



GROUND TRUTH SOLUTIONS

Exploring the user journeys of women receiving mobile money in Somalia

August 2022



Acknowledgements

This report provides insights into the experiences or “journeys” of 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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This research report is part of WFP's global partnership with the Bill and Melinda Gates Foundation, enabling Digital Financial Inclusion and Women's Economic Empowerment through cash-based humanitarian assistance. The initiative sets out to test the foundation's D3 principles – by digitising programmes, directing the payments into women's accounts, and designing programmes to expand opportunities for women.

The user journeys captured in this report explore women's experiences of the SNHCP and USN programmes implemented by Somalia's Ministry of Labour and Social Affairs and the Banadir Regional Administration. They are intended to help the Somali government and WFP achieve greater impact for women through large-scale government-to-person payments while exploring the entire delivery chain of cash-based safety net programmes.

Executive summary

Somalia's Ministry of Labour and Social Affairs and the Banadir administrative region in southeastern Somalia provide cash-based transfers to women from vulnerable households via mobile money. This report explores their experiences with the Baxnaano and Urban Safety Net (USN) programmes through a series of qualitative interviews carried out in February 2022. Each user journey documented here charts and visualises the combined experiences of multiple women as they journey through the Baxnaano or USN programme. Our report makes the following recommendations, based on this research, 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 or 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 in order to use mobile money or check balances is particularly concerning. Not only does it expose these women to various scams, but it also constitutes a missed opportunity in terms of digital financial inclusion. As some women's experiences show, 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 comfortable 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.¹ 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 entitlements

Given the low uptake of information at registration points, Baxnaano recipients need additional sources of information about 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 while also ensuring that information is provided confidentially and 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 that from the outset targeted individuals personally receive an explanation of the automated process.² 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.³



¹ GSMA, 2020

² Bolton, 2018

³ Ibid.

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

In addition to regular trainings facilitated by mobile money agents, experienced users could be trained to support fellow recipients in their communities to build and instil confidence in mobile money transactions. 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 scams 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.⁴ Ultimately, community champions would work toward minimising barriers to engaging with aid providers and mobile network operations, while strengthening connections between programmes and their intended beneficiaries.



⁴ GSMA & Ground Truth Solutions, 2020

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.⁵ 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.⁶ 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.⁷ 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.⁸

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.⁹ This also enabled the programme to expand in response to growing needs exacerbated by the pandemic, floods, drought, and locusts.

This report 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 report 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.

⁵ Calhoun et al., 2020

⁶ Ibid.

⁷ OCHA, 2021

⁸ Al-Ahmadi & Zampaglione, 2022

⁹ WFP, 2021

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.¹⁰ 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. 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.¹¹

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.

¹⁰ Hanington, Bruce & Martin, Bella. "Universal Methods of Design Expanded and Revised." USA, 2019, Rockport Publishers.

¹¹ 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.

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.



Aisha's user journey

Location: Mogadishu – urban

Status: Internally Displaced Person

Age: 45 years old

Household size: 8

Head of household: Joint

Relationship: Married

Literacy level: Low

Mobile familiarity: Low

Programme: Urban Safety Net

SIM ownership: already had own SIM



Introduction narrative

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.

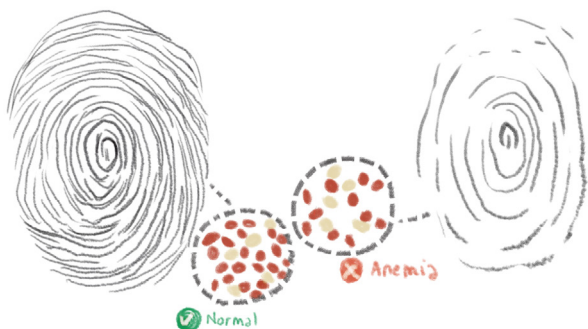


Becoming aware of the programme

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.



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.

My first experience getting the transfer.

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.



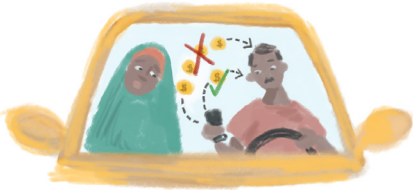
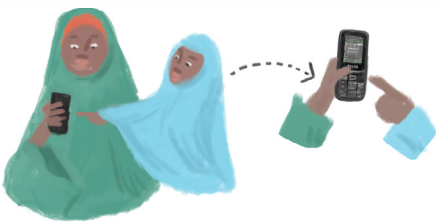
My last experience receiving the transfer:

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.



Using Mobile Money:



I can only use my mobile money account with my children's help. When someone sends me money, I memorise the last digits and then when I come back home, I ask my children. I tell them the last digits and ask them how much money I have been sent. That is the way I work.

If you have your mobile in your hand but cannot use it you have a problem. For example, if you take a car to go to the market and you don't have cash on you, you worry that the driver you give your mobile phone to will withdraw all the money. Even if you enter your PIN, you cannot enter your EVC¹² plus number. The driver may take it all or will, by the grace of Allah, only take what he is owed.

