

August 2022

Somalia

User journey personas of women receiving mobile money

These user journey personas provide insights into the experiences of female Somalis receiving mobile money as part of the Shock Responsive Safety Net for Human Capital Project (SNHCP) implemented by Somalia's Ministry of Labour and Social Affairs and the Urban Safety Net (USN) programme carried out by the Banadir Regional Administration in Mogadishu.

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Background

Introduction

With an estimated 155 million mobile money transactions valued at \$2.7 billion each month, Somalia is undoubtedly at the vanguard of the movement toward cashless societies.¹ A lack of transaction costs and easy-to-use services have encouraged more than 70 percent of Somalia’s population over 15 years of age to make use of mobile money.² This makes mobile money an obvious choice for large-scale government-to-person (G2P) payments to support vulnerable women across the country.

Somalia continues to struggle with the cumulative impact of conflict, climate shocks, disease outbreaks, displacement, and rising poverty rates, which disproportionately affect women and girls.³ In this context, Somalia’s Ministry of Labour and Social Affairs (MOLSA) launched the Shock-Responsive Safety Net for Human Capital Project (SNHCP) – the country’s first nationwide social protection programme. Funded by the World Bank and implemented by WFP and UNICEF, the SNHCP or “Baxnaano” programme sets out to mitigate chronic poverty and improve resilience to shocks in rural areas. It involves an effort to shift away from a protracted humanitarian response to a shock-responsive social safety net system with the government firmly in the driver’s seat.⁴

The Baxnaano programme predominantly targets women and women-headed households, reaching around 200,000 households with children under the age of five with \$20 a month, delivered on a quarterly basis. Alongside the Baxnaano programme, Banadir’s regional administration runs the Urban Safety Net (USN) programme in Mogadishu that provides vulnerable and displaced households in urban areas with \$35 each month. During the Covid-19 pandemic, WFP shifted the payment system of both programmes to mobile money to reduce contact risks and recipients’ travel distances, while ensuring access to transfers in remote areas without banking facilities.⁵ This also enabled the programme to expand in response to growing needs exacerbated by the pandemic, floods, drought, and locusts.

These user journeys captures the real-life experiences of women who received mobile money transfers as part of the Baxnaano programme and hopes to learn from their first-hand accounts – from first becoming aware and registering for Baxnaano, to spending their mobile money. The user journeys also looks at how differences in household composition and demographic characteristics impact their journeys. The ultimate goal of this research is to provide WFP and MOLSA with a clear set of recommendations

that enable more confident and sustainable use of mobile money among recipients and improve women’s experiences in line with their expectations and suggestions.

Methodology

User journeys involve a creative problem-solving process that visualises individuals’ relationships with a product or service. They explore how different archetypes of people make use of a product or service in order to develop improvements from their perspective. Applied to the Baxnaano programme, they offer a qualitative research approach that explores the unique perspectives and experiences of mobile money recipients over time. User journey analysis allows us to chart and visualise women’s interactions with the programme through a series of qualitative interviews. Women are encouraged to tell their stories – their actions, feelings, perceptions, and frame-of-mind – so that individual stages of their experiences can be evaluated.⁶ Doing so allows us to move away from an operational, system-centred view, toward a human-centred understanding of the programme that is mindful of the diverse pathways women take through the Baxnaano programme. Practically, this entails in-depth qualitative interviews that investigate women’s experiences from first becoming aware of the programme and registering for assistance, to receiving and using mobile money over time. The methodology applied here is based on the following steps:

Inception workshop

Ground Truth Solutions facilitated two inception workshop sessions in January 2022 to introduce key stakeholders to the proposed methodology and reflect on profiles and themes to be explored as part of this research. The first session brought together regional representatives of MOLSA, the Banadir Regional Administration, and the Baxnaano project implementation unit as well as mobile network operators, UNICEF, and WFP.

¹ Calhoun et al., 2020

² Ibid.

³ OCHA, 2021

⁴ Al-Ahmadi & Zampaglione, 2022

⁵ WFP, 2021

⁶ Hanington, Bruce & Martin, Bella. “Universal Methods of Design Expanded and Revised.” USA, 2019, Rockport Publishers.

The second inception workshop session included WFP's Programme and M&E staff, heads of area offices, as well as staff overseeing the Baxnaano Project and the Emergency Locust Response.

