**, who brought me a new SIM card and said I would receive money the next month. **The payment I missed was given after 6 months.** Otherwise, the distribution was fine, but finished late at almost 6 pm. When that happened, I had to take a bicycle to get home.

"

The first month I bought clothes and food. They told us: 'Even if you are facing a lot of poverty, go and behave like people who are really getting cash assistance'. **I didn't think about buying a phone because it is a luxury**. It would be like forgetting the malnourished child.

I am part of a savings association, where 5 people contribute 10.000 francs and you add your 30.000 francs, so that you get 80.000. I bought a goat and other things, like books for my children and school uniforms. I saw that I could really assist my children who were malnourished. I record the list of those who have saved, count the amount saved and give it to the **maman lumière** to keep for the association.

"

I still have the Concern SIM card. They told us to keep them, so I did, but I think its Concern's. I will not throw it away, because someone may come back and if I don't have it, I may **miss an opportunity.**
I would like to receive assistance on my own telephone, withdraw the amount I need and keep the rest on the phone. The main problem is that I don't have a phone. If I do get a phone, I think I will buy my own SIM card.

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Theme 3: How do recipients experience the CVA programme from start to finish?   41

Persona
Fabrice

Mobile phone use
0 1 2 3 4 **5**

Literacy level
0 1 2 **3.5** 5

Gender:
Male

Age:
44

Location:
Gisenyi, Busoni

Household size:
8 in total, including his wife, nephew and 5 children

In his own words:
My name is Fabrice. I am 44 years old from Gisenyi colline in Busoni commune. I live with my wife and our five children, as well as my nephew. I completed primary school and can read and write. I own a phone that can access the internet, even though I don't use it. I have a Lumitel SIM card in my personal phone and I keep the Concern SIM for cashing out.

With the harvest, I was able to buy this phone. It's been two months since I bought the phone. But before that, I had another one, which I used for almost five months. I bought it also in the same circumstances, but it fell in water. Most of the time, I use it to call people. I have used both Econet and Lumitel, but now I use Lumitel because it has a strong signal here. Most of the time the phone is with me. We don't have enough money to buy another phone. But if needed, my wife can use it.

Education & literacy: Completed primary school, can read and write

Phone use, ownership & access: Owns a mobile phone and is an advanced user.

SIM card use & ownership: Owns an Econet SIM card provided by Concern Worldwide and a Lumitel SIM card. The Econet SIM card is only used to cash out.

Vulnerabilities & other factors: Fabrice's wife is the registered cash recipient, but because she is disabled, he collects her assistance for her.

Touchpoints: Econet agents, Concern Worldwide staff, and local colline chief.

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Theme 3: How do recipients experience the CVA programme from start to finish? 43

Fabrice's Journey

Eligibility

Registration

Notification Of Cash

Cash Distribution

Spending

Post-Programme

"
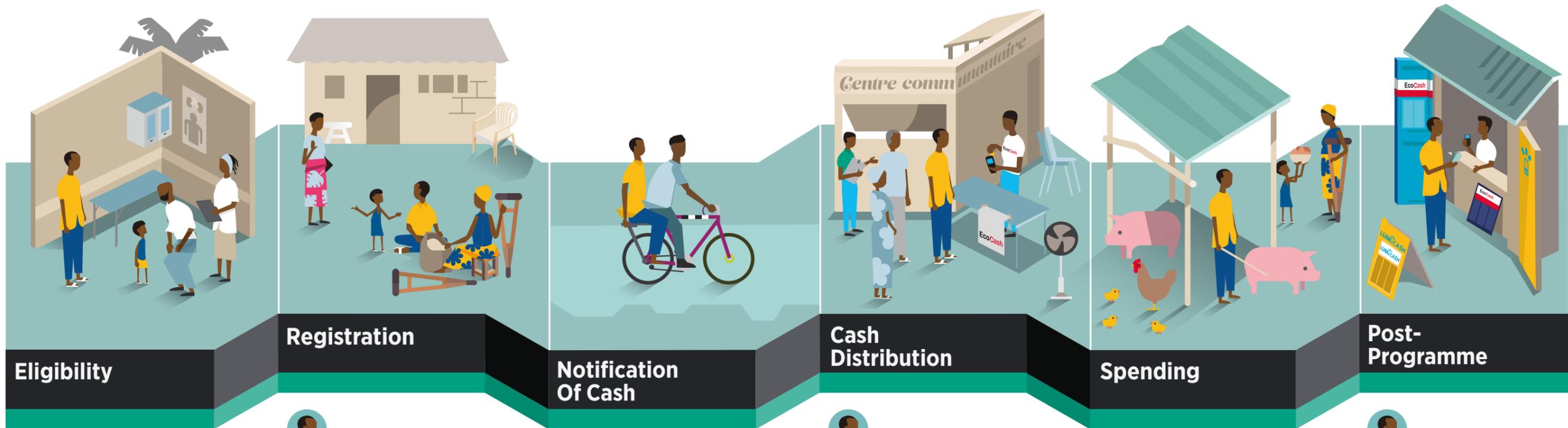
We have been struggling since the drought last year and one of my kids has serious health issues. The people working at the hospital said they would search for aid for him because he is very sick. That's how I learnt about **Concern**. For others, they were registered at the *colline* by **mamans lumières** looking at the health of the children. **My wife is the one registered for the assistance, but she is disabled and cannot travel to the distribution days, so I go.**

"

Three months passed before people from **Concern** told the **mamans lumières** that we were in the programme, and they informed us. They told us to go to the commune, where **Concern** staff gave us SIM cards. **I chose the PIN number for the SIM card and I remember it easily. We were told to keep the card safe to prevent it from being damaged or from other people learning the PIN code**. So I kept using my old SIM card in the phone, and hid the project SIM.

