

July 2018

Kenya case study

Improving user journeys for humanitarian cash transfers

This report was written by Elias Sagmeister and Maximilian Seilern of Ground Truth Solutions, together with Ledia Andrawes of Sonder Design and Andrew Nzimbi, who led the qualitative research in Kenya. Research was also conducted by the team of Paul Harvey (Humanitarian Outcomes), Anna Kondakhchyan (OXFAM GB), and Sara Pavanello (HPG), who have all contributed to this report. The report was designed by Oliver Read (Ayla consulting).

The authors would like to thank all contributors to the research process thus far, particularly the participants in the Kenya country case who have shared their experiences with us during interviews and surveys, and those aid professionals who contributed their experience and expertise during a joint sensemaking workshop in Nairobi in April 2018.

Responsibility for the information and views expressed in the report lies entirely with its authors. This material has been funded by UK Aid from the UK government; however the views expressed do not necessarily reflect the government's official policies.

Please contact Elias Sagmeister with questions and feedback at elias@groundtruthsolutions.org.

Supported by



Background

Purpose

As cash transfer programmes increasingly become a standard component of humanitarian responses, aid agencies and donors seek a more comprehensive understanding of delivery mechanisms that are effective, efficient, and offer good value for money, while meeting the preferences of affected people. This research project looks at how recipients of humanitarian cash transfers – including forcibly displaced people – experience cash assistance in different forms and combinations, particularly where these make use of digital delivery mechanisms. The main objective is to understand how delivery mechanisms can be designed to best respond to people’s needs and expectations.

Kenya case study

Kenya was chosen as a case study for this research due to its diverse range of humanitarian and social protection interventions, which use different delivery mechanisms for transfers to both Kenyans and refugees. Financial inclusion has grown significantly over past decades, furnishing customers and service providers with ample experience using digital financial services, including mobile money on a large scale. Aid agencies and the Kenyan government have been using cash and vouchers for many years – as part of recurrent drought and refugee assistance responses, and based on a range of mechanisms and payment providers for unrestricted and restricted as well as conditional and unconditional transfers. Kenya’s humanitarian cash landscape today remains fragmented, with limited coordination and harmonisation between interventions (Peachey, 2017; key informant interviews).

This interim report summarises results from the Kenya case study. Results from the second case study in Iraq and a synthesis report presenting the findings will be available by the end of 2018.

The study was designed to include recipients who have experienced the following main delivery mechanisms:

Delivery mechanism	Who is using it	How it works
Payment via bank accounts	Kenya National Safety Nets Programme (NSNP), including the Hunger Safety Nets Programme (HSNP). HSNP delivers unconditional cash transfers to around 100,000 poor and vulnerable households in four counties and expands transfers in case of drought.	Households open Equity Bank accounts with a valid national identification card. Payments are made through Equity point-of-service agents, over the counter at any Equity Bank branch, or at ATMs (HSNP, 2017). Point-of-service devices use fingerprint verification.
M-Pesa	Default delivery mechanism for the Kenyan Red Cross (KRCS) as part of the ongoing drought response in seven counties. Recipients get unrestricted monthly M-Pesa transfers of KSH 3,000 per household.	Eligible community members are required to register their M-Pesa phone numbers with the KRCS. Once a transfer is made, and following verification, users can use their balance for e-transfers or cash it in at licensed agents.
Pre-paid bank cards	Pre-paid cards are being used by UNHCR-partner HIAS to target vulnerable refugees in Nairobi with unrestricted cash assistance.	Recipients receive a pre-paid card, including a PIN code, at a bank branch. They can then withdraw money from ATMs in bank branches or through bank agents.
Mobile vouchers	Mobile voucher delivery was introduced by WFP in August 2015 in Kakuma refugee camp and further expanded to Daadab and Kalobeyei. Under the main Bamba Chakula programme, mixed food assistance packages – consisting of both food and mobile vouchers – are distributed.	Recipients get a Bamba Chakula SIM card. Transfers are provided through this closed loop mobile money system. ¹ Credit can only be used to purchase food through select and contracted traders in camps, by providing one’s Bamba Chakula phone number and a PIN code.
Cash in hand	Also referred to as cash in envelope. Cash handed out directly to targeted individuals is done by multiple agencies, but generally as an exception where other mechanisms are not possible due to remoteness, a lack of mobility by recipients, or other constraints.	

Methods

The user journeys documented in this report are based on a human-centred approach, that aims to expose the experience of receiving cash transfers from different standpoints. Actively empathising with participants enabled the research team to identify unmet and latent needs, as well as opportunities for change from the users themselves.

Detailed user interviews were conducted to better understand what it means to receive cash-based assistance through different mechanisms. The illustrative user journeys mapped in this report are based on 18 interviews conducted in Kenya's Nairobi and Turkana counties. Interviewees were selected from programme implementers' beneficiary lists to include a diverse set of recipients who experience the main delivery mechanisms currently used in Kenya. The sample covers men and women of different age groups in urban, rural and camp settings. Refugees and vulnerable Kenyans were included.

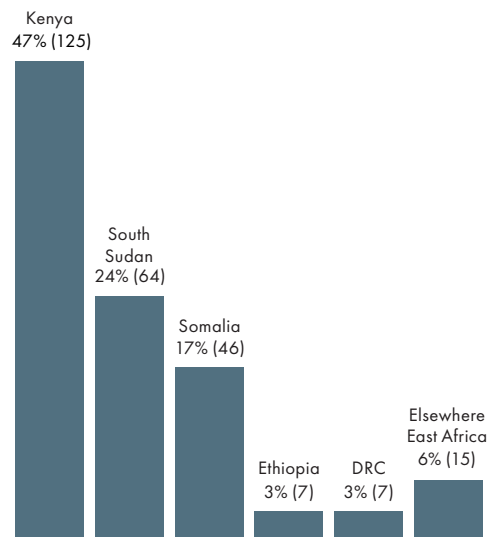
Interviews were mapped to identify patterns and trends. These behavioural patterns were used to group similar people together in personas – key archetypes that represent the needs, goals, values, and behaviours of larger user groups.

The team also conducted a survey of 264 respondents in Kenya. The survey was designed to: (1) understand expectations and how people experience delivery mechanisms, (2) establish satisfaction metrics and benchmarks, and (3) identify a hierarchical list of needs that shape a user journey. Questions build on key performance dimensions identified in the literature about electronic delivery mechanisms that were refined and complemented based on the specific experience of displaced populations. The weighting with respect to geographical distribution ensured that subsamples in urban, rural, and camp settings were large enough to allow reliable conclusions.

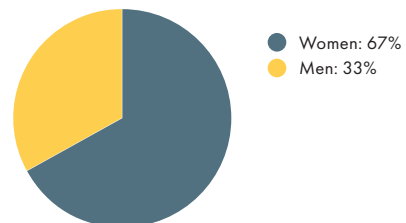
Finally, a workshop was conducted in Nairobi to present and discuss emerging findings and draft personas with relevant stakeholders from donor agencies, national and international organisations from headquarters and the field. The workshop provided an opportunity to make sense of the collected information and co-create solutions and recommendations included in this report.