Workshop participants proposed contrasting the experiences of women in urban and rural contexts, including how differing levels of education and literacy shaped women's perceptions of the programme and who, within and outside of their households, provided support in using mobile money accounts. Given the programme's emphasis on targeting women as the primary recipients of mobile money and the requirement that they own their own SIM cards, there was also a marked interest in exploring the extent to which male heads of household wanted the SIM card to be registered under their name and any residual tension or hostility within families due to this.⁷

In light of WFP's work on the Bill and Melinda Gates Foundation's Digital Financial Inclusion and Women's Economic Empowerment initiative, participants were keen to explore how mobile money transfers contributed to sustained digital and financial literacy by building women's confidence around using mobile money independently and whether this had a long-term effect on their use of mobile money going forward.

Participants also expressed interest in the extent to which illiterate women were reliant on male family members, neighbours, shopkeepers, or taxi drivers to access their mobile money. Unintended reliance on others could make women more vulnerable to financial exploitation. Other sub-group participants mentioned could be worth exploring include women without mobile phones, those who did not previously own a SIM card, and those who are widowed.

Qualitative user journey interviews

WFP and Committed to Good (CTG) women enumerators from the Mogadishu and Garowe area offices were trained remotely by Ground Truth Solutions to conduct qualitative semi-structured interviews. After seven days of training, the enumerators conducted a total of 25 in-depth, semi-structured interviews in February 2022 using an interview guide designed by Ground Truth Solutions and based on input generated through the inception workshop sessions.

Interviews were structured around the user experiences of selectively sampled women receiving mobile money through the Baxnaano programme. Upon consenting to be interviewed, they were asked to provide detailed accounts of how they first became aware of the programme, the registration process, and learning to use and spend mobile money. They were asked to critically reflect on elements of these stages that they found positive or negative. They were also encouraged to contemplate programmatic

improvements and to consider where others might struggle along the way. Interviewees were also challenged to contrast their first experience and use of mobile money with their latest transfer to capture how experiences changed over time. Enumerators used broad guiding questions and prompts to encourage people receiving Baxnaano to be as forthcoming as possible about the support they receive. Each interview was recorded, transcribed, and analysed using MAXQDA qualitative coding software.

User journey maps

The transcribed and translated qualitative interviews were developed into five composite user journey maps. Each of these illustrated maps is composed of quotes from multiple interviews that were combined into a representative user journey, based on the sampling approach. They include women from small and large families in both urban and rural areas. They showcase differences in the familiarity with mobile money and the support structures that people fall back on. They give insight into people's feelings and perceptions, how these change over time, and what they would recommend to improve the experience. These user journey maps now provide an opportunity to learn from those people most directly affected by the Baxnaano programme. It is important to note, however, that each user journey is made up of multiple interviews, combined into a representative account that speaks to different personas' experiences.

Personas

Each user journey map is based on the experience of a persona. These archetypes of Baxnaano and USN recipients reflect the combined experiences of between two to five interviewees, collated into a composite account based on the sample designed in collaboration with WFP. Each of the five personas provides tangible identities that represent the general characteristics of different kinds of users. They make it possible to explore different permutations of characteristics and how they impact recipient experiences. Despite being fictitious, the personas of Aisha, Faadumo, Hani, Halim, and Sadia are composite profiles based entirely on qualitative interviews. The usefulness of the personas should not be limited to this report. They can be used to guide decision-making to ensure that future changes to G2P payments work for different types of recipients.

⁷ This assumption was not confirmed during the qualitative interviews, where most women we spoke to said they already had a SIM card registered in their name, were happy about this, and confirmed that their preference was to have the SIM card in their name. Those who did not already have a SIM card at registration were provided with a SIM card in their name and also expressed a preference for this.

User journeys

The following pages illustrate five typical user journeys for these personas – Aisha, Faadumo, Hani, Halim, and Sadia.

Journeys are documented in the first person and adhere as closely as possible to the statements taken from user interviews. The user journeys presented include elements that enhanced or frustrated user experiences.



