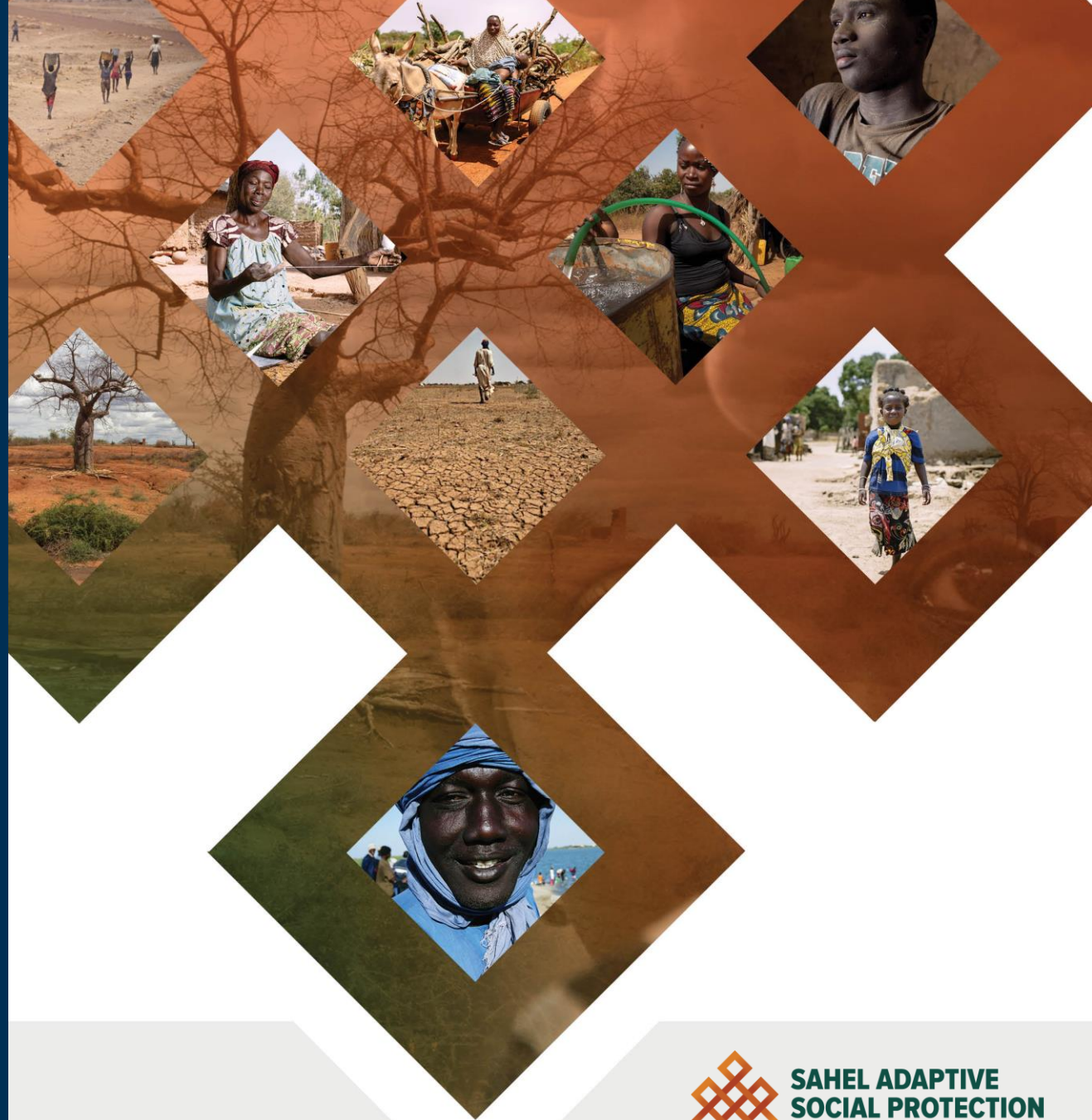


G2PxMali

Evaluation of Mobile Social Cash Transfers in Mali

Final Report | March 18, 2022



Public Disclosure Authorized
Public Disclosure Authorized
Public Disclosure Authorized
Public Disclosure Authorized

The World Bank provides support to the government of Mali for the design and financing of the Jigisemejiri program

A social safety nets program ...