"

Mamans lumières tell us there will be a cash distribution the following day. **Then I put the project SIM card into my phone and get a notification saying I have money.**

My wife cannot travel for a long time, so I go instead. If we are many people going to get money on the same day. We take bicycle taxis as a group.

"

People from **Concern** gather everyone to give us advice about how to use the money. Then people from **Econet** withdraw money for us. There are 4 or 5 agents. They are the ones who know how to search for money.

When you have your own phone, he does the whole operation on your phone. Then, he hands me back my identity card, the phone, and the 31.500 francs. **I cannot check what he is doing** because we are face to face and it would be impolite to lean and watch.

We are **not afraid** but when it gets dark, as **we live far away**, we take motorbikes home. To reduce the cost, we put 2 people on one motorbike.

"

If I start buying food and other things, I wouldn't be able to achieve anything. So, I gave the first month assistance to someone to keep it for me and **when I got the second month, I put that money together to buy a pig**. Now I raise our pig, and a second pig that belongs to another person. I bought chickens for eggs for my malnourished child, and I use the rest to buy food for the family. In my community we put together 500 francs every week in a savings group, which can also help.

"

My cousin is at university in Bujumbura. My uncle gives me money to send to him. I use Lumicash to send it with an agent. My cousin also sends us money this way.

I know how to use a phone but I was afraid to use the project SIM because I was afraid of disturbing something. There was someone who was not given money because he changed something on the SIM card. **I was afraid to risk losing money** for my family. But I plan to use **Ecocash** if I can and to call friends if it doesn't damage the SIM card.

44 Theme 3: How do recipients experience the CVA programme from start to finish?

Theme 3: How do recipients experience the CVA programme from start to finish? 45

Factors and characteristics that influence the user experience

The experiences documented in the 18 user journey interviews are not extremely diverse, despite being shaped by different factors and characteristics. Based on key informant interviews and discussions during the inception workshop, it had been assumed that certain vulnerabilities and demographic characteristics would affect people's experience of receiving mobile money CVA provided by Concern Worldwide. These vulnerabilities included gender, age, household type (female or male-headed), location, disability, literacy and education levels, income level, whether households care for an orphan, and whether recipients are members of marginalised ethnic groups. However, even though interviewees were selected based on these vulnerabilities and demographic characteristics, their overall experience of receiving mobile money CVA appeared quite similar during the interviews.

Concern Worldwide's mobile money CVA programme generally targets a very specific sub-group of vulnerable people in Burundi's Kirundo province. Based on targeting criteria, programme recipients are almost entirely women from extremely poor households that care for a malnourished child and who are often highly dependent on irregular income from occasional work.

The relative similarity of experiences suggests there may be other, more pervasive factors or vulnerabilities at work that affect recipients' experiences.

First, most survey respondents (77 per cent) have never used a mobile phone before. Second, access to mobile phones is limited. Almost half of all respondents (46 per cent) do not have access to a phone within or outside of their household. However, even where respondents have access to a mobile phone, the majority (63 per cent) have never actually used one. Third, few have ever used mobile money before (5 per cent) and most (94 per cent) say their mobile money account was not explained to them. Finally, levels of education are low.

Where there are differences between respondents, these are correlated with the above-mentioned demographic characteristics. **Mobile phone ownership, experience using mobile phones and mobile money, and level of education are all demographic characteristics that account for different response patterns for certain questions in the quantitative survey. However, because Concern Worldwide's mobile money recipients do not vary much in terms of these demographic characteristics, most experiences remain quite similar.**

All types of respondents consistently report that they lack digital literacy, which ultimately made it difficult to isolate the effect of other vulnerabilities identified during the key informant interviews and inception workshop. Even when vulnerabilities are present (i.e. caring for an orphan or living with a physical disability), people reported similar experiences.

It was initially assumed that there would be greater variation in experiences based on differing vulnerabilities, but the reality was that one characteristic in particular – digital literacy – was key in determining the user experience. That is not to say that other characteristics and vulnerabilities were not present, as outlined in the following section, but they were less pronounced than expected.

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Theme 3: How do recipients experience the CVA programme from start to finish?   47

What enhances users' experiences?

This section identifies **common factors that enhance or frustrate the user experience**, using direct quotes from the qualitative interviews and drawing on the personas and user journeys.

It's important to note that the people interviewed often did not provide value judgements about their experiences, even when encouraged to do so. This section is therefore the result of the analysis of a co-creation workshop in February 2020. Workshop participants, including Concern Worldwide teams from Bujumbura and Kirundo, and representatives from Econet, were asked to read and analyse abridged interview transcripts and identify where interviewees faced frustrations on their journey or where their experiences were enhanced. The workshop participants had contextual knowledge, which was essential to gain a deeper understanding of programme decisions and how they affect recipients' experiences.

Users' experiences are enhanced when:

Users have someone they can trust at their side.

Because recipients usually have low digital literacy skills, it was important for them to receive support from people they trusted. Recipients expressed widespread familiarity and trust towards *mamans lumières*, with 79 per cent of survey respondents stating they trusted them completely. It was clear that people also trusted Concern Worldwide staff.