Survey data & key findings

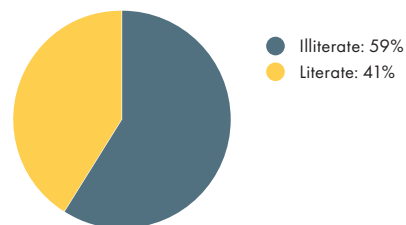
Origin of respondents



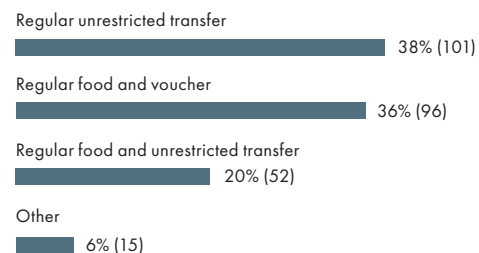
Gender of respondents



Literacy among respondents

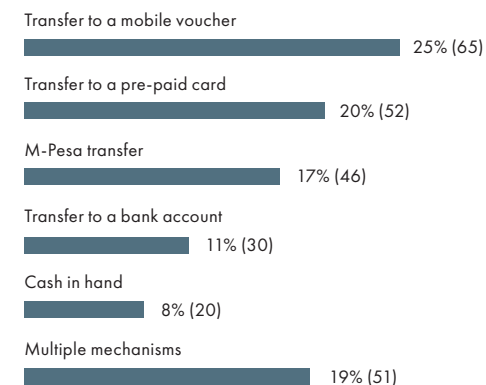


Type of assistance

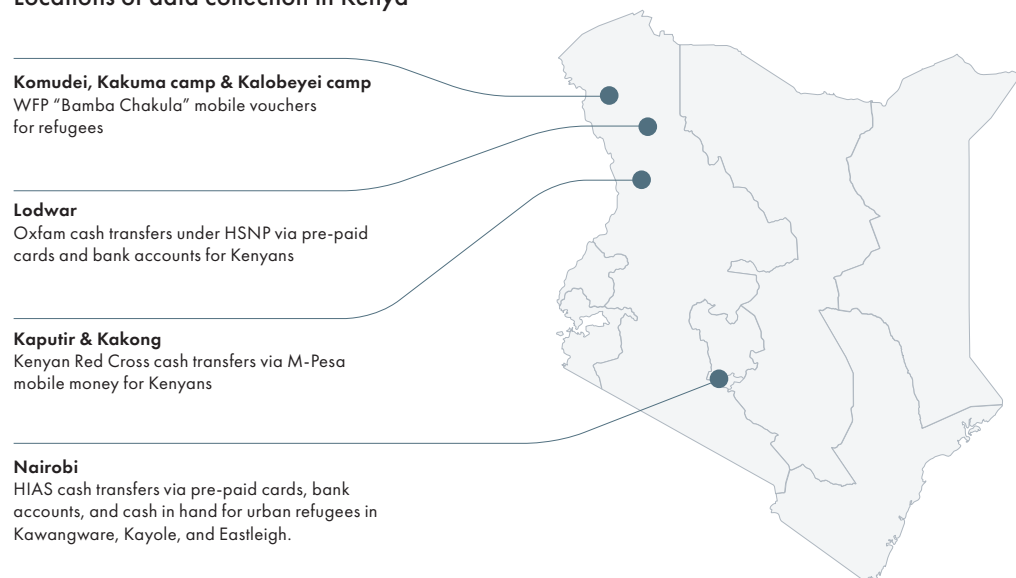


Note: "Other" includes respondents who received other combinations of unrestricted transfers, food, vouchers, cash for work, and other forms of cash transfers.

Delivery mechanism



Locations of data collection in Kenya



The quantitative survey was implemented through face-to-face, one-on-one interviews with n=264 respondents between 4 and 16 December 2017.

Awareness of eligibility

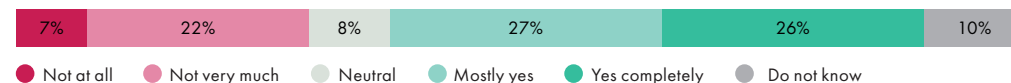
Do you know how aid agencies decide who receives cash support and who does not?



Fairness & satisfaction

Do you think that cash assistance is going to those who need it most?

Mean 3.5

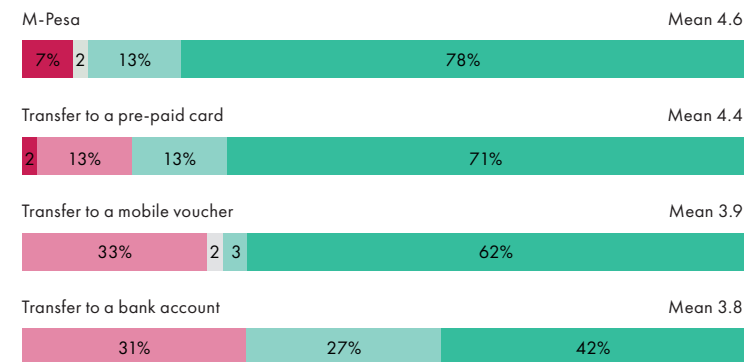


Overall, are you satisfied with receiving cash this way?

Mean 4.1



Overall satisfaction levels differ by delivery mechanism. Recipients of cash in hand were excluded because the group was too small to infer robust conclusions.



- 1 Not at all satisfied
- 2 Not very satisfied
- 3 Neutral
- 4 Mostly satisfied
- 5 Completely satisfied

User experience

When asked to rate the ease of their experience, Kenyans consider the ensuing steps after becoming aware of cash transfer programmes easier than foreign nationals – see **figure 1**. (Most refugees in Kenya receive vouchers, whereas unrestricted cash is more frequently received by Kenyans.) The relative ease of individual stages is also perceived differently depending on the delivery mechanism used, especially in terms of finding out a transfer has been made and spending it – see **figure 2**. The survey examined the importance of a set of aspects that characterise experiences with payment systems identified through the literature review – see **figure 3**. Enabling others to pay into their mobile money and card accounts, as well as other financial inclusion features like transferring money between accounts or mobile wallets are more important to younger people. The data also indicates that those who cannot read or write seem to care less about the ability to save and put their own cash on their cards or mobile accounts.

Figure 3: What cash recipients care about

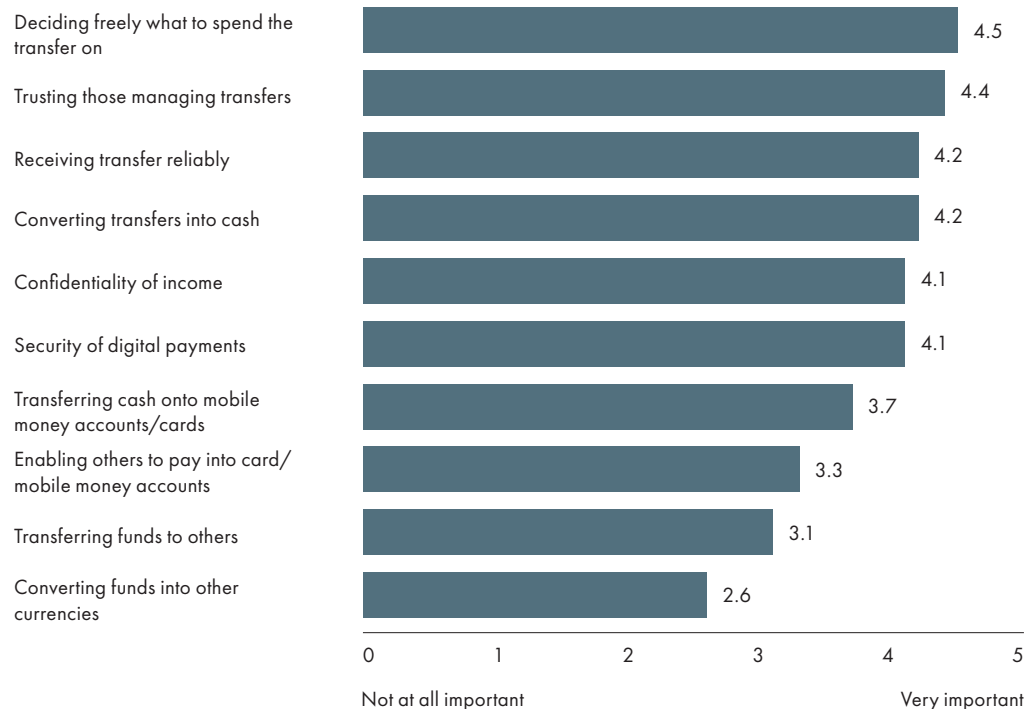


Figure 1: Average user experience

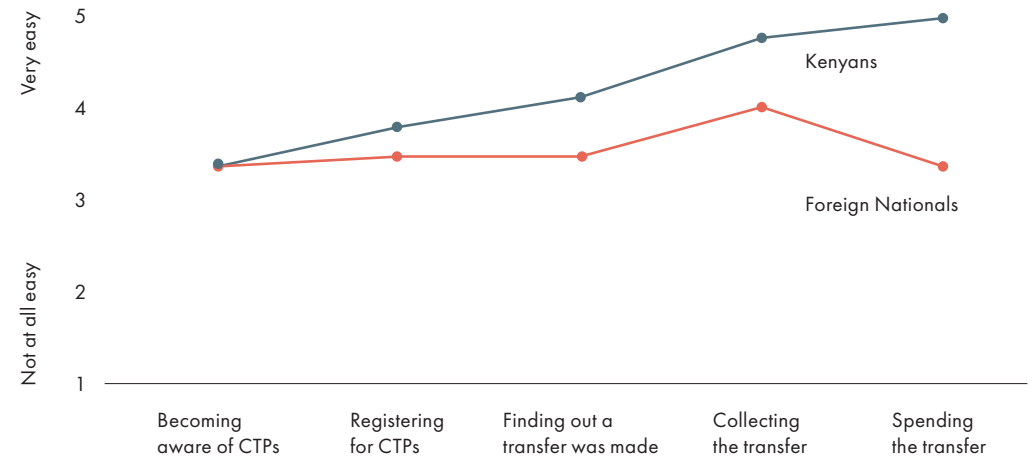
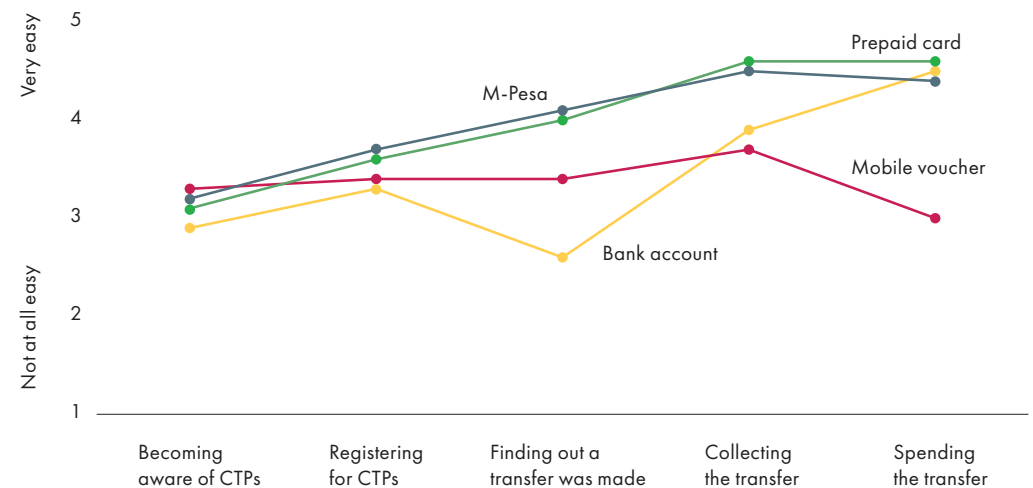


Figure 2: Perceived ease of experience of delivery mechanism



User journeys

After completing the user interviews, the research team considered major patterns and themes from users' individual experiences. We considered how these insights could be divided up based on different user characteristics. The personas presented here are fictitious characters that represent archetypes.