- **The Jigisemejiri program was launched by the World Bank in 2013**, at the request of the Malian government, with the following objectives:
 1. **To increase access to targeted cash transfers** for poor and vulnerable households in rural areas
 2. **To build a national adaptive social safety net system** in Mali
- **135 communes** were covered by the program in 2021
- **At the end of 2021, 91,630 households had benefited from cash transfers** implemented since the start of the program, including:
 - 66% of households below the poverty line
 - 48.38% of direct women beneficiaries

... that is organized around 4 components

- 1 **cash payments and support measures**
 - A Direct cash transfers to poor households
 - B Support measures
 - C Preventive nutrition package
 - D Labor-intensive projects
 - E Income-generating activities
- 2 **Implementation of a basic social safety nets system at the national level**
- 3 **Project management**
- 4 **Contingency planning, emergency response**

Focus on the cash payments and support measures component

- **15,000 households** were active beneficiaries of this component in 2021, including:
 - **3,000 mobile money beneficiaries**
 - Between 10,000 and 12,000 beneficiaries of cash payments
- A **fixed sum of CFAF 15K per month** is disbursed on a bimonthly or quarterly basis, over a **period of 36 months**
- The payments are made by **payment agencies**, often financial institutions, selected by competitive tender and responsible for a specific collection zone

Stakeholders wish to capitalize on the lessons learned from the Jigisemejiri program in order to scale up G2P cash payments in Mali

Objectives

- Define and analyze the profile of Jigisemejiri program beneficiaries
- Map the beneficiary experience based on methods used to withdraw money
- Evaluate the user experience (costs, usefulness, accessibility, and satisfaction) for beneficiaries and actors in the G2P payment chain
- Supplement or update general data on financial inclusion

3 phases

1

Methodological Guidelines

- Design the methodology of the study
- Prepare the research tools: interview guides and quantitative questionnaires

2

Conduct of the Study

- Collection of quantitative and qualitative data on Jigisemejiri program beneficiaries in selected collection zones
- Individual interviews with key program stakeholders

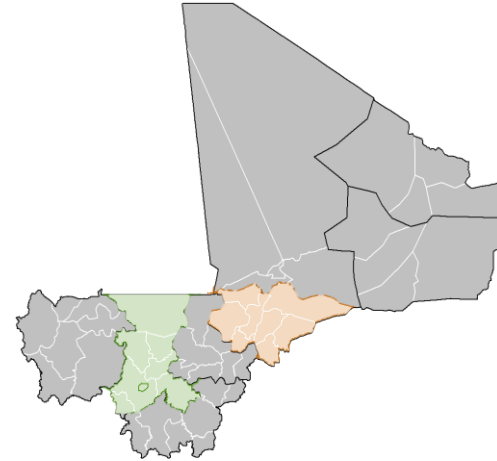
3

Data Analysis and Capture

- Analysis and capture of the quantitative and qualitative information collected
- Recommendations for the development of G2P digital payments and on ways to improve the current G2P payment mechanism, to be finetuned in collaboration with the client and stakeholders for the final report

The study collected feedback on the experience of program beneficiaries receiving transfer payments in the form of cash or mobile money

Collection Method and Objectives		
Type of study	 Quantitative survey	 Qualitative survey
Communication method	As the aim of the survey was to target program beneficiaries and not the general population, it was decided that telephone calls would be used for data collection (Computer Assisted Telephone Interview (CATI)).	For the same reasons, it was decided that in-depth individual telephone interviews were more effective than focus groups
Assistance with collection	N/A	Field officers were recruited remotely to help with data collection, particularly to assist, where necessary, with the in-depth individual interviews (network problems, clarification of questions, etc.).
Source	Respondents were contacted by telephone on the basis of the contact list provided by the program	
Objectives	300 respondents	30 respondents
Quotas	Distributed 50/50 between cash payment beneficiaries and mobile money beneficiaries	

Collection Zones
<ul style="list-style-type: none"> The method for collecting transfers was based on geographic location, with the following <i>cercles</i> being selected: <ul style="list-style-type: none"> Douentza for mobile money Koulikoro for cash payments Other <i>cercles</i> were ruled out for security reasons to ensure that field officers would be able to move around freely (in the end, the officers were not mobilized as the response rate to the in-depth individual interviews was deemed sufficient).