- **Adja:** "If I need help, I turn to the *maman lumière*. She is the one who helps us count the cash to see if it is the exact amount, and she deals with it very well without removing a single coin."

- **Divine:** "I won't use mobile money. The people in Kirundo were helpful, but I don't know or trust those ones [mobile agents] in my area. If I wanted to get money, I would only do so through Concern's distributions. I trust them."

- **Claudine:** "If I ever have any trouble, I will turn to a *maman lumière* who can speak on my behalf."

Assistance is provided transparently and accessibly, and issues are dealt with swiftly.

Interviewees appreciated that the cash distribution process was transparent, and that any issues were dealt with quickly. Many remarked on the benefit of travelling as a group to the cash distribution centre and then returning home together.

- **Adja:** "I like that we receive money as a group because a neighbour might not be happy to see me shopping when they have nothing to eat. This way, everyone receives at the same time."

- **Divine:** "The *maman lumière* that registered me misbehaved by keeping beneficiaries' cash for herself. She lost her responsibilities, so we chose new *mamans lumières*. We voted for three new ones and up until the support ended, we never had any other problems with them."

- **Divine:** "I explained the problem I had, and they [Econet staff] gave me the new SIM and PIN code. I got the money the same day."

- **Adja:** "We go to the communal office, which is not far. Only 2 minutes and I am there."

Cash assistance is built into longer-term financial support.

When the time came to spend their cash assistance, many interviewees mentioned the importance of financial savings opportunities – such as participating in local savings associations or combining multiple disbursements – to meet longer-term goals to better meet their children's needs.

- **Claudine:** "I am part of a savings association, where 5 people contribute 10.000 francs and you add your 30.000 francs, so that you get 80.000. I bought a goat and other things, like books for my children and school uniforms. I saw that I could really assist my children who were malnourished."

- **Fabrice:** "If I start buying food and other things, I wouldn't be able to achieve anything. So, I gave the first month's assistance to someone to keep it for me and when I got the second month, I put that money together to buy a pig."

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What frustrates users' experiences?

Users' experiences are frustrated when:

They do not have a mobile phone.

When recipients have limited mobile phone ownership, access and experience, this has a direct impact on their journey. Only 9 per cent of survey respondents owned mobile phones, resulting in a number of challenges.

- **Adja:** "I stuck the SIM card [with] my ID card, I put them in a plastic bag in a pot and covered it. Because they had not given us phones, I was not sure how to see a message to know if money was there."

- **Divine:** "A phone is necessary, but I have no money to buy one."
- **Claudine:** "I would like to receive assistance on my own telephone, withdraw the amount I need and keep the rest on the phone. The main problem is that I don't have a phone."

The process is not explained adequately.

The lack of mobile phone experience was exacerbated because the CVA programme did not build in adequate resource to train recipients with low digital literacy levels about how to use a mobile phone or mobile money. Only 6 per cent of survey respondents said they had received mobile money training.

- **Fabrice:** "When you have your own phone, he [the agent] does the whole operation on your phone. Then, he hands me back my identity card, the phone and the 31.500 francs. I cannot check what he is doing because we are face to face, and it would be impolite to lean and watch."

- **Adja:** "They told us that if we have no phones, we have to keep the SIM card carefully and not put it in other people's phones. Because we had no phones, we didn't really know much about the SIM cards. After I went home, I did nothing with it because we were forbidden."
- **Divine:** "There was no time for learning something. We were so many, and agents were rushing to finish before it got dark."

Users must shoulder additional costs to access their assistance, particularly those with limited mobility.

Almost all recipients receive their mobile-money enabled CVA on official distribution days and at location points organised by Concern. For all personas except Adja, these distribution points are located far away from home, with 80 per cent of survey respondents taking an hour or more to reach the distribution site. Most travel by foot, but one third use paid transportation. People living

with disabilities (like Fabrice's wife) and pregnant recipients (like Esperance), must pay for transport or rely on others to access their disbursement. However, as Esperance notes, efforts were made over the course of the project to bring distribution sites closer to recipients.

- **Claudine:** "We went in a group on foot. With the baby on my back, it took two hours, thirty minutes. I got really tired and wondered if I could take a motorbike, but I knew that would cost me a lot of money and my plans to use the cash would fail."
- **Esperance:** "We were supposed to go to the communal office, but I was pregnant and couldn't walk long distances, so I spent a lot of money paying transportation fees, 6.000 francs to go and come back. Sometimes we came back late in the

evening, and we were afraid because it was getting dark – someone could take our money. These days, they join us here in our community and give us the cash."
- **Divine:** "They told me that the SIM card is damaged, and I had to go to the Econet office in Kirundo to buy a new one. I have a physical disability and can't walk, so I took a bike, for which I paid 1.000 francs each way."

Users are not encouraged to use the SIM card.

All personas report that they were told not to use their SIM card for anything other than Concern Worldwide's mobile money distributions, to avoid damaging or losing the SIM. For those without phones, this meant storing the SIM card somewhere safe and refraining from using the SIM card in someone else's mobile phone, because they were told this could jeopardise their access to the money.

- **Fabrice:** "I know how to use a phone, but I was afraid to use the project SIM because I was afraid of disturbing something."