Aisha's user journey

Profile
 Location: Mogadishu – urban
 Status: Internally Displaced Person
 Age: 45 years old
 Literacy level: Low

Mobile money profile
 Mobile familiarity: Low
 SIM ownership: already had own SIM
 Programme: Urban Safety Net

Family
 Household size: 8
 Head of household: Joint
 Relationship: Married



My name is Aisha and I live here in this camp with my family. We fled from Lower Shabelle 10 years ago and have been living in this camp for a few months now. We are eight people in total: my mother, her husband, my husband, our four children and me. Sometimes my husband works in construction, and I go to the market. I have a mobile market stall with spices, but people often just borrow from you, so we have nothing of value. We are the breadwinners in our household but demand at the market is low at the moment and there are movement restrictions across the whole state due to Covid-19 restrictions. Even our children were sent back from their Islamic schools and told to stay at home.

I don't know how to read and write because I was born and raised in a rural area before getting married and coming here. I have a TECNO mobile phone that I use to call people and to listen to the radio. I also use it as a torch at night since we don't have electricity.



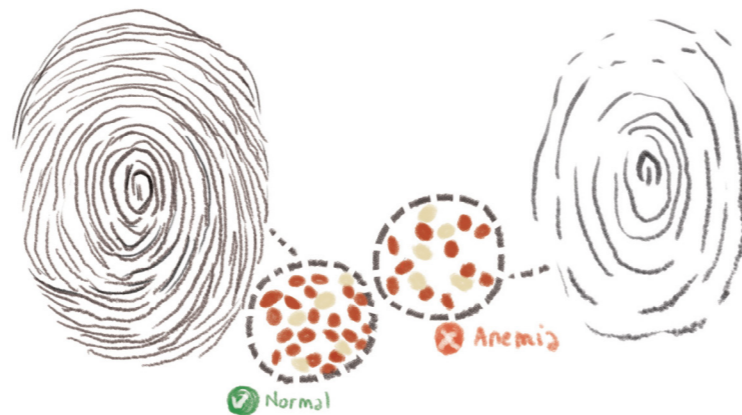
We used to receive our entitlements through a voucher card before it was changed to mobile money. First, there were rumours that the vouchers would be changed and then we were informed by our camp leader that money would be transferred to our mobile phones.

I was selected because they were confident that we were vulnerable and in need of assistance. Thanks to Allah, we felt mercy and happiness. The children were also happy and asked me to buy them clothes.

Becoming aware of the programme



- + Heard about assistance through community leader
- Initial rumours and confusion about the programme



Registration



Our camp leader told us that we would be asked questions and then be given money. The WFP team asked us lots of questions about our lives, our income sources, how we survive, how we get sugar, and how we pay for our children's school fees. They photographed me and scanned my fingerprints, but I had difficulties with my thumbprints because I was anaemic. I had to wait three days for the thumbprint to work.

After a while, the money started.

- + Community leader informed them about the process
- Difficulties registering



We were very happy when we first received the money. Nobody informed me. I just checked my phone and realised it was a happy moment. I used the first instalment to buy a plastic cover for our house, to pay the school fees, and I bought a mattress for the children.

Since then, our home life has changed, and the children are much happier. I was able to start a new business selling spices. There is happiness at home now and the children can eat and go out.

My first experience receiving the transfer



- + Started her own business
- Not informed that the transfer was made
- Cannot use mobile money independently and scared people will steal her money



My last experience receiving the transfer



We received the last transfer four months ago. I couldn't share any of it with others because I was almost \$200 in debt. If we use all the money, we take loans, so when we receive more money, we pay back the loans.

We are poor people who came from villages; now, our children go to school and study. I would ask WFP to help us and continue helping us as they have been doing. We would ask them to increase the money; they contributed to the building of our houses, and they made our houses and our students shine.

They have helped us for a long time, and we hope that they will continue helping.

- Delays in receiving mobile money



Faadumo's user journey

<p>Profile Location: Bulobarde – rural Status: Host Community Member Age: 31 Literacy level: Low</p>	<p>Mobile money profile Mobile familiarity: Low Programme: Baxnaano SIM ownership: did not previously own SIM</p>	<p>Family Household size: 6 Head of household: Female Relationship: Widowed</p>
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My name is Faadumo, and I live with my four children and my elderly mother. My oldest son is 12 years of age and my youngest is just one year old. My mother is 68 years old, and she is not well. She recently had an operation and was supposed to have a second one, but we couldn't afford it. We live off of what our brothers and sisters give us. Sometimes our neighbours ask others to help us, to give us money.