The sample was lower than the target sample size owing to the difficulty of reaching beneficiaries

Collection methods had to be adapted

- **Many of the telephone numbers belonged to representatives authorized to collect transfers on behalf of beneficiaries, rather than to the beneficiaries themselves** → A decision was made to collect responses from representatives, who were viewed as better informed about the cash transfer collection experience, but to add a screening question to the questionnaire to distinguish between beneficiary respondents and representatives.
- **The low rate of response from Douentza suggests that the SIM cards listed in the program were not activated** → a second telephone call campaign was conducted on February 2 and 3, 2022, after the program requested beneficiaries to place the SIM cards in the telephones.

Final sample

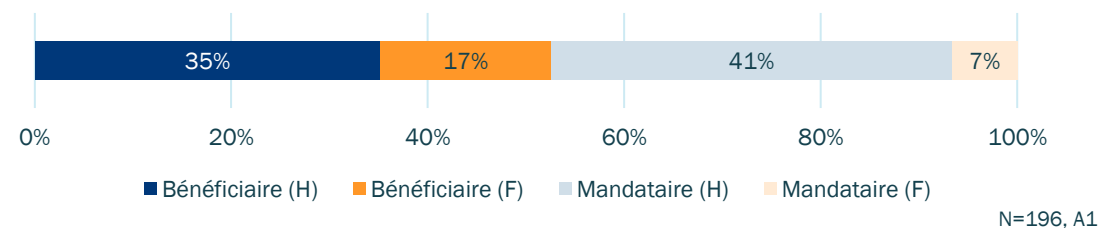
As a result of the data collection problems caused by the low rate of response to telephone calls and despite repeated efforts, the final quantitative sample was lower than the target sample size and was **unevenly distributed between cash and mobile money payments:**

- **154** cash payment respondents (Koulikoro cercle, Tienfala, Koula and Koulikoro communes)
- **42** mobile money respondents (Douentza cercle, Haire, Dallah and Korarou communes)

It was possible to conduct complete qualitative interviews with 15 respondents by profile (cash/mobile money)

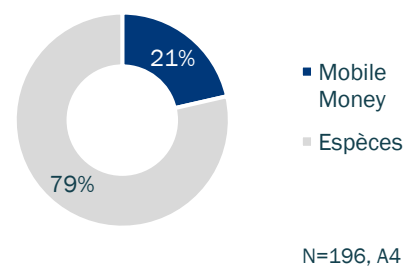
196 respondents were surveyed

Distribution of respondents by role and gender



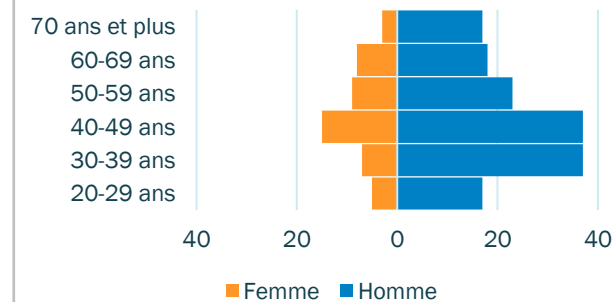
154 individuals receive assistance in the form of cash payments; 42 in mobile money