It's because we are illiterate. I myself don't know how to use mobile money, but my children help me. Always having to give my mobile to a stranger is a problem. We need training to use mobile money. We could help people by providing schools and free education for them, as they are poor and can't afford it. They must always go to trusted shopkeepers to tell them their remaining balance and how much has been withdrawn.

I would love it if we got the money every month because we need money for our children and our houses need repairs. Sometimes the money is late, or a person doesn't receive it at all. You then have to ask the agency and then you will get it. It happens.

Mobile money is better than vouchers. It was tiring and time-consuming going to cash out vouchers. Mobile money is fast and accessible from everywhere but the amount we received was not enough to cover our needs. The people in this camp are vulnerable – we are all struggling. We haven't received money for the last three months and I worry that I cannot support my family. I need to buy food for Ramadan, but I have no money. Allah will provide us with a meal.

¹² Ellipse Verification Code (ECV) is a technology which creates a Dynamic Security Code (DSC) during a transaction and is used as an added security measure during transactions to minimise fraud.

Faadumo's user journey

Location: Bulobarde – rural

Status: Host Community Member

Age: 31

Household size: 6

Head of household: Female

Relationship: Widowed

Literacy level: Low

Mobile familiarity: Low

Programme: Baxnaano

SIM ownership: did not previously own



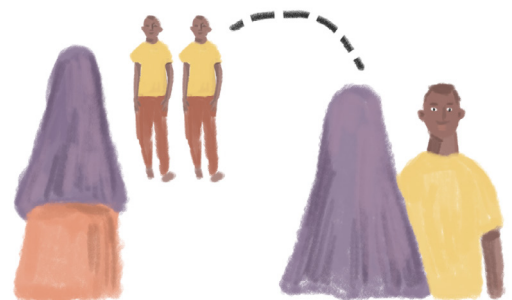
Introduction narrative

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.

Aid agencies need to know that people here have many problems. There hasn't been any rain in a while now and the roads are blocked. Some people are disabled, others can't see properly, and our children aren't being educated.

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.



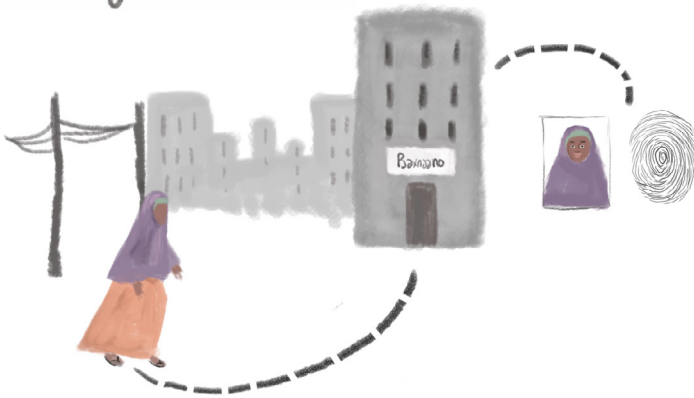
Becoming aware of the programme

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.



Registration



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.

My first experience getting the transfer.

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.



My last experience receiving the transfer:

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?



Using Mobile Money:

If you can read, you will understand things. If you can't read, you are blind and can't understand anything. Unfortunately, I don't understand how mobile money works. I have to ask people to send it for me. I don't even know how to check my balance so when I go to the market, I have to ask people to check my balance after I paid for something. I may be cheated by them and will only know when I speak to someone I trust.

Mobile money is compulsory nowadays. There is no other money anymore so I would like to learn how to use it. Now I just have a mobile phone and don't know how to use it. If they taught me, I could send money and check my balance myself. When someone is educated, they can overcome any challenge. If God makes it easy for me, I will continue using mobile money in the future.

There are some problems with mobile money. I know someone who travelled to places to sell her art and didn't tell her husband what she earned. Now, since she doesn't know how to use mobile money, she can't hide it from her husband.



Halima's user journey

Location: Belcad, Middle Shabelle – peri-urban

Status: Host Community Member

Age: 34 years old

Household size: 13

Head of household: Female

Relationship: Married

Literacy level: High

Mobile familiarity: High

Programme: Baxnaano

SIM ownership: already had own SIM



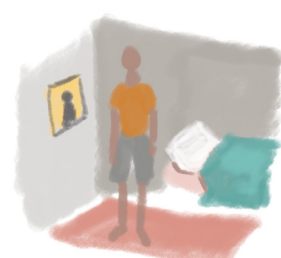
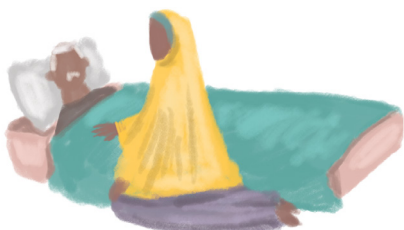
Introduction narrative

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.