- **Esperance:** "They gave us the PIN code and told us never to put the SIM card in a phone, because you will find out that your money is gone. We kept it very carefully as recommended."
- **Claudine:** "I have the Concern SIM card. They told us to keep them, so I did, but I think it is Concern's."

Users wait a long time between initial targeting and receiving the cash assistance

Recipients could wait up to 5 months between being targeted and receiving the cash assistance, whilst the procedures and checks were completed. Once the recipients have registered SIM cards and mobile money accounts, transfers were generally timely, except on occasions when recipients lost or damaged SIM cards, or when there were problems with the mobile money transfer, as explained by Claudine.

- **Esperance:** "It took about 5 months to get the cash, which is a really long time."

- **Claudine:** "The first time they told me there was no money on my SIM card and I told the *maman lumière*. She informed Concern, who brought me a new SIM card and said I would receive money the next month. The payment I missed was given after 6 months."
- **Fabrice:** "Three months passed before people from Concern told the *mamans lumières* that we were in the programme, and they informed us."

Limited education, literacy and numeracy exacerbates all these issues

The quantitative survey and user journey interviews demonstrate the relationship between education literacy and numeracy on the experience of mobile money. Of the 434 recipients included in the survey, only 16 per cent reported being aware of their PIN codes. Higher levels of literacy, education and numeracy all increase the likelihood of a respondent knowing their PIN code – by an average of 10

percentage points. Additionally, those living with disabilities are 12 per cent less likely to know their PIN code than those living without disabilities. While the personas of Adja, Claudine, Divine, and Esperance do not expressly mention having issues with their PIN codes, only Fabrice reports being able to remember his easily.

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Theme 3: How do recipients experience the CVA programme from start to finish?   51
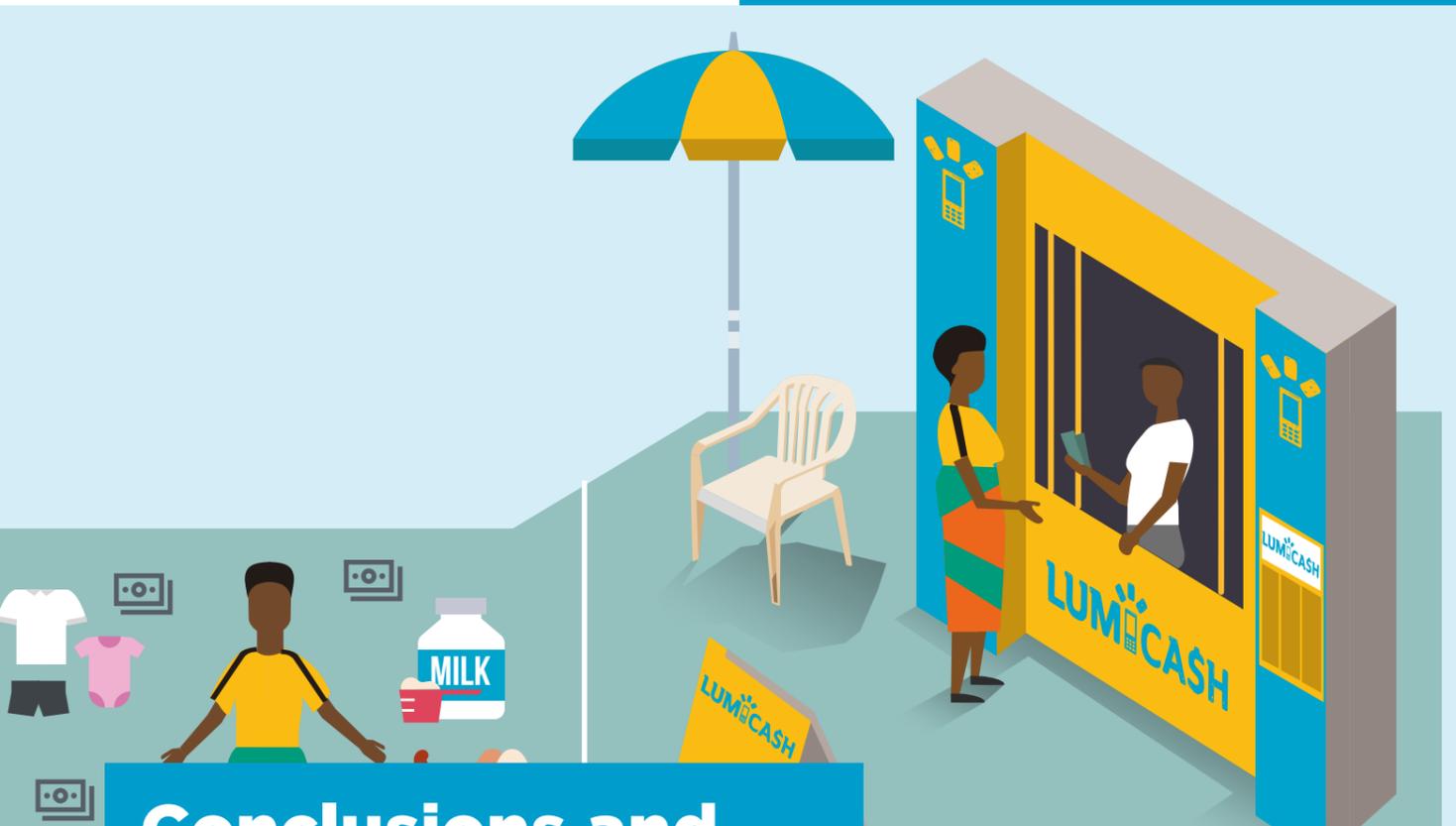
Conclusions and considerations

Mobile connectivity and mobile money are still very nascent in Burundi. According to the GSMA's Mobile Connectivity Index, Burundi is ranked within the bottom ten countries overall, and within the bottom five countries for mobile infrastructure and mobile content and services.[23] Despite this, the country's consumer readiness score[24] is strikingly higher – similar to its neighbouring countries Rwanda and DRC – suggesting that the long-term benefits of digital inclusion are within reach. One way these effects can be realised for marginalised groups is through digital CVA disbursements, which are gaining traction amongst humanitarian stakeholders, especially when mobile money is used as the delivery channel.