Framing patterns in the form of personas can be useful to empathise with stakeholders, ask new types of questions, generate insights, and ultimately design programmes specifically targeted towards latent needs of cash recipients. The personas are visualised on a graph, where their position on the horizontal axis illustrates the extent to which they feel in control of their lives and the positivity of their outlook. Their position with respect to the vertical axis illustrates the extent to which they are socially supported and trusting of others.

The following pages show typical user journeys for these personas. Given the use of different delivery mechanisms, two different journeys have been collated for Joi and Esa. Journeys are documented in the first person and adhere as closely as possible to the statements taken from user interviews. The journey maps presented include elements that enhanced or frustrated user experiences.



Esa

"I have lived in Turkana my whole life. I have my wife and five children. I did not finish school, so my Swahili is not good. When something goes wrong with the [cash] help, I am not able to say anything, because if I complain then I fear that the money will be cut off."

55 years, herdsman, living in rural village
Prepaid card (HSNP) or M-Pesa transfers
Monthly payments of KES 3,000 for five months



Martha

"Sometimes we eat once a day. If you eat twice or thrice you will steal from the lack of money. Without Bamba Chakula, we would die. I have been a refugee in this camp for three years. My husband was killed in the fighting in my country. I am here with a big family to support, I am surrounded by others from my community, but it is still hard."

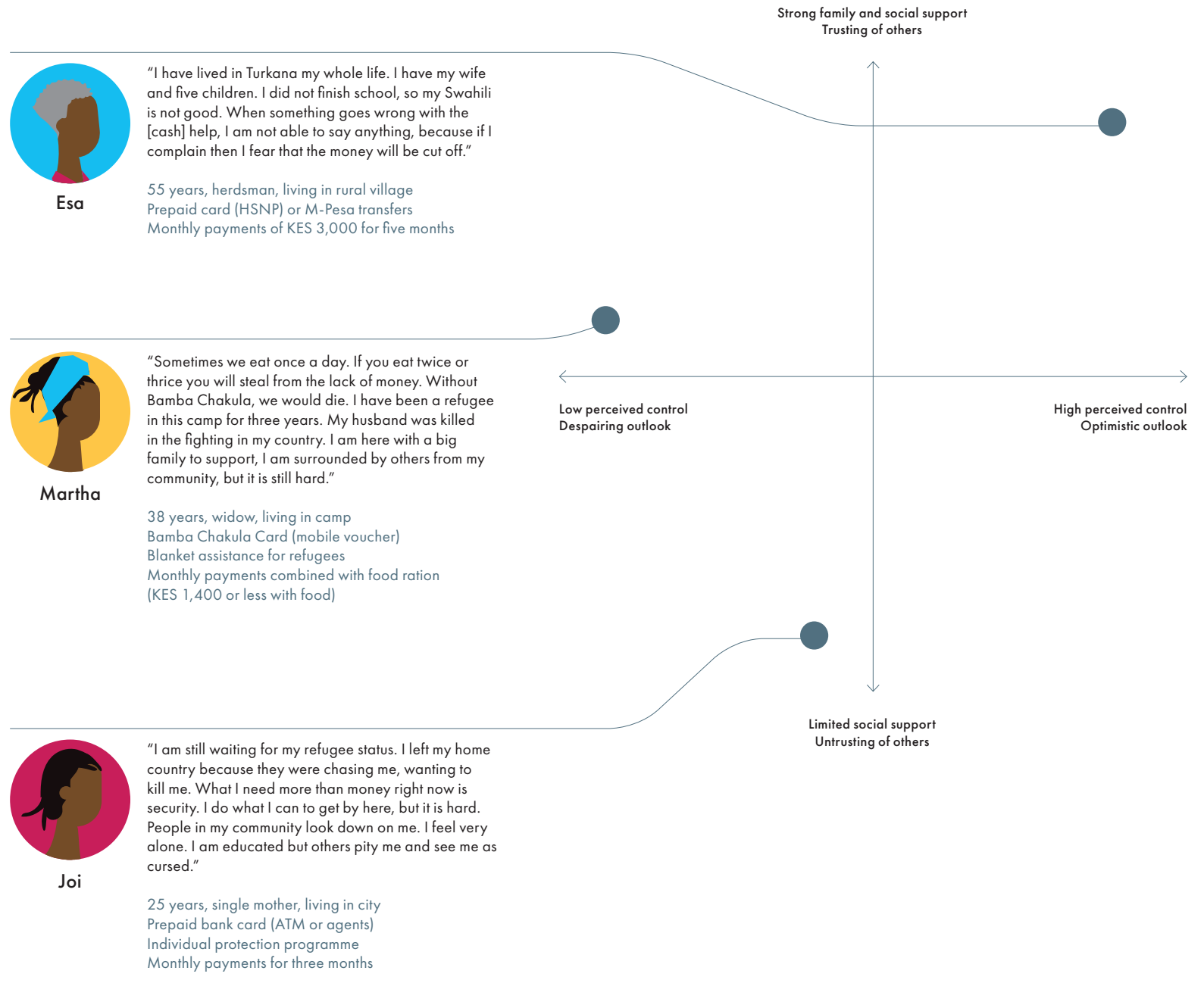
38 years, widow, living in camp
Bamba Chakula Card (mobile voucher)
Blanket assistance for refugees
Monthly payments combined with food ration (KES 1,400 or less with food)



Joi

"I am still waiting for my refugee status. I left my home country because they were chasing me, wanting to kill me. What I need more than money right now is security. I do what I can to get by here, but it is hard. People in my community look down on me. I feel very alone. I am educated but others pity me and see me as cursed."

25 years, single mother, living in city
Prepaid bank card (ATM or agents)
Individual protection programme
Monthly payments for three months



Each persona has very different motivations and challenges



Joi

"Bad things keep happening to me, but I need to depend on myself and not depend on others. Others pick on me because I do not have my refugee mandate yet. Other than the payments I receive, which are not enough to survive, I try to find work with my hands. It tears me down having to be a recipient of aid. I am learned, I have skills I can use for my own sustenance. I used to sell peanuts to fellow community members, sometimes they did not need them, but they bought because they felt sorry for me".

"I am afraid every single day. Even the safe house is not safe after the people working there colluded against me and I was attacked! Last month I left work at 9 pm one day, and as I stepped out of the premises, I was beaten. They had me on the floor and held the timber down against my throat. The doctor said they do not know if I will ever get my normal voice back".

"I just stay in the bed sometimes, crying. But I pray. I say, 'My God, just give me health'. The most important thing is good health. Sometimes people ask me why I do not go to have my hair made. I say, 'If my child is in school and my child gets to eat, that is enough for me'. I cannot use my money for nonsense".



Martha

"I did not think Bamba Chakula will help me until I used it. Now I do not know what I will do when Bamba Chakula stops. It is the only way".

"I am grateful for this money. Without it, we would have nothing. We would die. I would like the remaining food rations to be changed to Bamba Chakula because the sorghum we are getting currently makes the children sick. The ration takes a long time to pass through Mombasa, then to Kakuma and sometimes kept long in the stores ... which makes people get diarrhoea".

"I am like a stove frying. Those who have gone back to my country tell us it is not good there, and here we are also having a lot of critical issues. I am here with many mouths to feed but no husband. I am ashamed that I cannot provide for my family. I am capable. I want to find work. I do not have any ideas or plans on how because I am a refugee and I am under UNHCR so UNHCR is the only one who can decide for me. We can only follow what we are told to do here".

"How will I be left living when the assistance comes to an end if they are not educating us now? Maybe I could study social work so I can help my community".



Esa

"It is like God himself saw me among people, that I do not have any assistance, so I was chosen. The biggest challenge is that this disbursement came to one person per household and I have a large family. If it were benefitting, say, three in the household, it could have been better."

"You should be told, once you get this money, 'Use a little on this, put a little there', so when it stops coming, you are able to sustain yourself. Other people eat thinking the money is like trees that God plants and they never get finished. They think the assistance will never end."

"Even if you start a business, you have to save, even 20 shillings, so that in times of trouble it will help you. I do not know how to keep money in the bank. My bank is goats and sheep."

"The money they give you cannot eradicate all your problems. Your problems will be eradicated by your brain."