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

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.

My first experience getting 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.



My last experience receiving the transfer:

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 "Ayuto" 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.



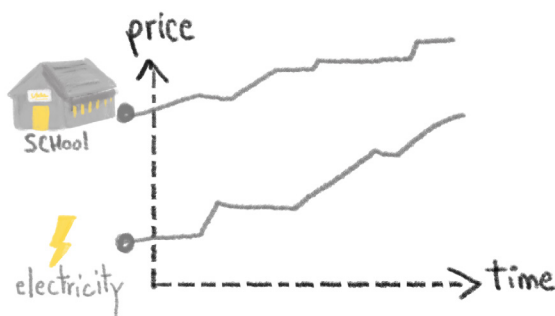
Using Mobile Money:



Life depends on mobile money. I know how to check my balance and I use my mobile for accepting money. When I sell vegetables, people will ask for my EVC number so that they can send money to it. I can also call Hormuud, but not WFP; I don't know their number.

Sometimes, I send money by mistake; last night I was told that I had sent \$8 by mistake, but if I go to Hormuud, they will return the money to me. I have also lost my mobile several times. You can get your SIM back from the Hormuud company. I am currently without a mobile as I lost it recently.

I try to teach others how to use mobile money. For instance, there is a lady who works at a place near to mine, and she doesn't know how to use it. Sometimes people send \$0.1 and then claim that they have sent \$1. If you don't know, you will accept that, and you may receive \$0.5 when they will claim they have sent \$5, so if you are not careful then you might believe them. So, I check it for her every time and teach her how she should use it.



I would suggest making instalments on a monthly basis because each month we need to pay school fees and electricity. Each month, we receive calls from the electricity company or schools asking for the money. Everything has become expensive now. I will add to that that our brothers are all in need, and I have disabled people at home. I will tell you that only God can make changes.

I can't eat what you give me when my brother and his children are in need; my husband can't contribute and I can't ask him for a divorce, as he is the father of my children, and his unemployment is simply a matter of fate.

Hani's user journey

Location: Badhan – rural
Status: Internally Displaced Person
Age: 50
Household size: 8
Head of household: Female
Relationship: Widowed
Literacy level: Medium
Mobile familiarity: High
Programme: Baxnaano
SIM ownership: already had own SIM



Introduction narrative

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.



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.



Registration



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.

The SIM card was registered in my name. If someone doesn't have a SIM card, how can they accept money? Mobile money is not difficult – if you are given the money you can keep it on Sahal. 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.

We don't know why we were selected. When the committee was registering us, they told us they prefer people in need, especially those without a man in the house and those who care for elderly or sick people.

My first experience getting 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.



My last experience receiving the transfer:

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.



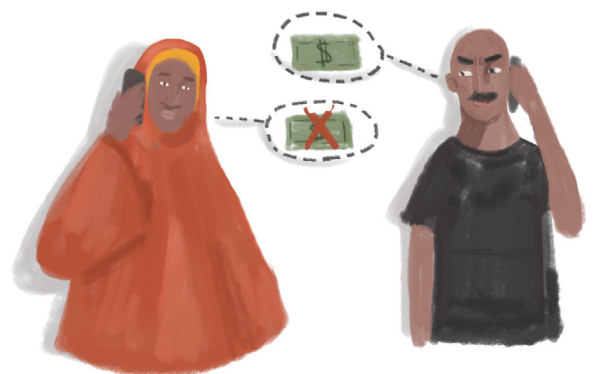
Using Mobile Money:



Mobile money is good because you can send it whenever you want. You can tell your children to go somewhere and if they need to buy things at the market, you can just send them the money from your home. Children can go anywhere, and you can just send them the money or give them your phone.

Unfortunately, I get calls from thieves every day. They say they sent me \$20 by mistake but I tell them I haven't received any money and that they should request it back themselves. They know your balance and try to steal from you. I think they work for the company. I don't usually manage to save any money because I use it all to cover our needs, but I worry the money could be taken from my mobile by thieves. It can happen.

Thankfully I can keep track of my balance myself. It used to be difficult for me and I used to ask everyone to check it for me, but now I have learned how to do it. There are challenges for elderly people because they have difficulties sending money. And if you tell your children your password, they will send your money to someone else.



When cash was still being used, we used to leave most of it at home. When you were at the market and found more things than you expected, you couldn't pay for them. Now, I have money on my mobile and I can buy whatever I need. It's not as noticeable as cash, like a secret only I know. I would, however, prefer to receive a larger amount.

Sadia's user journey

Location: Dhahar – rural

Status: Internally Displaced Person

Age: 58

Household size: 7

Head of household: Female

Relationship: Widowed

Literacy level: Low

Mobile familiarity: Medium

Programme: Baxnaano

SIM ownership: already had own SIM



Introduction narrative

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.



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.

Registration

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.

My first experience getting 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.