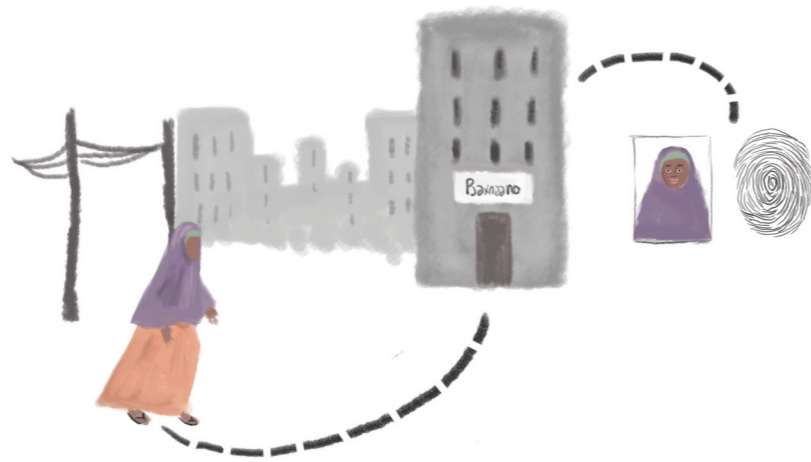
I have difficulties seeing properly – when a person is standing far away from me it looks like there are two people. Only when they are close by can I see them clearly as one person. I can't read because my parents were villagers and they never sent me to school, but my oldest son is studying the Quran at a Madrasa.

I have a TECNO mobile phone. I use it only to receive mobile money. I can also speak to others with it but I can't read or write messages.



I didn't know anything about the Baxnaano programme at first. We were called by a man who worked for Baxnaano who told us that we could be eligible to receive \$20 a month. He told us that we should not be part of it if we are well off financially – to leave it for those who need it most – but when it comes to money, everyone needs it. I think I was selected because I have a sick mother and because I can't support her. I told them I was in need and that I had no livestock and no business.

When people were told they would be receiving \$20 a month they assumed it was a lie. They assumed it was coming from the government but later they found out it was from Baxnaano.



They didn't send it for about a year. We all assumed that we wouldn't receive any money and then suddenly some people received \$180. It was my neighbours who called first. We know each other and they asked me if we had received any money yet. I told them we hadn't but asked someone to check my balance and there was the Baxnaano money! A total of \$240 on my account. I just knew it was from Baxnaano. I was really happy. I donated some of it to needy people in my community, settled my debts, and bought food and clothes for my children and medication for my mother.



- Initial confusion and mistrust around the programme



I was told to come to the city where they registered me on a paper and asked to scan my fingerprints. They took my picture and told me that we would receive the money in about three to six months, but it took much longer. That's all I remember; it was a long time ago.

At the time, we didn't know how to use mobile money. My relatives told me we would receive the money through our mobiles. I had the mobile and the agency gave me the SIM card.

- Lack of explanation that the assistance was via mobile money



+ Able to settle her debts, donate to the needy, and buy some essentials
 - Delays in initial payment, took over one year
 - Cannot check balance or send money independently



I was with an elderly neighbour of mine when she received a message. My children read it for her, saying that she had received her Baxnaano money. She then ordered my children to send \$10 to me. I refused but she sent me \$5 nonetheless. I received my Baxnaano money not long after.

I used it to pay my debts and for sugar, rice, and flour. I couldn't share it with anyone as we had a lot of debt. I managed to use only small amounts for the last six months but now we've spent it all. Without this money, we wouldn't have survived but it wasn't very much so I couldn't save any of it.

We don't have electricity at home, so I ask my neighbours to charge the phone for me. Sometimes I notice it hasn't charged properly. Other than that, I didn't really face any challenges. You just receive money while you are at home. How can there be challenges?

+ Able to settle her debts and buy essentials
 - Does not have electricity at home to charge phone

Halima's user journey



Profile
 Location: Belcad, Middle Shabelle – peri-urban
 Status: Host Community Member
 Age: 34 years old
 Literacy level: High

Mobile money profile
 Mobile familiarity: High
 Programme: Baxnaano
 Sim ownership: already had own SIM

Family
 Household size: 13
 Head of household: Female
 Relationship: Married



My name is Halima, I am 34 years old, and I was born here in Belcad. I live with my husband and my nine children. Three of my children have passed away, may they rest in peace. My eldest son passed away in a bike accident when he was 14 and my second and third sons died before their seventh month. I now have nine children: four daughters and five sons. I never completed my education but studied at school for quite some time, so I have some knowledge.