Each represents others with similar characteristics

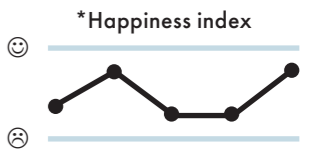
Status	Asylum seeker or refugee
Location type	Living in city (Nairobi)
Duration of financial need	Medium-term (up to 2 years)
Reason	Personal reasons (e.g., albino, homosexual, religion, other individual protection needs)
Family	Responsibilities for children but largely on her own
Education	Completed further education (e.g., diploma or degree)
Language	Communicates in French, no English
Written literacy	Can read and write fluently
Financial literacy	Has used formal banking services prior
Work type	Random, periodic work (laundry, cleaning, street vendor)

Status	Refugee
Location type	Settled in a refugee camp
Duration of financial need	Long-term (over 2 years)
Reason	Conflict in home country
Family	Collective, extended family/community-level responsibilities (8+ people)
Education	Completed high school
Language	Communicates in home country's mother tongue/indigenous language
Written literacy	Can read and write partially/poorly
Financial literacy	Has only ever dealt in cash, never used formal banking services
Work type	No work

Status	Kenyan citizen
Location type	Rural (Turkana County)
Duration of financial need	Seasonal/periodic
Reason	Prolonged environmental conditions (drought/famine)
Family	Household, family-level responsibilities (under 8 people)
Education	Did not complete high school
Language	Communicates in Swahili and indigenous language
Written literacy	Cannot read and write
Financial literacy	May have used M-Pesa, but not bank or card services prior
Work type	Consistent work (herdsman, burns/sells charcoal)



Joi's journey with a prepaid bank card (via ATM)



I go to UN, and they send me away to the government immigration office.
The same day, I go there, get registered, and am placed in safe housing.



An NGO person came and asked me questions about my problems again, and offered me counselling.
It was hard to explain again, but I think they really listened to my problems here and were fair in helping me.
I was taken to the NGO office and told that I will receive money.
I was told I will receive KES 6,000 every month but they did not say for how long.
For my first three months they would call me to come to the NGO office to sign for and pick up the money in cash.



I was driven to the bank branch, I presented my documents, and I signed my name. I got the card in an envelope, and when I got home I opened it, memorised the PIN, and threw it away – just like they said. I was stressed when they gave me the card because of my security situation.
I know little English. I cannot read what is on the card and envelope all by myself and understand it. Luckily, a woman security guard at the bank explained how to use the ATM, then she moved away for me to put in my PIN.
The card is better than cash. With the card I am not disturbing anybody at the NGO. I do not pay for transport or wait in a queue, and I can get the money anywhere.
I do not know when I am meant to get the money every month, but I do not like calling them to ask.



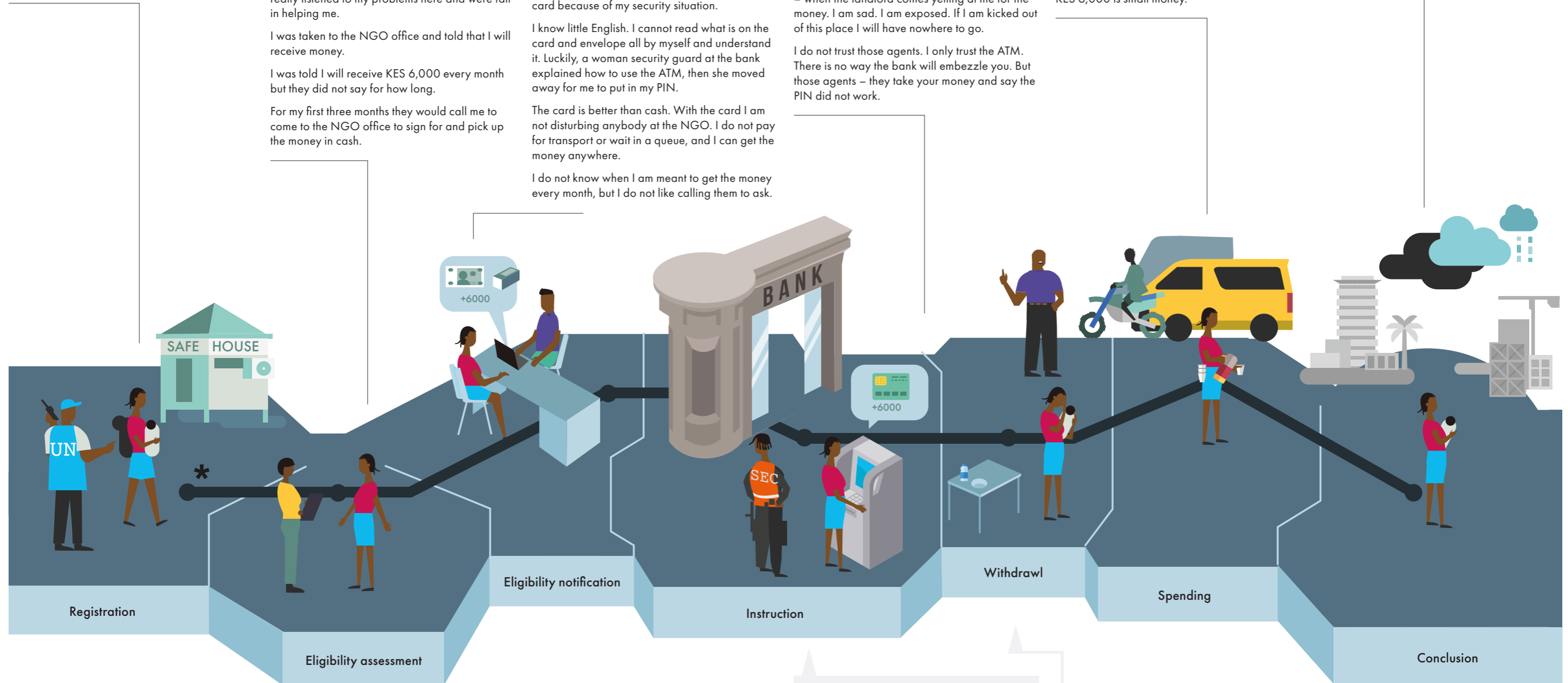
Usually I get a call from the NGO when the money is ready on the card.
When it delays, half of it you have already spent before you received it. It really is a loss of dignity – when the landlord comes yelling at me for the money. I am sad. I am exposed. If I am kicked out of this place I will have nowhere to go.
I do not trust those agents. I only trust the ATM. There is no way the bank will embezzle you. But those agents – they take your money and say the PIN did not work.



I spend half on rent and the rest on food and transport.
I used some money to buy a thermos and start selling tea. I cannot save any money because KES 6,000 is small money.



I do not know when the money will stop.
I do not like being dependent on aid. I want to look for a job but I do not know where or how.



- + Promptly assisted
- Directed to safe shelter

- + Felt listened to
- + Offered counselling
- Distressing to explain twice

- + Felt supported and taken care of
- + Provider was in touch regularly

- + No more long queues
- + No more transport costs
- + Female security guard assisted honestly
- + Flexibility and convenience
- Instructions on what to do only provided in writing, in English
- Forced to rely on security guard to withdraw cash
- Unaware how long assistance will last

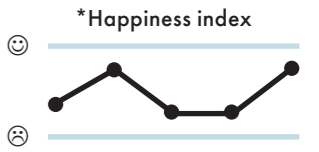
- + Personalised notifications
- + ATM valued as secure

- + Investment in income-generating asset
- Amount is limiting

- Unclear when transfers will stop, difficult to plan
- Feelings of dependency



Joi's journey with a prepaid bank card (via banking agents)



I used to sleep outside UNHCR for one month and was treated badly. Even police officers beat me.

I went to the government immigration office three times before I was seen. I was always told to come again the following day. There is no coordination and many people waiting.

I was told to go back to UNHCR. Three weeks later I filled in a form, received a letter saying 'asylum seeker' and an appointment to come back in two years. They gave me the address to a place and told me to go there.



I could not find the place without asking others. Then when I found it, the security guards said to wait outside.

This place gave me counselling and encouraged me that everything will be okay. They counselled me for three months before providing any money.



One day, I was called to go to their office, where they took my identification. A bank officer filled in a form, and I signed it and was given a card in an envelope. I was told to wait two weeks then go to any agent to collect the money. I was told I will receive three payments, one of KES 12,000 and the other two of KES 6,000.

I was told I could not be sent money from outside of Kenya or withdraw more than KES 2,000 per day. I asked for help at the bank branch but they refused, saying it is not a bank account, only an agent's card. They also questioned why I was in Kenya without a passport. This made me feel like I was disturbing them.

No one explained anything. I would prefer a bank account like any other so I can use the ATM like others. I had a bank card in my home country so I know how those work.

The agent showed me the PIN and how to use it. Agents go through a lot. They get robbed and do not trust people. I only use the one agent. She knows me. If I have done something wrong, she can find me through my friend, who is like my guarantor.