My last experience receiving the transfer:

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.

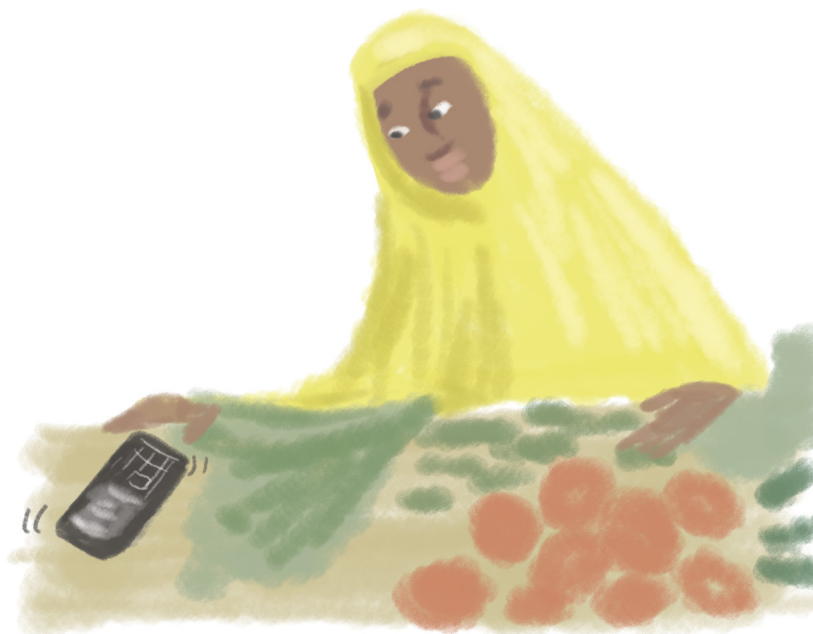


Using Mobile Money:

At first, I wasn't very familiar with using mobile phones. Since receiving money from Baxnaano, I keep my phone close to me, and I pay attention to every SMS I get. My grandchildren have taught me to check my balance and I know how to contact Golis if I have a problem. They assist me every time. I don't know WFP's number, but I have heard that the village committee know it and that they share it with people who have problems. I haven't had any problems, but I have heard of others who didn't receive their money for a while. They say they have contacted WFP but were told that their numbers were overwritten with other numbers.

Mobile money is safe and easy to access for whatever you need. You don't have to carry paper dollars that can be stolen from you and no one else knows your PIN so it's completely secure. People like me who cannot read or write have their grandchildren who help them to use mobile money. I think this applies to my neighbours as well. They receive support from their family members.

God willing, I will continue using the mobile money for my vegetable business. People buy from me using mobile money and I also use it to buy from wholesalers. I would like for the money to continue to be sent every three months.



Analysis

The preceding user journeys showcase Somali women’s experiences with the Baxnaano programme. Each experience is unique and shaped by demographic and situational characteristics. The following section reflects on differences in experience of the individual stages of the programme, from first becoming aware and registering, to receiving and using mobile money. Throughout the following section, Ground Truth Solutions [Cash Barometer data from Somalia](#) collected in October 2021 is used as a quantitative complement to the qualitative experiences outlined in the user journeys.

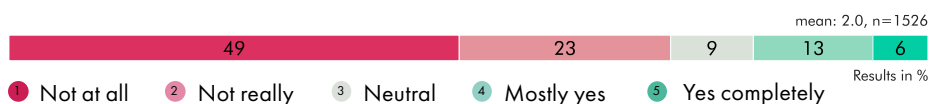
Becoming aware of the programme

Prior to being told to register for the Baxnaano programme, Hani tells us she “knew nothing about it.” Like Aisha and Sadia, Hani is an internally displaced person or IDP. All three first find out about the programme through people in their camp. Aisha and Hani are informed through camp leadership and neighbourhood committees, while Sadia first hears about it from her neighbour. As host community members, Faadumo and Halima report being contacted directly by someone from the “Baxnaano office.”

With little information about the programme, Faadumo and Sadia are unsure whether what they have heard about the programme is true. They worry about the programme being “fake” or a “lie” because they “often register for things but receive no feedback at all.” Our Cash Barometer data shows that their experience is not unusual. When we asked 1,526 people receiving cash and voucher assistance (CVA) in Somalia whether they felt that aid providers communicated their plans and activities effectively, 49 percent responded with “not at all” or “not really.”¹³

This lack of communication is evident when it comes to the criteria used to target recipients. Hani tells us she “didn’t know why some got helped and others didn’t.” Faadumo and Halima both “think” they know why they were targeted for assistance: Faadumo assumes she was selected so that she could better support her ailing mother, while Halima thinks it was due to her being unemployed. Only Aisha seems certain about the targeting. She was selected “because they were confident that we were vulnerable and in need of assistance.” This lack of certainty around targeting criteria for cash-based assistance is widespread across Somalia, with 72 percent saying they do not know (“not at all” and “not really”) how aid providers decide who receives cash or voucher assistance and who does not.