Distribution of respondents by type of disbursement



40% of respondents were over 50

Age pyramid

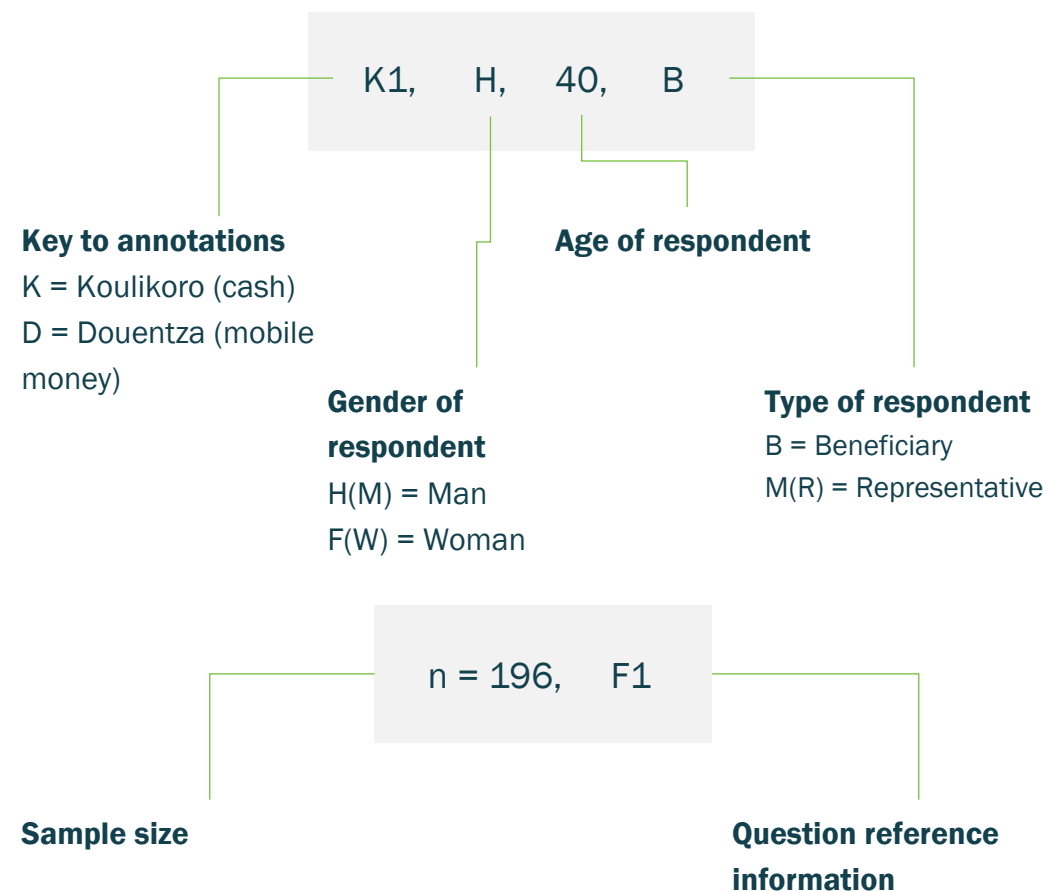


Reading Guide

Glossary

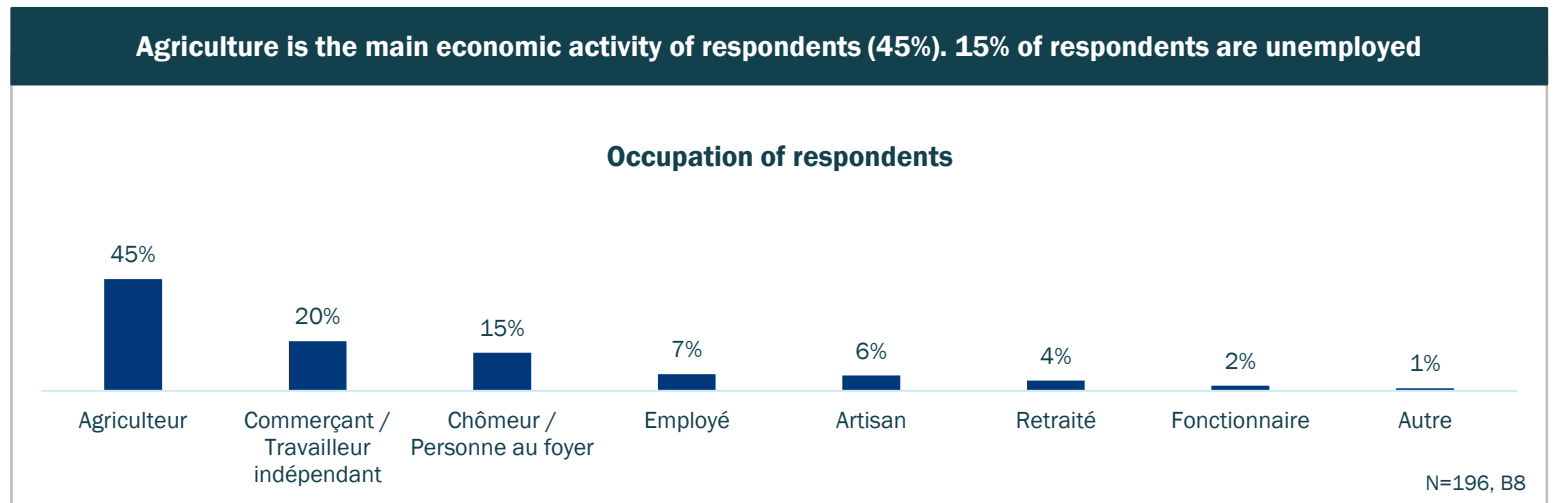
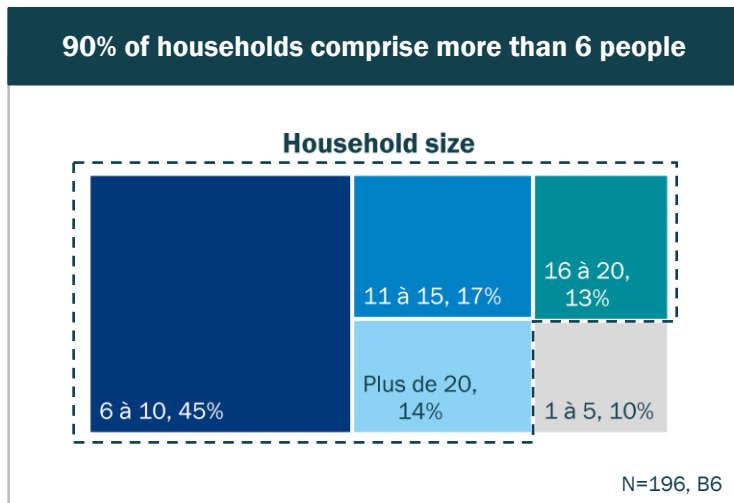
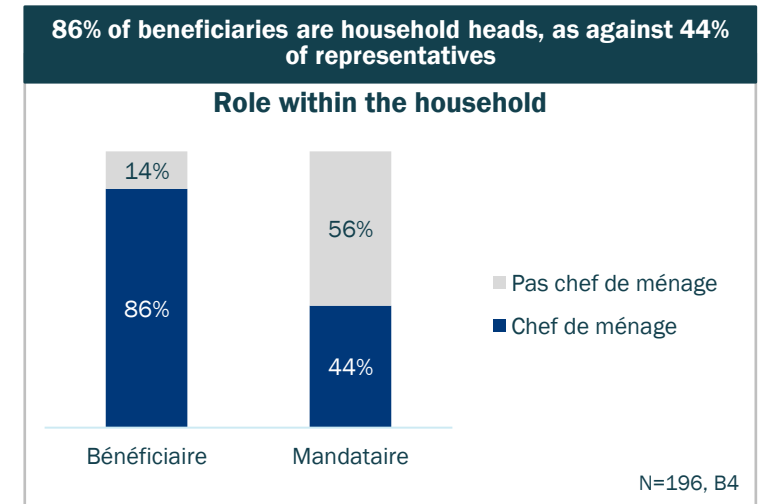
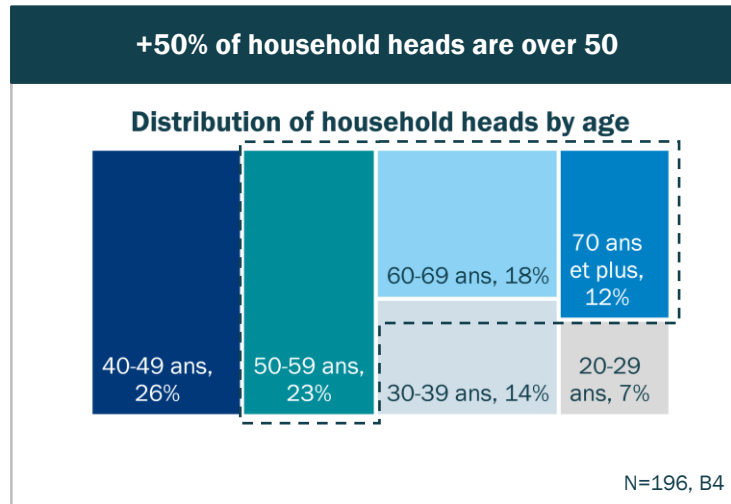
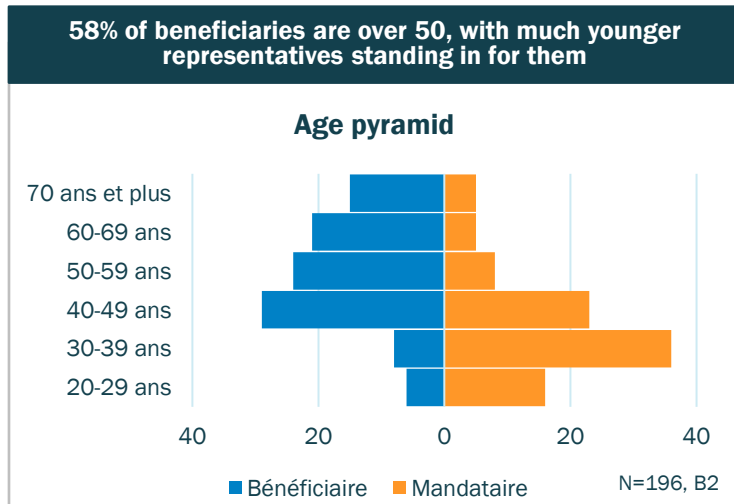
Term	Definition
Financial institution	Informal financial institutions, such as banks, microfinance institutions or mobile money services
Mobile money	Service that allows access to financial services using a mobile phone – [source GSMA]
Beneficiary	Person registered in the Jigisemejiri program and receiving cash transfers
Representative	Person registered as an alternate to a beneficiary registered in the Jigisemejiri program and who collects the cash transfers in place of and on behalf of the beneficiary
Basic phone	Telephone that can be used for basic functions only (voice and texts)
Smart phone	Telephone that can use various applications (voice, text, and data)