When I first tried to withdraw money to pay rent, I was declined by all of the agents. They did not accept my Asylum Seeker ID. Then I tried to withdraw from the ATM, but there was an error code and my card was swallowed by the ATM. Apparently it cannot function via the ATM. I wish it did. At the ATM, no one asks you for your identity. You can just transact using a pin. Sometimes, after withdrawing, I ask the agent to check the balance again, but I feel like I am disturbing her.



To pay for rent I need to withdraw three times over three days because of the daily limits. My landlord did not believe this caused delays.

I am charged 30 shillings for each withdrawal. This is unfair. I cannot send anyone money directly. I have to withdraw from the agent first and then send, incurring extra fees.

The money helped pay rent. It also helped to start learning to do beauty treatments. I bought products for this business.

I do not save on this card as it is difficult to withdraw. I just save in cash, but this is dangerous as it could be stolen. It cannot even use M-Pesa because I do not have a Kenyan ID.

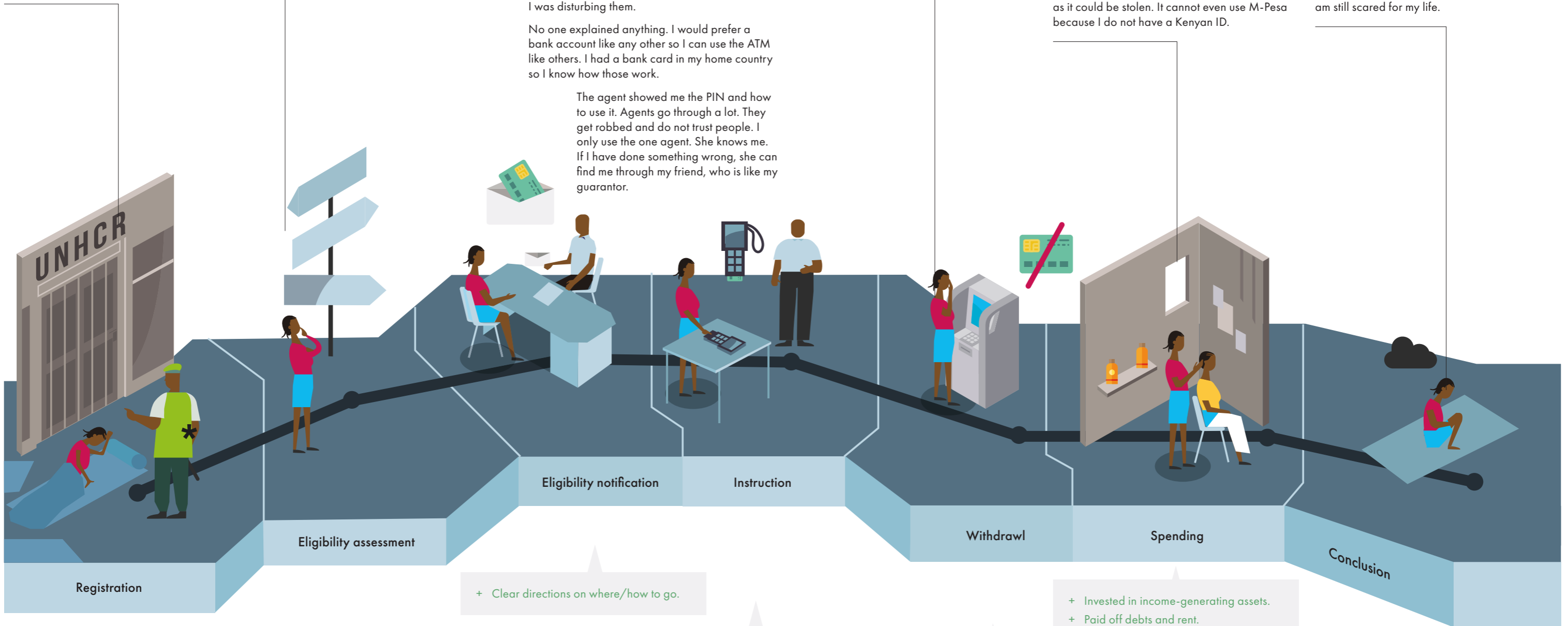


The money stopped after just three months. I got so confused. I just stay in bed sometimes crying.

I do not have future plans. The money should have helped but it is hard to plan with such small amounts.

My card's expiry date is the year 2022. Why do they help me for three months only when the card is valid until 2022? I am not throwing away that card because maybe one day they will call me again.

Actually, I am willing to refuse that money and instead insist on them giving me real protection. I am still scared for my life.



- Safety while registering.
- Given the run-around.
- High levels of distress.

- + Counselling offered hope.
- Difficult to find provider office.

- + Friend as guarantor.
- + Found a trustworthy agent to accept ID.
- + Already knows how to use bank card.
- Information about the card unclear.
- Limitations on the card unhelpful.

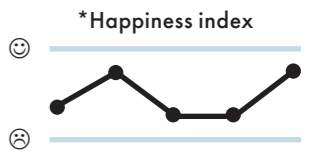
- ID rejected by agents.
- Card retained by ATM.
- Reluctant to seek help, feeling like a burden.

- + Invested in income-generating assets.
- + Paid off debts and rent.
- Saving on card not possible.
- Cannot transfer money.
- High withdrawal fees, compounded by low daily withdrawal limits.
- Cannot access larger sums, must be spread over days.

- Overwhelmed by security fears.
- Money stopped too soon.
- Card expiry misleading.



Martha's journey with Bamba Chakula (mobile voucher)



I left my home country because of the fighting. I arrived in Kalobeyei Refugee Camp over 3 years ago. I was registered for help when I first got here.



Anyone who is in the refugee camp and has a ration card is given Bamba Chakula (BC) from WFP.

WFP gave us SIM cards, told us to wait. After two weeks the loudspeakers told us in all languages we can open the SIM cards and insert them in our phones.

Whether you were disabled, strong, or rich, everyone would be given the same amount. But I remember some technical errors in the first months. Some received KES 5,000 and KES 9,000 while some received zero.



The number written on my SIM card packaging was different from the one inside the SIM card. WFP officials sorted it out and after 2 days my real number was restored.

WFP sent the PIN via SMS. When I inserted the SIM card in the phone, the PIN was requested. Sometimes, depending on the network, the money is there but not the PIN. For others the PIN is there but not the money.

I was not told how to use BC but the shopkeepers know how. You do not have the freedom to withdraw. You are like a parasite, dependent on the shopkeepers.



I give the SIM to the shopkeeper. They tell us the amount we have and then let us take the ration equivalent.

I do not trust them. They hike up their prices for BC. For cash the price is cheaper. No prices are fixed by WFP. They can sell for how much they want. Some shopkeepers withdraw the money and forget. Then they check the balance and say there is no money.

The instructions for checking the BC balance are in English, and so I just get lost with it. Just like the way M-Pesa works, I would like to know whether my money is there or not.



Using BC can take 30 minutes. The agent must open their phone, remove the battery, insert the SIM card, check the balance, tell you how much you have, then calculate your purchase.

It is good to have the freedom to buy the food we want but you are limited to BC shops. Instead of a voucher, it should be cash.

BC has never delayed, it comes on time, usually the 28th.

I have many mouths to feed, it is the middle of the month and the ration is already finished. I also need to buy clothes and shoes because BC is not enough to buy those things.

The remaining food ration should be changed to BC. We would like to have 'normal' food that children and family can eat. If changed to cash or M-Pesa, then I could look for the cheapest place to buy food.

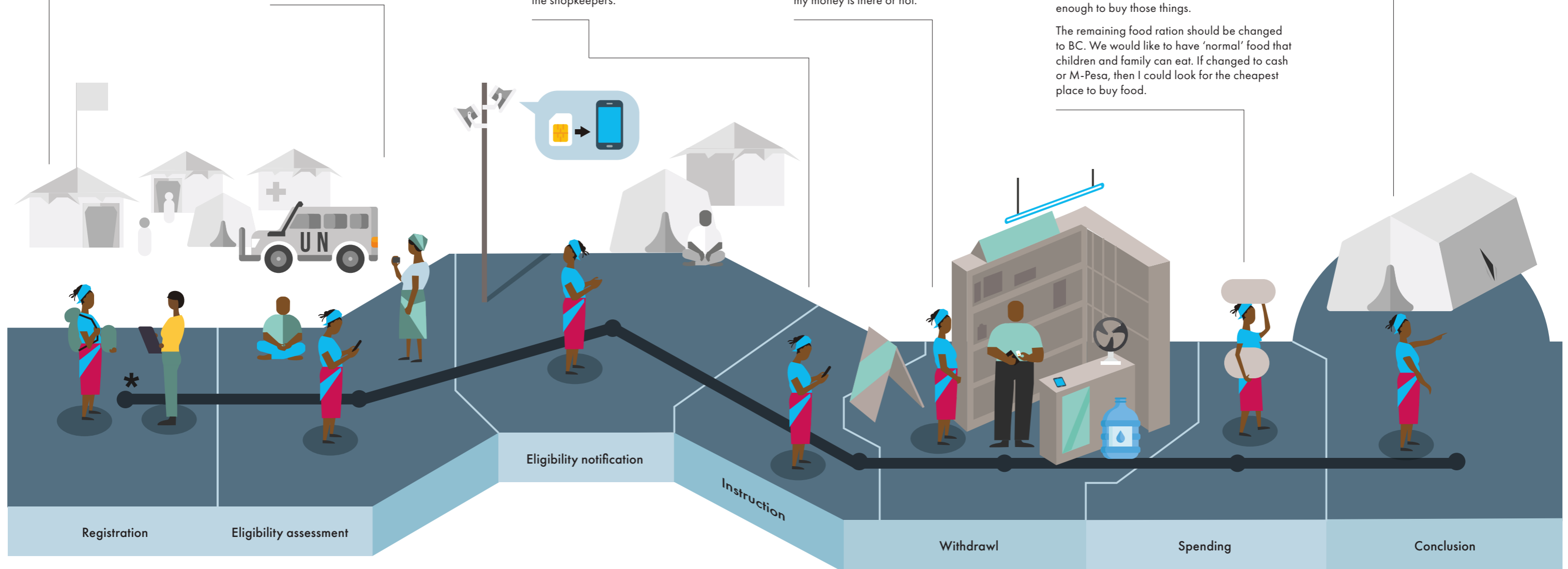


I keep my PIN separately from my SIM card. Here in this camp, we cannot close our tent doors because somebody with a razor blade can cut the tent and enter.