Do you know how aid providers decide who receives cash or voucher assistance and who does not?



People’s awareness of targeting criteria was found to be lower among those survey respondents who identified as having received money via the Baxnaano programme. Some 77 percent responded with either “not at all” or “not really” when asked whether they know how aid agencies decided who receives assistance and who does not.¹⁴

¹³ Ground Truth Solutions, 2022

¹⁴ It should be noted that the Cash Barometer collected in Somalia in October 2021 only included n=178 respondents who identified as recipients of the Baxnaano programme. As such, the difference in awareness of targeting criteria should be considered indicative.

Registration

As the first physical touchpoint of the Baxnaano and USN programmes, the registration process is an important component of people's user journey. It sets expectations for programmes going forward and provides an opportunity to inform recipients about the ins and outs of the assistance available to them. However, it also tends to be a crowded and confusing affair that involves travelling considerable distances, especially for rural recipients, which can frustrate communication efforts and lead to uncertainty among recipients.

Faadumo's memory of her registration is vague. She doesn't remember much beyond her fingerprints being scanned and being told when to expect her first transfer. She says "[they] 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." Faadumo's experience serves as a reminder that the registration process can be an intense and unfamiliar experience. Halima and Hani point out that registrations are "overcrowded" with "too many people" waiting in the sun, being "processed in groups." Despite there being "no difficulties," these experiences demonstrate the limits of communication efforts that are too focused on a single, often overwhelming touchpoint of cash-based programmes.

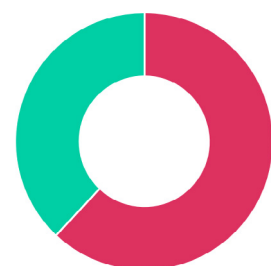
Sadia tells us that they "were generally not given much detailed information, except that the money would be provided through our SIM cards." She notes that she did not understand the duration of programme, while Hani was not informed of the transfer value. The predictability of cash and voucher assistance is essential to achieving informed decisions about how to spend limited resources. According to Cash Barometer data collected across Somalia in October 2021, knowing the duration of programmes was ranked as the single most important aspect of CVA by recipients themselves. There is also evidence that predictable social protection cash transfers can improve the mental health and psychosocial wellbeing of recipients. An Overseas Development Institute briefing on bridging humanitarian assistance and social protection argues a predictable income stream that ensures households are able to plan critical expenditures on the basis of a regular income source "could have long-term effects on the mental health and human development outcomes."¹⁵ Unfortunately, however, Sadia's uncertainty about the duration of her assistance is not uncommon across Somalia. Cash Barometer data shows that 62 percent of CVA recipients did not know how long they would receive their assistance.¹⁶ Findings are more promising among the 178 recipients that identified as having received transfers via the Baxnaano programme: 45 percent indicated not knowing the duration of the programme.

Despite this lack of awareness, the point of registration can be an important source of information, as evidenced by Sadia's experience. She worries that if she registers for the Baxnaano programme, she may be penalised because she already receives a WFP food voucher. The registration team was quick to provide support: "It was a dilemma, but I asked the registration team and they told me it wouldn't happen."

A striking omission in recipients' accounts of the registration is the lack of guidance on how to use mobile money. None of the people interviewed as part of this research mention having received any form of digital literacy or mobile money training. This is more evident in later stages when they open up about the difficulties they face,



Awareness of duration of CVA across Somalia (n=1526)



- Aware of duration of CVA programme (38%)
- Unaware of duration of CVA programme (62%)

¹⁴ It should be noted that the Cash Barometer collected in Somalia in October 2021 only included n=178 respondents who identified as recipients of the Baxnaano programme. As such, the difference in awareness of targeting criteria should be considered indicative.

¹⁵ Ulrichs et al., 2017.

¹⁶ Ground Truth Solutions, 2022.

particularly where recipients, like Faadumo, have never used mobile money before. She was given a SIM card when she was registered and tells us that “at the time, we didn’t know how to use mobile money.”

The first experience receiving the transfer

The personas’ respective first experiences of receiving the transfer are marked by both uncertainty and happiness. In the absence of clear and consistent communication during the registration process, Faadumo and Sadia no longer expect to receive transfers. Faadumo tells us “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.” In a similar vein, Sadia says “I wasn’t even expecting it anymore – I thought it was a joke.” Far from active participants in the design and implementation of the support they receive, recipients like Sadia are relegated to being passive recipients without the necessary information to hold aid providers to account. In her own words: “we often register for things but receive no feedback at all.”

How personas find out about having received their first transfer varies depending on their mobile literacy. Faadumo has poor eyesight and is unable to use her mobile money account without help from others. She only finds out about the first instalment after her neighbours inquire whether she, too, has received her money. She says, “I told them we hadn’t but asked someone to check my balance and there was the Baxnaano money!” The lack of clarity on the timing of transfers and familiarity to use mobile money on their own makes it impossible for people like Faadumo to keep the transfers she receives to herself. Instead, she must ask people in her community to check her balance for her.