My father had a stroke, his hand and leg are not working, and he can barely speak. His wife has hearing problems and can't stand because of back pain. Sometimes we think she will die, but she is still alive. I can't help them with anything, and she can't ask for help because she is not my biological mother.

Although our situation is difficult, the children go to school. I pay their fees because my husband doesn't work. I sell vegetables at the market. Sometimes we earn some money and sometimes we don't. I am our only source of income and I spend what I earn on my children and their education. Today we have no income because as soon as I got to the market to work, I was told that I needed to give an interview.

My husband used to work as a labourer but, due to a back injury, he is weak and doesn't work anymore. If you could find a job for my husband, I would love it. He is my husband so I can't tell him to go because he is unable to contribute. He is the father of my children, so I hope he raises them with me.



We were told that we would receive money and that we needed to go to get registered. Agency officers came to our houses and directed us to the place of registration. We needed to have our fingerprints scanned and to bring with us a guarantor – a man or woman. They asked if the SIM card was registered in my name, and then they registered us. I had my own SIM card, so it was registered in my name. We were told when we were photographed that we would be receiving \$180 on our mobile phones.

It was very crowded; people had come from all over to be registered, so we were getting processed in groups. It was sunny and there were too many people, but there were no difficulties and I returned to my home happy. It took me three hours to get registered.



+ Able to continue her business due to the money



When I received the last \$60, we had nothing to cook. Even my table was empty, and I had nothing to sell at the market. I had only some tamarind but thanks to the money I ordered some vegetables so that I could sell something and cooked some food for the children. Usually, I spend what I earn on schools, electricity, and water. I manage our expenses alone, but I use it for the most important needs because not all of our needs can be met. When the market is functioning well, I am able to save some of the money. I am part of an "Ayuuto" on a daily basis because the Baxnaano money might be delayed. I also shared some of the money with a friendly neighbour and I gave some of it to my brother and my father.

Becoming aware of the programme



When it started, I was called by the office and told that some people will come and that we should be ready for an interview. I think it is a form of charity to help us manage our needs because we are unemployed, and our farms are not functioning. It's all God's plan.

Registration



- Registration centre was crowded and hot

My first experience receiving the transfer



At first, people were gossiping, saying that the agency would send the money soon. They wondered how much it would be, but when the first group received their money, the gossip became real. At that time my second oldest son wanted to get married at the age of 15. Even though he was not old enough, we let him marry anyway but the family of the girl tried to complicate the marriage. They demanded a great deal of money and gold. I tried to tell the girl's mother to forget about the gold, but she refused. I didn't want to disappoint my child and I hoped God would help me. When I returned home, disappointed, my daughter was happy and told me that I had received a payment. It was really a happy moment. I thanked God and I went to the gold shop where I bought the gold for the lady. I used the money for the marriage of my second oldest son.

+ Used the money for her the marriage of her son
 - Confusion and rumours around the first transfer

My last experience receiving the transfer





Hani's user journey

Profile
 Location: Badhan – rural
 Status: Internally Displaced Person
 Age: 50
 Literacy level: Medium

Mobile money profile
 Mobile familiarity: High
 Programme: Baxnaano
 SIM ownership: already had own SIM

Family
 Household size: 8
 Head of household: Female
 Relationship: Widowed



My name is Hani, and I am 50 years old. My husband passed away a few years ago and now I care for my seven children on my own. My eldest son is depressed because he can't find employment and one of my daughters has a physical disability. She can't even drink unless I help her.

We are originally from a village but came to the city. I was busy taking care of my eldest son, so I never received any education because of him. I used to make and sell Sambusas to manage our expenses, but now our situation has become difficult. Flour and oil are expensive to buy so I haven't worked for a while.

I have a small TECNO mobile phone that I use for Sahal and to call people. Sometimes I also used it to listen to the radio. We don't have electricity in our home, so I have to charge it at our neighbour's house to avoid the battery running out.



The day of the registration was a holiday, so all my children were at home. I told them to stay at home and to keep the doors closed. The registration was in the countryside and the place was overcrowded. I was interviewed and asked how many children I had, how old we all were, and whether our fingerprints had been scanned before.