WFP told us that you cannot keep money in BC for more than three months or it will expire.

I once lost my BC and it took six months to have it replaced.

I do not know what I will do when BC stops. Maybe I will die.



+ No one excluded.

+ Communicated to everyone via speakers.
- Difficulties with distribution initially.

+ Shopkeepers know the process.
+ PIN arrived on time.
- Lack of control.
- Technical delays.

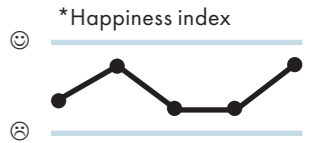
- Price cheaper with cash.
- Shopkeepers steal money.
- Difficult balance-checking process.

+ Reliable transfer, on time.
- Amount not enough.
- Lengthy purchasing process.
- Cannot use it to save money.
- Limited choices frustrating.

+ It is a lifeline.
- Replacement difficult.
- Security concerns.



Esa's journey with M-Pesa



Since the drought I sell charcoal to feed my children.

I heard about this project through the elders who announced that an organisation would come to recruit people.



There was a time when another organisation taught us to get money from M-Pesa with an ID.

I use this phone to make calls but mostly to receive the M-Pesa money.

The money started to come one week after the registration process.



I appreciated being recruited a lot. I received some documents but I do not know what they say.

When I have a problem with the cash transfer I tell the representative and they call the organisation. You do not have to go far. The person is local and is always here. They usually come to ask if we have received it and if we faced any problems. Usually someone from the organisation informs us that the cash will be sent tomorrow.



I went to M-Pesa, gave him my phone, and told him I want to withdraw the KES 3,000 cash in it. I had written my PIN number on a paper and showed it to him. I do not know how to read. I have to give the agent my phone and PIN and ID to withdraw.

The agent is the one who withdraws the cash for me. He takes the processing fee. Then he gave me the money. I am deducted KES 100 to get the cash. I do not know how much money remains but the money has never come late.

M-Pesa is very good. Even if God had selected me for the ATM assistance, I would not have accepted. I would have asked them to deposit on my phone. Otherwise I would have spent KES 600 one way to the ATM and then what are you left with?



When I receive the money I sit down and plan with my wife.

Today I had lost my phone. I have renewed my line and everything has been restored. The amount in my account has remained intact. In my opinion, there is no theft in using mobile phone transactions.

My bank was cows and goats. Now my phone is also my bank. It is safe and my money does not get lost.



I am so grateful. With this entitlement I can seek money through new means. Maybe I can use it to start a business.

We were not told when this is going to end. I have not asked. Who do I ask? I am afraid to ask.

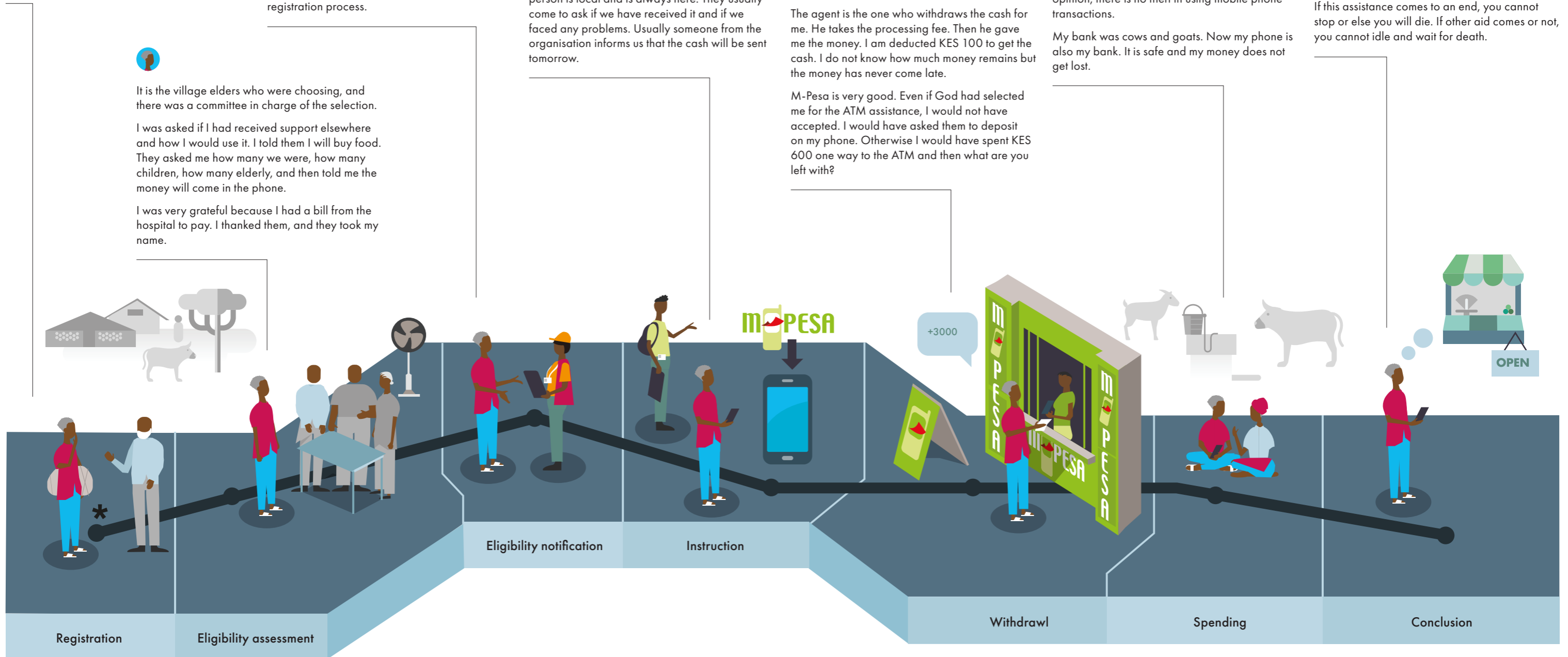
If this assistance comes to an end, you cannot stop or else you will die. If other aid comes or not, you cannot idle and wait for death.



It is the village elders who were choosing, and there was a committee in charge of the selection.

I was asked if I had received support elsewhere and how I would use it. I told them I will buy food. They asked me how many we were, how many children, how many elderly, and then told me the money will come in the phone.

I was very grateful because I had a bill from the hospital to pay. I thanked them, and they took my name.



+ Help came to them.

+ Grateful for community-informed selection process.

+ Local representatives available.
+ Supportive local representative.
- Documents were not clear for illiterate.

+ First payment came quickly.
- Assumed people know how.
- No demonstration of use.

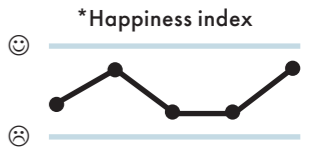
+ Payments always on time.
+ Agents close-by.
- Shared PIN.
- Unsure of balance following withdrawal.
- High fees to receive cash.

+ Plan/budget with wife.
+ Safe and secure feeling.
- Lost phone.

+ Allows for options.
- Fear of asking about end date – or not knowing whom to ask.



Esa's journey with a prepaid card (with biometric verification)



We had never heard of the provider before they came to register us. We had only been told that aid was coming from abroad.



When the provider came they explained why they were registering us. I understood they were coming to help us. The drought has caused hunger problems in the home. However, they did not ask me about my other needs. They wrote our names and left.

After some time they gave us these cards. They said there is a specific place where it shines on the card – do not touch there. When you keep touching it will spoil.

I have other documents from them but I do not know what is written on them.

Some are left out in the village. It is like God himself who saw me among people, that I do not have any assistance, so I was chosen.



We were not given options on how to receive the money. At first the money came regularly. Now we do not know when it comes and it is not always consistent.

As I am illiterate, I had to rely on my neighbours for information.

These machines came recently but we do not understand them. Fingerprints are sometimes rejected. You are told you do not have enough blood in your body.



The committee announces to us to get the money.