To help humanitarian actors and mobile money providers optimise their mobile money-enabled CVA programming in Burundi, this report used a human-centred design approach to understand the lived experiences of Concern Worldwide's recipients when receiving CVA via mobile money. Additionally, this work yielded the following considerations for stakeholders across other humanitarian contexts.

When considering mobile money-enabled CVA, ensure that levels of mobile phone ownership and digital literacy are taken into account.

CVA programmes can benefit from using mobile money, and recipients can also benefit from greater access to mobile-enabled tools and services. However, if the programmes don't take levels of mobile phone ownership and digital literacy into account, they run the risk of exacerbating protection issues for recipients and limiting the value that mobile can offer. Low levels of mobile phone ownership in Burundi, coupled with low levels of literacy and numeracy and limited familiarity with mobile money, meant that SIM cards were not used outside of cash distribution days. In this context, significant programming around provision of mobile phones and increasing digital skills would have been necessary for full benefits to have been realised. This type of programming is easier to implement in settings where these prerequisites are already in place.

⊕ Actions for humanitarian organisations:

- **Where possible, offer recipients the choice to purchase a mobile handset: for example, by using money from their transfers in instalments over the course of the programme.** Humanitarian stakeholders can offer these at cost. By implementing innovative financing schemes, the initial cost can be reduced and recipients can spread the cost out over time.

- **When using mobile money to deliver CVA to marginalised populations with low literacy, consider offering digital literacy training**[25] to recipients, including modules on how to use mobile money. Work with mobile money providers and their agents to deliver the training.

- **Give people a chance to select their own PIN code to encourage ownership and use of the SIM card beyond cash distribution days.** Further, additional training on PIN codes could be beneficial, particularly for vulnerable recipients. In Burundi, survey respondents living with disabilities were less likely to know their PIN code, compared to those living without disabilities.

((•)) Actions for MNOs:

- **Continue to communicate the benefits and value of mobile technology and mobile money for CVA programming.** This can be targeted both to humanitarian organisations (such as by emphasising the benefits of security, accountability, speed and efficiency) and to CVA recipients (by highlighting the discretion, flexibility, security and added value that mobile technology and mobile money can offer in their lives and livelihoods). In Burundi, limited awareness of mobile money and the lack of mobile ownership hindered usage beyond the end of the CVA programme.

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23   The GSMA Mobile Connectivity Index measures the performance of 165 countries against the key enablers of mobile internet adoption. Its objective is to support the efforts of the mobile industry, governments, and the wider international community to deliver on the ambition of universal access to the internet. https://www.mobileconnectivityindex.com/
24   Consumer readiness: citizens with the awareness and skills needed to value and use the internet. See full methodology here.

25   GSMA offers Mobile Internet Skills Training Toolkit (MISTT) – a set of training materials that uses a 'train the trainer' approach to teach people basic digital skills and help them to start using mobile internet. Modules include: Online Safety, Mobile Money, Android, Assistive Technologies and KaiOS. The MISTT is free to use and has primarily been adopted by MNOs, digital players, NGOs and other organisations that have an interest in deploying digital literacy skills initiatives.

When using digital tools for CVA, consider long-term benefits – or multiplier effects – of digital and financial inclusion for recipients

A project or programme does not need to have specific financial inclusion or livelihood objectives to optimise the long-term benefits of digital inclusion. Considering the payment modality—in this case, mobile money—as a development tool from the programme outset can increase the likelihood of promoting sustainability of the project's positive effects, such as improved nutrition and ability to earn an income.

Actions for humanitarian organisations:

- For short project cycles like Concern Worldwide's in Burundi, the key message prioritised was "keep the SIM safe" by not using it for anything other than cash assistance, resulting in recipients seeing the real value of the SIM card as the cash it contained, not the functions it could perform. Due to recipients' low literacy levels it was important for Concern to prioritise this message. However, **to maximise longer-term benefits humanitarian organisations can work with MNOs once the cash assistance ends, to reinforce the message that the SIM contains a mobile money account and** that people can use the SIM card as they choose, especially when recipients receive SIM cards for the first time.

- **Introduce support for recipients to cash out individually at local mobile money agents if they feel comfortable doing so.** This could be done towards the end of the project once people are more familiar with receiving mobile money, or by dividing recipients into priority groups per geographic zone, to spread out cash needs in the area.

Actions for MNOs:

- **Work with trusted community leaders to become local champions of mobile money services and play an important role in encouraging people in their communities to use mobile money.** In Burundi, *mamans lumières* were already providing programme support to illiterate recipients and were the go-to people for the majority of CVA recipients when they had questions and suggestions. Their role, and that of community leaders more generally, could be expanded to include more formal support for mobile money.