By contrast, Hani can read and is familiar with using mobile money. She describes the moment she first received her transfers as follows: “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.” Despite her familiarity with mobile money and her ability to check her balance independently, the lack of clarity on the timing of transfers causes confusion. Hani tells us that “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.” In the absence of clear information, she goes on to say that “it was luck; you will receive this money when God wants you to. Only God knows how long it will continue.”

Naturally, this stage of personas’ experience of the Baxnaano programme is also marked by happiness. Aisha calls it a “happy moment” that allowed her to pay for her household’s needs. She says that “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.” Sadia, Faadumo, and Halima all mention having shared their assistance with others outside of their household. Sadia gives some of the money to her recently injured brother, while Faadumo mentions donating “some of it to needy people in my community.” Halima also occasionally shares some of the money with a neighbour and other family members not living with her. Data from the latest Cash Barometer survey indicates that sharing cash assistance with people outside of recipients’ households is common. Some 52 percent of humanitarian and social protection cash and voucher recipients across Somalia indicated sharing their assistance with others outside of their immediate household.



The latest experience receiving the transfer

Contrasting the first and last receipt of mobile money transfers gives insight into how experiences have changed over time. Some, like Faadumo, struggle to use transfers beyond temporarily meeting her household's immediate needs. She tells us "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."

Despite the proliferation of mobile money across Somalia, only about 25 percent of the population use their accounts to save money.¹⁷ Faadumo tells us that the money she receives "wasn't very much" so she "couldn't save any of it." Only Halima is able to save some of the cash assistance she receives "when the market is functioning well" and tells us she is part of an Ayuuto (Somali for "help"). This is an interest-free rotating savings scheme based on mutual trust, primarily run by women across Somalia. It offers an analogue alternative to saving money via mobile money accounts, in which self-established groups pool cash by regularly paying a fixed sum into a pot.¹⁸ In some cases each member receives the entire pot in turn as a return on their investment, while in others it offers a safety net for people to fall back on during crises.¹⁹ As such, they are often used for business and household expenses, school fees, or as an emergency fund to pay for medical bills.²⁰ However, traditional saving mechanisms can also be challenging due to their dependence on the commitment of members and a lack of documentation. Membership can be unreliable and where members default on their contributions, it can be particularly problematic for those who have not yet had their turn for the full pay-out.

Hani, Faadumo, and Aisha each mention using their most recent mobile money transfer to settle their debts and regain creditworthiness with traders. As Aisha puts it: "If we use all the money, we take loans, so when we receive more money, we pay back the loans." Hani says, "We always use the money to pay for our largest debt" and that she worries "about people asking us about our debt when we need another loan." Creditworthiness can be difficult to demonstrate in communities, particularly among displaced people who are less familiar with or settled in their host communities. Hani's aversion to debt is important to understand in the context of Somali culture and Islam. According to MESH's review of vulnerable Somalis' access to credit, "the inability to pay a debt is highly stigmatised socially and seen as a sin from a theological perspective."²¹ As Hani puts it "we don't like to be in debt... After all, if you don't settle your debts your children will be sent back home from school." Given the stigma associated with defaulting on one's loans, the lack of information around the duration of assistance mentioned above is particularly problematic where vulnerable community members use their cash assistance to take out and pay off subsequent debts.

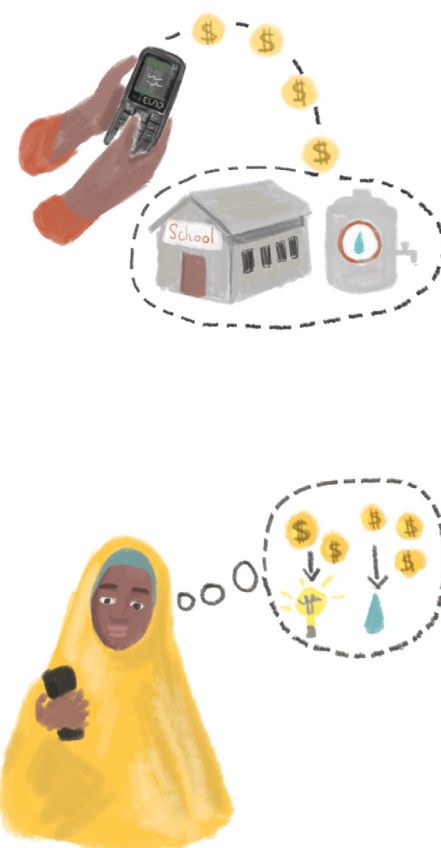
Using mobile money

Mobile money is an obvious choice for the G2P payments to vulnerable women as part of the Baxnaano and USN programmes. Not only does it offer an "efficient, rapid, and secure" payment system, but the World Bank's Implementation Status Reports also found that 98 percent of recipients faced no challenges using mobile money as part of Baxnaano, despite 60 percent having access to SIM cards for the first time.²²

Tendency to share cash assistance with others (n=1526)



- CVA is shared (52%)
- CVA is not shared (48%)



¹⁷ Calhoun et al., 2020

¹⁸ Ibid.