They only told us that we would receive mobile money, but they didn't mention the amount. We thought we would only receive \$20 but a few months later we received a much larger amount all at once.

I knew how to use Sahal from when I sold Sambusas at schools. Some of the children didn't have money and would call their mothers to pay for the Sambusas. I needed Sahal so I could get paid. It's better than cash.



- + Able to settle largest debt
- Only able buy water with the remaining money
- Receives phone calls every day from scammers



We always use the money to pay off our largest debt because we don't like to be in debt. I worry about people asking us about our debt when we need another loan. If you don't settle your debts your children will be sent home from school.

I checked what our most important needs were. We were thirsty so we also used the last transfer to buy water. Our tank was empty, but water is life. After buying water, I had no money left.



Registration

Becoming aware of the programme



A lady from the neighbourhood committee came to us one morning and told us that we needed to go to the Baxnaano office. At the time, I knew nothing about it. In fact, it was the first time I had heard of Baxnaano. Before that, there were some women who used to come and register people. I was told that we would be receiving money via our mobile phones. I didn't know why some got helped and others did not.

- + Informed assistance would be sent via mobile money



- Had to leave children home alone
- Registration centre was crowded and far away
- Not informed when/how much she would receive money

My first experience receiving the transfer



No one told me when the money would be sent, but while I was laying down one afternoon, I saw a message and found that my balance was \$240. At first, I called people to ask them about the money and then I realised it was mine! Otherwise, I would have sent it back. I've received money by mistake a few times and always sent it back to its owner.

I was really happy and decided to pay the children's school fees and settle some of my debts. It was luck; you will receive this money when God wants you to. Only God knows how long it will continue.

- + Able to settle her debts and buy essentials
- Almost sent money back due to lack of information and communication from provider

My last experience receiving the transfer



Sadia's user journey



Profile
 Location: Dhahar – rural
 Status: Internally Displaced Person
 Age: 58
 Literacy level: Low

Mobile money profile
 Mobile familiarity: Medium
 Programme: Baxnaano
 SIM ownership: already had own SIM

Family
 Household size: 7
 Head of household: Female
 Relationship: Widowed



My name is Sadia and I live in Dhahar with my grandchildren. I'm not sure how old I am but I think I'm in my late fifties. I was among the people here in Dhahar who lost their way of life due to the droughts. All my children have grown up already and my husband passed away, so I live with my grandchildren and my old father. He has a problem with his eyes. He can only see during the day when it is sunny.

I never went to school. Most of my grandchildren are girls and I would really like them to have an education. We're a big family and all live together in this house. There is not enough space so sometimes we sleep outside.

I sell vegetables when I can, and we receive \$150 every month from my son who lives in Canada. It's not enough but we manage. I have a basic TECNO mobile phone that I use to send and receive money, as well as make calls.



I remember walking a long distance to the registration centre and a group of young people explaining the process. They asked me about my family and where we live, and I provided them with all the necessary information. I was also told to bring another person, who wasn't a family member. We were both photographed.

I used to receive a food voucher from WFP and some people told me that if you get registered with Baxnaano, then both programmes will be cancelled. It was a dilemma, but I asked the registration team and they told me it wouldn't happen.

I didn't understand how long the money would last. We were generally not given much detailed information, except that the money would be provided through our SIM cards. I think the money is meant to change the lives of less fortunate people. It's also for food. We really appreciate WFP and the money they give us. There was a really bad drought when we got registered so it came at the right time.



+ Plans to continue using mobile money for her business transactions



I sell vegetables and used to have to buy them on credit. Now I can buy them using the money I receive. The money has had such an impact – I am motivated now. I just pay school fees and support my business.



Becoming aware of the programme



I heard my neighbours talking about an organisation called Baxnaano and that they would distribute money. At first, I wasn't sure whether it was real or fake. People in my community often register for things but receive no feedback at all. We just register and wait.