- **Collaborate with humanitarian organisations to rework information campaigns for CVA recipients.** Although MNOs often understand how people in affected communities use technology and what delivery channels may be appropriate, humanitarian organisations have a deep understanding of user needs and they are likely to have carried out assessments and collected information on user preferences. By combining MNOs' expertise in mobile technology with humanitarian organisations' commitment to "do no harm" and protect those in crisis, appropriate training can be developed that doesn't create or exacerbate protection issues or act as a barrier to digital inclusion. In Burundi, one opportunity identified during the touchpoint interviews was to offer information or training to groups while they are gathered at cash disbursement locations, which would take advantage of both sector's expertise.[26]

Humanitarian stakeholders and mobile money providers should consider user feedback more systematically

To meet donor requirements, humanitarian organisations often prioritise short-term programme deliverables over user feedback. This contributed to confusion among mobile money recipients throughout their journey, particularly about the roles and responsibilities of Econet agents and Concern Worldwide, which were not well understood, as they hadn't been explained sufficiently.

One important activity during this project was the in-country workshop held with stakeholders from Concern Worldwide and Cassava Fintech Burundi, which explored shortened transcripts of the user journey interviews to understand positive and negative experiences from each stakeholder's perspective. This workshop was a valuable resource for both the humanitarian organisation and the mobile money provider to help them better understand user feedback from the CVA programme.

Actions for humanitarian organisations:

- **Promote knowledge sharing, best practices and recommendations** informed by user feedback between different programme staff, while connecting different types of assistance programmes, especially those that cover the shift from emergency to longer-term assistance.

- **Use existing outreach networks to collect feedback** from programme recipients in a uniform format that can be shared across organisations.

Actions for MNOs:

- **Expand and invest in network infrastructure and connectivity in CVA programme areas** to ensure that mobile networks and mobile money services will continue to be available after programmes are concluded. In Burundi, for example, many users and touchpoints cited poor network coverage in Kirundo province, particularly in Bugabira and Busoni.

- **Actively share lessons learnt and recommendations from other mobile money-enabled CVA programmes.** To better support harmonised and integrated programmes, MNOs could use SMS campaigns to help share information and raise awareness among recipients with mobile phones.

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26 GSMA and Grameen has developed a Digital Literacy Training Guide which is a contextually appropriate, engaging curriculum designed to address the knowledge, attitudinal and skills barriers that prevent refugees-especially women-from accessing and using financial services in Uganda. This could be used a blueprint for other countries, such as Burundi.

Mobile money-enabled CVA programmes should be designed to address the needs of the most marginalised recipients

When designing programmes, it is vital to consider the accessibility of digital services to ensure that marginalised populations are not further excluded. People with specific characteristics that put them more at risk should be considered right from the start to ensure that the programme caters to their specific experiences, enhances their protection and provides opportunities. For example, recipients with mobility and health issues were unable to walk the distance to the cash distribution locations, which meant they were forced to pay for transportation to receive their cash assistance. Recipients with lower levels of education and literacy also faced additional barriers because of their lack of experience with mobile phones.

Actions for humanitarian organisations:

- **It is important to identify specific needs that may affect recipients' user journeys at the start so that different aspects of the programme can be tailored to suit unique needs.** Using human-centred design approaches can help to ensure needs are effectively addressed. For example, people with mobility challenges could be given additional cash to cover transport costs, and information and sensitisation sessions should be adapted for different groups.

Actions for MNOs:

- **Moving to a decentralised distribution model could cut transport costs and improve access for marginalised communities.** MNOs could seek to expand their agent network among marginalised groups to reduce the distance between cash recipients and mobile agents.

- **Carry out a critical assessment of capacity in underserved areas and explore options to reinforce existing local agents's capacity to handle cash-out surges** (e.g. if payments are staggered). This will encourage independent mobile money use, and help markets absorb liquidity demands.

Partners should think strategically about their collective impact

CVA recipients are often the most marginalised segments of extremely poor communities and are often unfamiliar with mobile technology and mobile money. In Kirundo, for example, 70 per cent of survey respondents reported never using a phone and 60 per cent reported never hearing any mobile money offers. There is a promising opportunity to introduce new products and services to an interested market. Moreover, survey findings indicate that the more people use mobile money, the more likely they are to trust agents. With appropriate agent training in place[27], partners could expand mobile money usage among marginalised groups of rural populations, like those in Kirundo.

### Actions for humanitarian organisations and MNOs:

- **Humanitarian organisations should reflect institutionally about how they would like to partner with MNOs to improve people's experiences of using mobile money-enabled CVA, beyond working with them as financial service providers. Similarly, MNOs should reflect on how they can add value for marginalised populations by offering tailored services that take their specific needs into account.**

- **Understand how to be a good partner and work together to create appropriate mobile money services.** Mobile money-enabled CVA may need to be customised, particularly when recipients are vulnerable populations in hard-to-reach and complex environments.

- **Think beyond cash to view the digital ecosystem more holistically.** There are many other uses for mobile technology beyond cash, which can offer wide-ranging benefits. Taking advantage of these opportunities – such as digitising staff salaries, or using SMS or phone calls to communicate with clients and support feedback mechanisms – can help build the business case for MNOs and ensure that mobile-enabled services are sustainable for CVA recipients.