¹⁹ Hujale, 2022

²⁰ Calhoun et al., 2020

²¹ Hersi, 2020

²² Al-Ahmadi & Zampaglione, 2022

The user journeys documented in this report, however, point to a few of the challenges faced by women receiving mobile money as part of the Baxnaano and USN programmes. Literacy is found to be an essential variable in determining personas' experiences of using mobile money. Faadumo's poor eyesight and inability to read make her acutely aware of this. She tells us that "if you can read, you will understand things. If you can't read, you are blind and can't understand anything." Both Faadumo and Aisha must rely on others for support when using mobile money. Ideally, these are literate family members they trust, who ensure they have sent or received the right amount. In Aisha's case, it is her children: "I can only use my mobile money account with my children's help. When someone sends me money, I memorise the last digits and then when I come back home, I ask my children. I tell them the last digits and ask them how much money I have been sent. That is the way I work."



Faadumo, on the other hand, must rely on strangers at the market to confirm that she has paid or received the right amount: "Unfortunately, I don't understand how mobile money works. I have to ask people to send it for me. I don't even know how to check my balance so when I go to the market, I have to ask people to check my balance after I paid for something. I may be cheated by them and will only know when I speak to someone I trust." In a similar vein, Aisha describes the risks she is exposed to as a result of her inability to read as follows: "If you have your mobile in your hand but cannot use it you have a problem. For example, if you take a car to go to the market and you don't have cash on you, you worry that the driver you give your mobile phone to, will withdraw all the money. Even if you enter your PIN, you cannot enter your EVC plus number. The driver may take it all or will, by the grace of Allah, only take what he is owed." She knows that if she were able to read, she would not face these issues: "It's because we are illiterate."



While Halima, Hani, and Sadia have all learnt to check their balance independently, despite varying degrees of literacy, Aisha and Faadumo must rely on others to check their respective balances after each transaction to ensure they have not been scammed. But as Aisha notes, "always having to give my mobile to a stranger is a problem." And then, there are ways in which scammers try to trick people into thinking they have received the right amount. As a literate and confident user of mobile money, Halima tells us what to look out for: "Sometimes people send \$0.1 and then claim that they have sent \$1. If you don't know, you will accept that, and you may receive \$0.5 when they will claim they have sent \$5, so if you are not careful then you might believe them." Hani mentions a different type of scam in which she receives daily calls from people saying they mistakenly sent her a sum of money, asking her to return it. She says that the callers even know her balance and worries that they could work for the mobile network operator providing the service. She also notes that she doesn't typically manage to save any money on her account, but that she also worries that the money could be stolen from her by thieves.



Digital financial inclusion

Despite these challenges, the user journeys also shed light on the benefits of providing access to financial services for previously underserved women. Sadia tells us that she no longer has to carry physical cash that could be stolen from her and that "mobile money is safe and easy to access for whatever you need." The confidentiality of mobile money seems to be particularly important to both Sadia and Hani. They say, "it's not as noticeable as cash, like a secret only I know," and that "no one else knows your PIN so it's completely secure." As an elderly single head of her household, Hani is also able

to send her children to the market to buy goods in her stead by sending them money from her home.

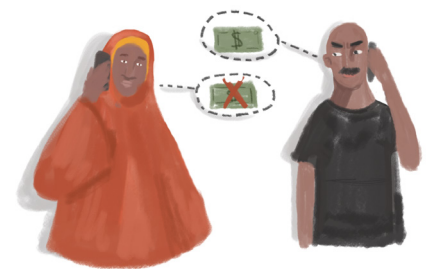
Access to mobile money services also supports livelihood-generating activities. Since having been introduced to mobile money, Aisha was able to start a business selling spices. Sadia tells us that she no longer needs to buy the vegetables she sells on credit, adding that she is “motivated now,” while Hani notes that she needed access to mobile money so she could get paid. While there is limited ability to save money among recipients interviewed as part of this research, Hani argues that “if you are given money, you can keep it on Sahal.”

To ensure these benefits also accrue to less experienced mobile money users, Faadumo and Aisha recommend providing training to help them become more independent. Faadumo recognises that “mobile money is compulsory nowadays” and that she “would like to learn how to use it.” Aisha knows that in order to avoid the problems she currently faces with mobile money, she “need[s] training to use mobile money.” Beyond the immediate experience of the programme, the ability to independently use mobile money is also an important determinant of whether recipients intend to continue using mobile money. Where personas struggle and must rely on others for support, they are less likely to commit to using mobile money once the Baxnaano programme ends. As Faadumo puts it, “Now I just have a mobile phone and don’t know how to use it. If they taught me, I could send money and check my balance myself. When someone is educated, they can overcome any challenge. If God makes it easy for me, I will continue using mobile money in the future.”