When the money comes, people crowd the agents' shops with all the pushing. It can be a problem. From 6 am the queues are so long and sometimes we are told to come back the following day.

No one showed me how to use the card. I give the card to the agent who takes my fingerprints. When the machine is not able to detect my fingerprints, the agent tells me to go wash my hands or go eat something.

I do not know my balance. I am afraid to ask. If I knew how to read, I could read from the receipt. When they give the money, I show that person three fingers because I was told that it is KES 3,000 and he gives me that. As long as there are three notes I have not been fooled. I trust the agent I go to..



Part of it goes to buy food, and some goes to buy washing detergent which my wife sells, and the rest goes to school fees, then I wait for the next money to come.

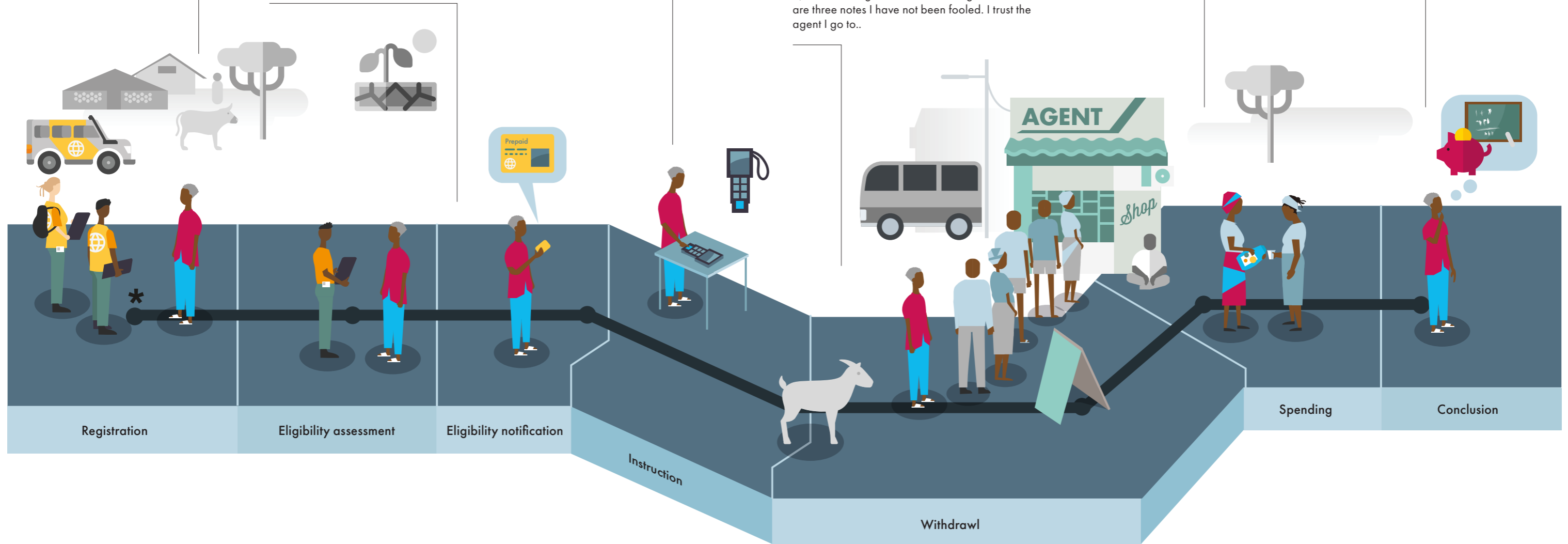
I do not know how to keep money in the bank. My bank has always been cows and goats.

The biggest challenge is that this disbursement is for one person, and I have a large family. Had it come to like 3 in the household, it could have been better.



If the support ends, I pray to God another organisation comes to help. If the donor was thoughtful he would think about how he eats at his place. If it is tea and bread, he should do his own math for the cost of breakfast, lunch, and dinner. Then this is the amount we should receive.

Once you get this money you should be taught to spend a little and save some so that when it stops you can sustain yourself. How will I be left living if the assistance comes to an end if they are not educating us now?



+ Help came to them.

- + Grateful for being chosen.
- Documents were not clear for illiterate.
- Fellow villagers missed out.

- + Support from neighbours.
- Fingerprint rejections.
- Incorrect information from agents.
- No demonstration of use.
- Payments not always on time.

- + Trustworthy agent.
- Agents' shops crowded and sometimes violent scenes.
- Sometimes going home without any money.
- Fear of asking for balance.

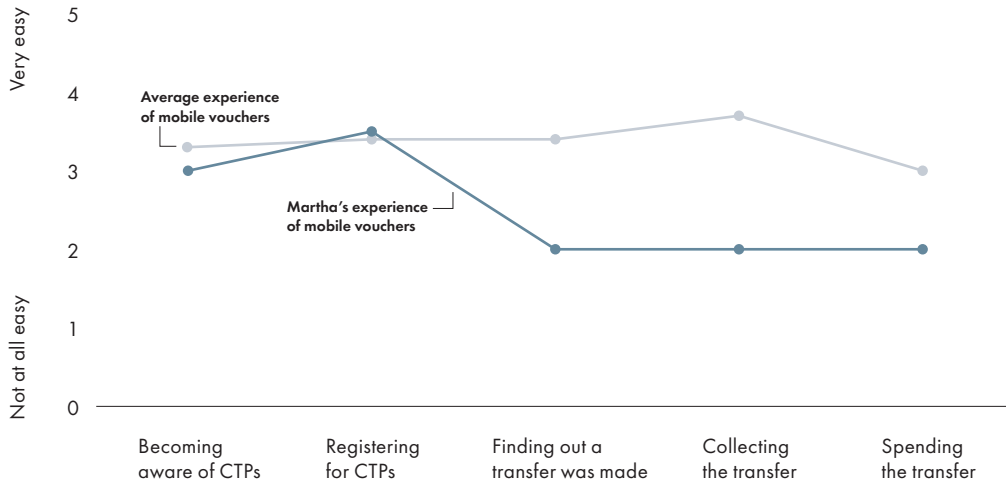
- + Money allows for small investments.
- Amount is not enough.

- + Hopeful help will come if needed.
- Desire for training.

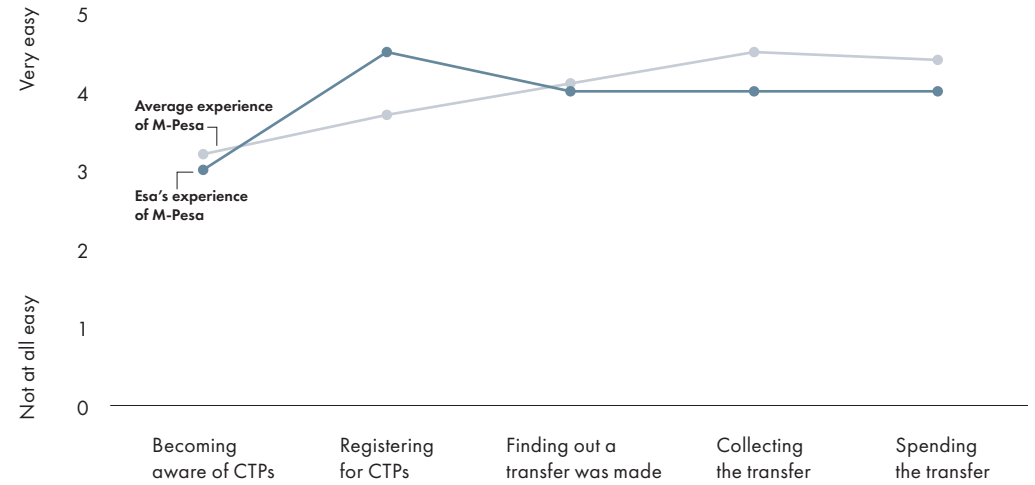
Making sense of user experiences

The experiences described for Joi, Martha and Esa are typical for similar users. At the same time, the individual trajectories should not be interpreted as representative for their specific mechanism. The survey data shown in figure 2 provides a more representative picture per mechanism and shows how easy or difficult users find these mechanisms to be. Comparing averages with the personas' experiences shows where the user journeys summarised above diverge most drastically from those of average users, thereby flagging additional potential for improvements. While the recommendations below were developed with the explicit goal of finding solutions for the needs of disadvantaged user groups, it can be expected that these improvements also raise average satisfaction.