Conclusion

This research has shown that by using a human-centred design approach to understand the lived experiences of cash recipients, including what enhances or frustrates their user journey, humanitarian actors and mobile money providers can optimise their mobile money enabled CVA programming by putting the user at the centre. We hope that this approach can inspire actors operating in humanitarian contexts to adopt human-centred design approaches to ensure digital programming can deliver wide-ranging benefits for end users, whilst reducing risks.

To find out more about GSMA's Mobile for Humanitarian Innovation programme please visit **www.gsma.com/m4h** or contact us at **m4h@gsma.com**.
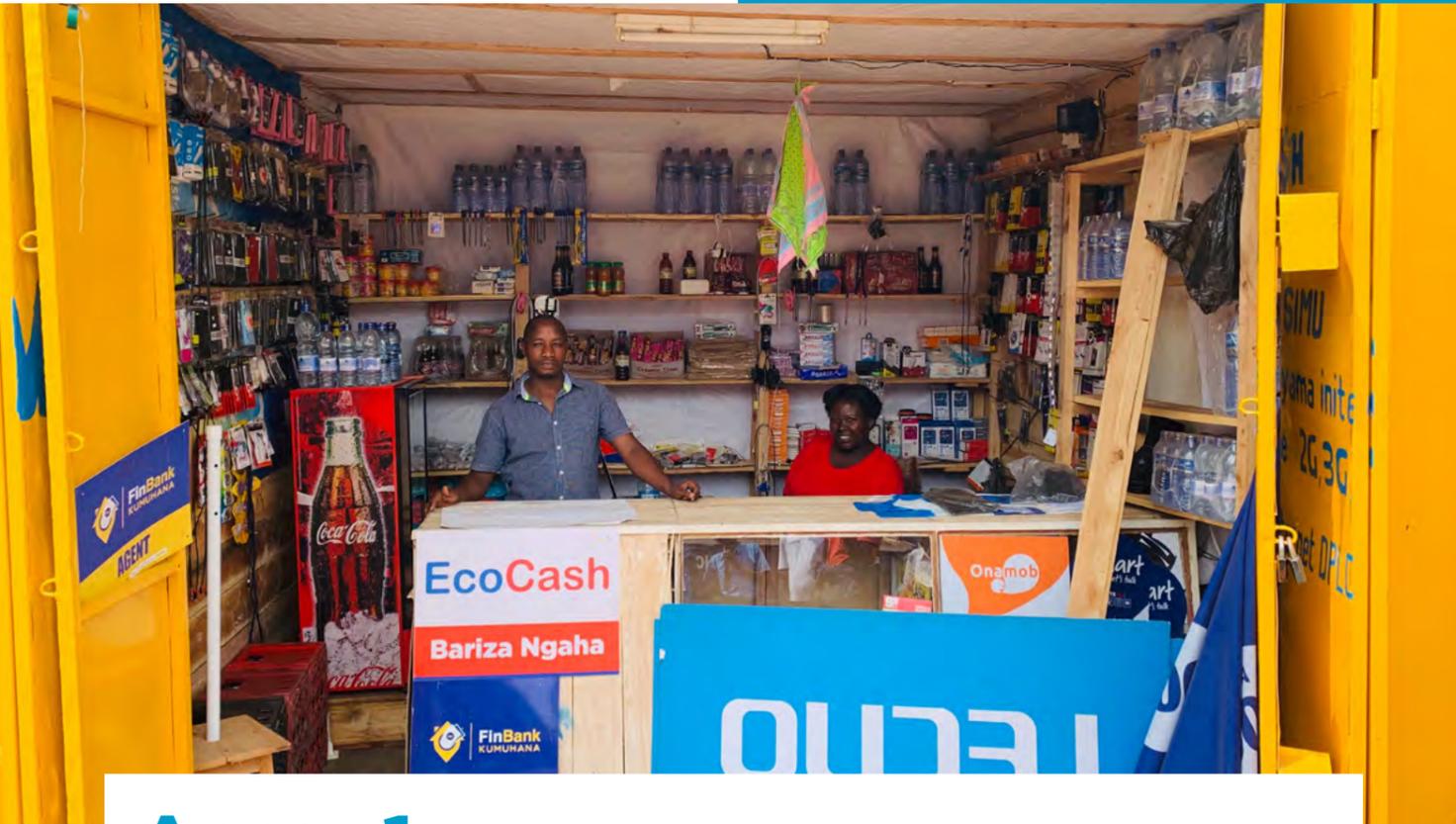
Annex 1
Methodology

This Annex outlines the process and methodologies used to complete the mobile money-enabled CVA user journeys in Burundi. The project adopted a mixed methods approach that used both qualitative and quantitative tools. It also took a sequenced approach: the tools used are listed below in the order they were implemented.

1 Desk review

The desk review examined existing guidance and literature, both published and unpublished, covering human-centred design, user journeys, feasibility assessments, needs assessments, mobile money delivery models and toolkits as part of humanitarian responses and social protection systems. The desk review also included material on Concern Worldwide's mobile money CVA operations in Burundi, as well as available documentation from Econet Wireless' Cassava Fintech.

2 Key informant interviews

A series of semi-structured key informant interviews (KII) with the GSMA, mobile network operators in Burundi, and organisations providing CVA via mobile money were carried out to identify key vulnerabilities, validate open questions and implications emerging from the desk review, and mitigate any risks in conducting the qualitative interviews and quantitative survey.

Selection criteria for marginalised segments

Identifying and understanding how different characteristics affect the experience of mobile money-enabled CVA is a core element of the technical assistance GSMA provided to Concern Worldwide.