+ Informed assistance would be sent via mobile money

Registration



- Registration office was far away
- Not informed when they would receive money

My first experience receiving the transfer

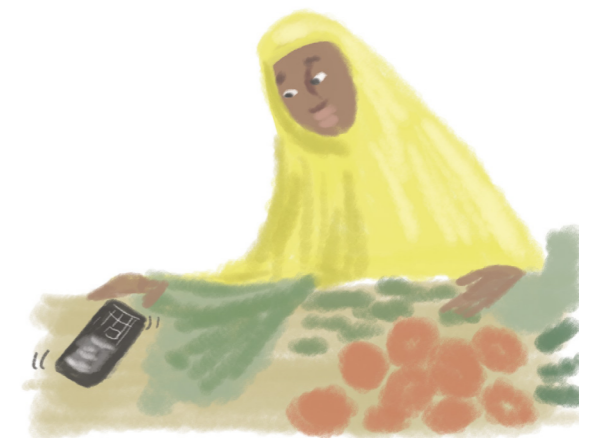


We waited for a long time before receiving the money. I wasn't even expecting it anymore – I thought it was a joke. But then one day my grandson brought me my phone and said there was money on it. He said it was \$240! There were rumours that the money would be withdrawn again by Golis. People worried that it was fake.

I was really happy when I received the first instalment. I started planning how to manage our family's needs. We repaid all the loans we took out in the past and I bought food for the family. I was also able to pay the children's school fees, which made them really happy. A brother of mine got injured around that time so I gave some of it to him, too.

- Confusion and rumours around the first transfer
- Needs assistance from family members to use mobile money

My last experience receiving the transfer



Recommendations

The following recommendations set out to improve the user experience of women receiving mobile money. They provide concrete measures to improve access to financial services, enhance communication, and strengthen accountability towards the intended beneficiaries of the Baxnaano and USN programmes.

1. Train recipients to use mobile money independently

Women who are unfamiliar with and unable to use mobile money on their own need training and support. Their total dependence on literate family members, shopkeepers, or even strangers in their vicinity to use mobile money or check their balance is particularly concerning. Not only does it expose them to scams, but it also constitutes a missed opportunity in terms of digital financial inclusion. As Faadumo's and Aisha's experience shows, those who continue to struggle using mobile money throughout the programme are less likely to commit to its use after the programme ends. As such, recipients call for training and support to become more confident and able users of mobile money. Trainings could be designed using existing resources like the GSMA's Digital Literacy Training Guide and facilitated by mobile money agents from Hormuud and Golis, who seem to be widely trusted as sources of support.⁸ This could also facilitate improved awareness and access to additional financial services offered by mobile network operators.

2. Explore interactive voice response systems to keep recipients informed about their entitlement

Given the low uptake of information at registration points, Baxnaano recipients need additional sources of information regarding their transfers. This is especially important as understanding targeting criteria as well as the purpose and the duration of their cash assistance will impact their ability to plan financially. Interactive Voice Response (IVR) provides callers with a menu of options to access pre-recorded information messages. IVR can be particularly effective for illiterate recipients like Aisha and Faadumo, while also ensuring that information is provided to recipients confidentially at a time that suits them in a language of their choosing. Messages could include programme details as well as the number and value of transfers remaining to individual recipients. It could also explain options for saving, dispel misconceptions, and link recipients to other services and products made available by mobile network operators. WFP has used IVR in Somalia in the past as a means to collect household food data, recommending from the outset

that targeted individuals personally receive an explanation of the automated process.⁹ UNICEF and Africa Voices Foundation have also made use of IVR to explain cash transfers to beneficiaries, allowing them to respond to challenges and adapt programming more effectively.¹⁰

3. Train community champions to provide additional support from within communities

In addition to regular trainings facilitated by mobile money agents, experienced users like Halima could be trained to support fellow recipients in their communities to build and instil confidence in using mobile money. It was evident throughout the interviews that women already have informal networks where they share information related to mobile money, rely on each other for challenges they may encounter, and look out for those who are less mobile money literate. As community champions, they would become a trusted source of support from within communities for those women who may not be able to rely on others in their immediate household. They could also be responsible for keeping recipients informed about various mobile money scam techniques and support the use of the above-mentioned IVR system. A similar approach to supporting recipients using community champions was employed by Concern Worldwide in Burundi to improve outcomes for their mobile money-enabled cash assistance.¹¹ Ultimately, community champions would work toward minimising barriers to engaging with aid providers and mobile network operators, while strengthening connections between programmes and their intended recipients.

⁸ GSMA, 2020

⁹ Bolton, 2018

¹⁰ *Ibid.*

¹¹ GSMA & Ground Truth Solutions, 2020

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