Household and social dynamics

By targeting women, the Baxnaano and USN programmes set out to strengthen women’s financial control. The targeting criteria and the fact that mobile money accounts are registered in their own names does not seem to cause those interviewed for this research to report any challenges, irrespective of whether they have a spouse. Aisha simply states that both she and her husband are breadwinners in their household, while Halima is her family’s only source of income, saying “I manage our expenses alone” because her husband is unemployed. However, it should be noted that they may simply be hesitant to report on any such tensions within their household or the broader community. A recent report compiled by MESH argues that “Somalis are generally distrustful of questions and information gathering”, especially in terms of foreign organisations.²³

Encouragingly, the user journeys documented here underscore the support household and community members provide in navigating the Baxnaano and USN programmes. Indeed, all five user journeys are rife with examples in which recipients seek out support from others in their community to use mobile money, check balances, and better understand programme details. In the absence of mobile money training for Baxnaano recipients, Halima tries to support community members because “life depends on mobile money.” She reports that she tries “to teach others how to use mobile money” and how to avoid being scammed. Sadia says she “wasn’t very familiar with using mobile phones.” However, she goes on to say that “since receiving money from Baxnaano, I keep my phone close to me, and I pay attention to every SMS I get.” Like others, she credits her children or grandchildren with teaching her how to check her balance and knowing how to contact the mobile network operator if she has



²³ Hersi, 2020

a problem. She feels this is quite common and says that “people like me who cannot read or write have their grandchildren who help them to use mobile money. I think this applies to my neighbours as well. They receive support from their family members.”

Mobile network operators also provide an important source of support for people receiving mobile money as part of Baxnaano. Sadia not only knows how to contact Golis but also says “they assist me every time.” When Halima sends money to someone by mistake, she knows she can go to Hormuud to get it refunded. She also knows that she can get her SIM card replaced from Hormuud should she lose her mobile phone. Interestingly, both are confident in reaching out to their mobile network operator, but neither knows how to contact WFP. While Halima reports not having WFP’s number, Sadia says that she thinks that the village committee shares it with people who need it.



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.

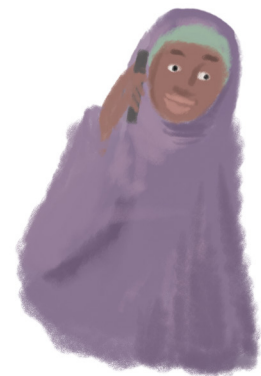
1. Train recipients to use mobile money independently

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.²⁴ 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.²⁵ 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.²⁶



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

²⁴ GSMA, 2020

²⁵ Bolton, 2018

²⁶ Ibid.

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.²³ 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.

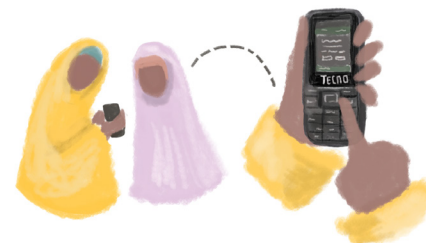
Areas for further research

This report sheds light on several issues that warrant further enquiry. A quantitative complement to the qualitative interviews conducted could provide a more detailed understanding of certain preferences expressed by the women interviewed. While Aisha and Halima say they would prefer to receive their transfers on a monthly basis, Sadia hopes they continue on a quarterly basis. More clarity on the demographic characteristics that shape these preferences could improve the design of the Baxnaano and USN programmes. The frequency of transfers also impacts households' need to take on debt. Further research should be conducted on how recipients of social safety net transfers are able to access credit informally and how debt is dealt with once programmes end.

More research on the preferred means of communication could also improve recipients' awareness of the Baxnaano and USN programmes. Faadumo tells us that people assumed their assistance "was coming from the government but later found out it was from Baxnaano." Clearly, she is uncertain about where her assistance is coming from and mistakenly assumes that Baxnaano is an organisation, rather than a social safety net programme implemented by the government.

Any changes to programming considered for implementation based on these findings should first be tested with the recipients. While the user journeys documented here provide insight into women's experiences based on a single round of interviews. A longitudinal qualitative approach with multiple rounds of interviews with the same women could explore the impact of solutions and strategies to improve women's digital financial inclusion and economic empowerment over time. This could encourage women to speak about more sensitive issues by developing a greater sense of trust between enumerators and interviewees.

Finally, it is important to reflect on a point made by Halima in her introduction narrative. She tells us that "today we have no income because as soon as I got the market to work I was told that I needed to give an interview." Future research cycles must do more to ensure the principle of do-no-harm is not violated. Interviews must always be conducted at a time and place that is convenient and comfortable for the person being interviewed. Halima and others like her should not lose out on income for the sake of research, without being compensated accordingly.



²⁷ GSMA & Ground Truth Solutions, 2020

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