Core criteria for risk of marginalisation were identified through KIIs with Concern Worldwide and Cassava Fintech Burundi, and through a review of project documentation. The characteristics influencing user experience of mobile money were identified as: gender, age, household type (female-headed, male-headed), location, living with a disability; literacy and education level, income level, caring for orphans, membership of a marginalised ethnic group.

3 Inception workshop

To launch the project, Ground Truth Solutions and GSMA facilitated a workshop in Burundi as an iterative and participatory process. The purpose was to:

1. Validate the desk research and tools developed before arriving in country, giving stakeholders buy-in to the project while also clarifying the parameters and goals of the project.

2. Confirm key user segment marginalisation criteria identified during KIIs.

4 Qualitative user journey interviews

User journey interviews documented the unique pathways and experiences of recipients and touchpoints when receiving mobile money-enabled CVA, and made users' experiences accessible to programme implementers and MNOs. Aid providers could improve programming based on recipients' experiences, and gain insight into issues that may not emerge from quantitative averages by learning about the diversity of experiences of CVA programming.

For recipients, the user journey interview sample was as follows:

Commune	*Colline*	Characteristic	Cohort	Interviews	Gender
Bugabira	Kigoma	Most affected by water deficit	3A, 3B, 4	6	6 women
Busoni	Munazi	Most affected by water deficit – highest population of cash recipients	3, 4	4	3 women; 1 man
Busoni	Gisenyi	Affected by water deficit	3, 4	2	2 women
Kirundo	Runyonza	Affected by water deficit	4, 2, 3A	4	3 women; 1 man
Kirundo	Murama	Marginalised group – Batwa	3	2	2 women
			Total	**18**	

For touchpoints, the user journey interview sample was as follows:

Commune	*Colline*	*Maman lumière*	Community leader	Health centre worker	Econet agent	Econet foot soldier
Bugabira	Kigoma	1		2		
Busoni	Gisenyi	2			1	
Kirundo	Runyonza	1	2		1	
Kirundo	Murama	2				
Kirundo	Kirundo				3	1
Gender		6 women	1 woman; 1 man	2 men	1 woman; 4 men	1 man
					Total	**16** **8 women; 8 men**

5 Co-creation workshop

The co-creation workshop was hosted in Burundi with key stakeholders to validate and analyse the findings of the user journey and touchpoint interviews, verify the survey instrument, and launch quantitative data collection. The workshop was attended by Concern Worldwide and Cassava Fintech Burundi.

The workshop goals were:

- Share feedback and analysis of the findings of the user journey interviews
- Co-create key groups from which personas will be built for the final user journeys
- Finalise the survey tool for quantitative data collection

6 Quantitative Survey

The quantitative survey drew on the results of the analysis from the qualitative user journey interviews and defined key perceptual questions that emerged during the first phase of field work. It placed a particular emphasis on intersections of vulnerabilities and how they influence user experience. The survey tool was refined in collaboration with in-country partners through calls and the in-country co-creation workshop. The aim of the survey was to explore users' priorities and their perception of the features of their mobile money-enabled CVA, their use of mobile money, and their phone usage more broadly.

The final numbers surveyed are as follows:

Commune	Samples Sites			Total	Confidence Interval
Bugabira	**Rugasa** 21	**Nyambuye** 62	**Gitwe** 45	**128**	8
Busoni	**Munazi** 48	**Rugarama** 15	**Gatete** 78	**141**	8
Kirundo	**Ceru** 61	**Runyonza** 55	**Kanyinya** 12	**128**	8
Murama	–	–	–	**37**	5
Total	–	–	–	**434** 416 women; 8 men	**5**

7 User journey maps

Persona development

Five personas were developed from the user journey maps. These personas brought together the key themes and vulnerabilities identified during qualitative coding, KIIs, the co-creation workshop and the quantitative survey. Though the personas themselves are fictitious, they are grounded in the evidence provided by mixed-methods analysis throughout the project. They provide a snapshot of how vulnerability criteria and other aspects of identity can affect people's experiences of mobile money-enabled CVA.

User journeys

After developing the personas, we developed the final user journey maps using quotes from the qualitative user journey interviews. The coding revealed six main stages: eligibility, registration, notification of cash, cash distribution, spending and post-programme. Quotes were selected to fit the experience of each persona during these stages, based on the results of the coded interviews. Quotes were edited for brevity, clarity and narrative structure, but as far as possible, were kept as reported by interviewees.

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Project challenges and limitations

Identifying marginalised segment criteria: User journey analysis is designed to highlight the impact of specific marginalisation criteria on peoples' experience of a process. Specific characteristics of interest were highlighted through KIIs, the inception workshop and the co-creation workshop. These were then examined through the qualitative interviews which allowed for selection on the basis of specific criteria, regardless of proportion to the overall population. The ability of the quantitative survey to capture the impact of marginalisation criteria more specifically was limited as recipient lists did not include this data. This prevented us from building a sample that reflected such criteria.

Selection bias: There was a risk of selection bias for respondents to the qualitative interviews, because *mamans lumières* were asked to recruit potential interviewees and might avoid recipients who they knew had negative experiences. This risk was mitigated by having clear selection criteria and verifying the findings of the qualitative analysis through a quantitative survey. Qualitative interviewees were not notably different from the profile that was found through the quantitative survey.

For more information, please visit the
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