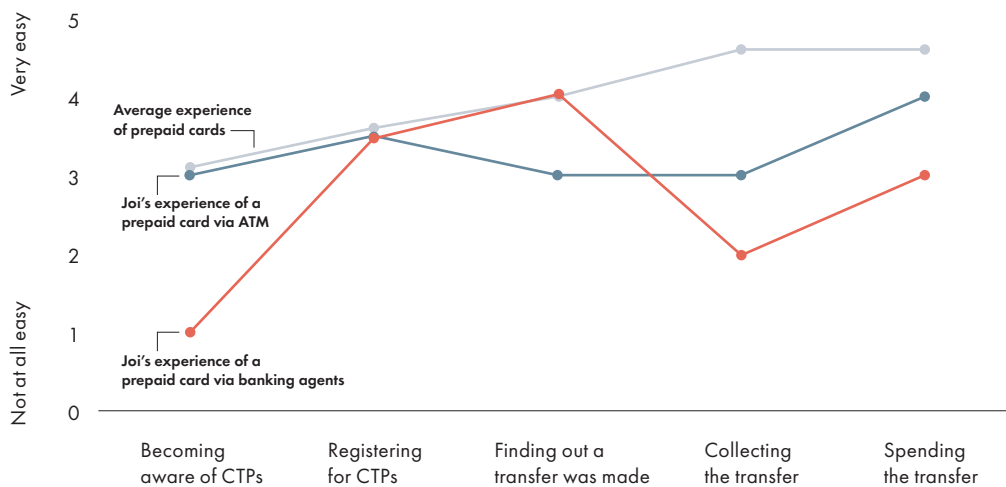
Mobile Voucher



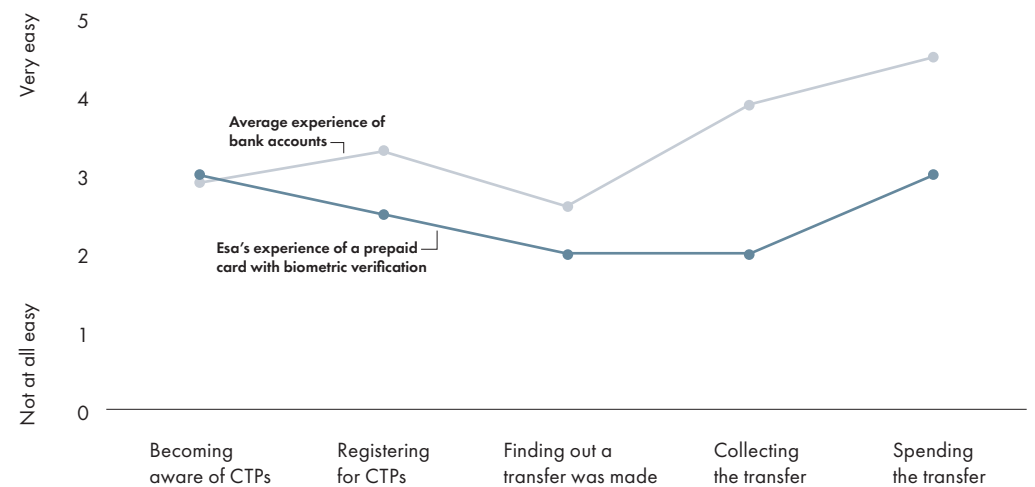
M-Pesa



Prepaid card



Bank Account



Conclusions

When choosing mechanisms, agencies and donors for the most part look for characteristics related to efficiency, value for money, traceability, convenience, transparency, and beneficiary safety. These are all widely documented features of cash transfers and often described as important advantages that digital cash offers over manual payments (Sossouvi, 2013; Sourourian, 2017; Bailey, 2017). However, they are not necessarily geared towards optimising delivery mechanisms from a user perspective and improving experiences for all types of users.

Priorities from a user perspective are reflected in the results of the standardised survey, where users were asked to assess payment mechanisms based on key characteristics identified in the literature. The responses suggest that **users prefer mechanisms that are flexible, reliable, and delivered by actors they can trust and communicate with**. The survey also showed that features relating to financial inclusion, such as transferring money between accounts or mobile wallets, were considered relatively less important. These patterns are confirmed also by the qualitative user interviews conducted.

To summarise the experiences of archetypal user types documented above, **frustration mostly derives from:**

- a lack of communication;
- information being provided to users in a way that was not understood (due to illiteracy, language barriers, or inexperience with payment mechanisms and the larger aid process);
- reluctance from users to seek information, for fear of losing entitlements or being perceived as a burden;
- concerns around safety by users, particularly amongst displaced people including traumatised and highly vulnerable individuals;
- a lack of flexibility to withdraw and spend the money as users see fit;
- a lack of perspective on how to cope when cash transfers end.

Users also reported a range of **technical difficulties relating to identification, withdrawal, and account management**. Depending on the type of persona affected, such difficulties can have marginal or serious implications. For example, a daily limit on withdrawals can be annoying for some users, while for others it can mean not being able to pay for rent as promised.

User experiences are enhanced where:

- users know where to get information easily, to plan ahead and fix potential problems along the transfer process;
- users feel helped and listened to by their interlocutors and aid agency staff;
- users trust interlocutors along the process, particularly financial service providers and shopkeepers;
- processes to target and roll out cash transfers have been informed by communities' input, making users appreciate fairness and transparency.

Recommendations based on the Kenya case study

Based on our findings, we can summarise the following recommendations:

1. Talk to users to address their respective pain points

Why? Users experience different high and low points along their journeys, even if they are offered the same transfer mechanism.

What to do about it: Rather than prescribing the one best mechanism for all users or programmes, implementers and donors should invest more in finding out what is working and what is not working in order to put the right mitigation measures in place, irrespective of the delivery mechanism used. To find out more, regular PDMs should be complemented with a few qualitative user interviews.

2. To optimise user experience, rethink efficiency

Why? Minimising costs per beneficiary would not only compromise user satisfaction, but also undermine positive effects of cash transfers.

What to do about it: Instead of primarily aiming to save costs when implementing programmes, interventions should be designed to maximise net benefits and

thereby value for money, even where this means investing additional resources into supporting services such as communication or user training. Alternative measures of success should capture the user experience (user satisfaction along the user journey) and the net benefit people see for their lives.

3. Leverage non-technical measures to optimise user experiences

Why? Most low-points in current user journeys could be softened or avoided entirely if the information gap between aid agencies, payment service providers, and users were reduced through more effective communication.

What to do about it: Participants of the Kenya results workshop in Nairobi developed measures to address three main challenges:

3a. Better communicate programme features

Why? Communication can make or break improvements in delivery mechanisms. For example, stratified distributions were suggested to avoid queues and liquidity bottlenecks. As many people currently rely on peers to learn when a transfer has been made, this could be counterproductive – unless users are clearly informed of changes by aid providers.

What to do about it: Implementers individually and collectively can improve communication in the following ways:

Programme-level improvements	Collective improvements
<ul style="list-style-type: none"> • Communicate targeting criteria and entitlements, at least in general terms • Share status updates throughout and inform users in a transparent and predictable way (this is transfer #2 out of 3) • Continuously track effectiveness of communication using existing PDM efforts • Track understanding of the transfer process by agents 	<ul style="list-style-type: none"> • Establish minimum communication requirements that major actors commit to (e.g., in the Cash Working Group) • Clearly allocate communications responsibilities in the system and hold responsible actors to account for them (cf. use of PDM) • Expand use of joint single registry, including complaints referral system

3b. Invest in building trust

Why? Above all, users want payment systems they can trust. Building trust is also necessary to counter frequently expressed concerns that reaching out to agencies may lead to a reduction or discontinuation of services, or is perceived as disturbing.

What do about it:

- Allow for more user engagement at the individual level, e.g., through community cash champions or “buddy systems” to pair new recipients with experienced users. Similar schemes can be used to educate agents.
- Invest more in training of users and agents, not just at the beginning of programmes but with refresher trainings throughout project cycles.
- Systematically monitor agents’ compliance with agreed-upon processes by tracking transactions or other means,¹ and telling users about it. Based on this, agent rating systems could be developed to flag malpractice.
- Provide low-threshold communication channels for support where users are lost, e.g., by expanding toll-free help lines like [Uwajibikaji Pamoja](#) and through field-based community workers who meet users where they are.

¹ See for example: www.cgap.org/publications/mystery-shopping-digital-financial-services

3c. Expand complementary interventions

Why? Users clearly express demand for complementary programming to help increase livelihoods and provide protection.²

What to do about it: Whenever possible, such complementary interventions will need to be tailored to, or should be informed by, specific personas if they are to benefit educated urban users such as Joi, as well as rural households like the one Esa heads. Where complimentary programming is not possible, workshop participants suggested referring users to sources of support for the time after transfers have ended, potentially including savings and credit cooperative organisations (SACCOs) and microfinance institutions as well as partnering with development actors and longer-term initiatives.

- 2 This has been evident during the last drought response in Kenya, as noted by Peachey (2017).

Works cited

Bailey, S. (2017). *Electronic transfers in humanitarian assistance and uptake of financial services: A synthesis of ELAN case studies*. HPG. Retrieved from <http://www.cashlearning.org/downloads/11425.pdf>

HSNP. (2017). HSNP Comprehensive Key messages September 2017.

Peachey, K. (2017). *Responding to drought in Kenya using cash and vouchers: Six key questions from previous experience*. CaLP.

Sossouvi, K. (2013). *E-Transfers in Emergencies: Implementation Support Guidelines*. The Cash Learning Partnership. Retrieved from <http://www.cashlearning.org/downloads/e-transfer-guidelines-English-20-12-2013.pdf>

Soursourian, M. (2017). Can Emergency Cash Transfers Lead to Financial Inclusion? Retrieved October 18, 2017, from <http://www.cgap.org/blog/can-emergency-cash-transfers-lead-financial-inclusion>