Key to diagrams and annotations

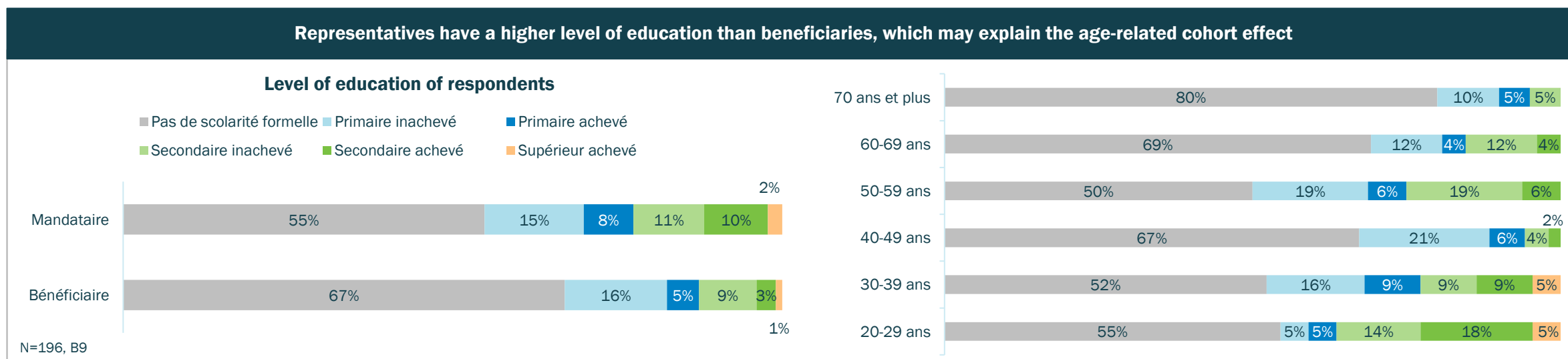
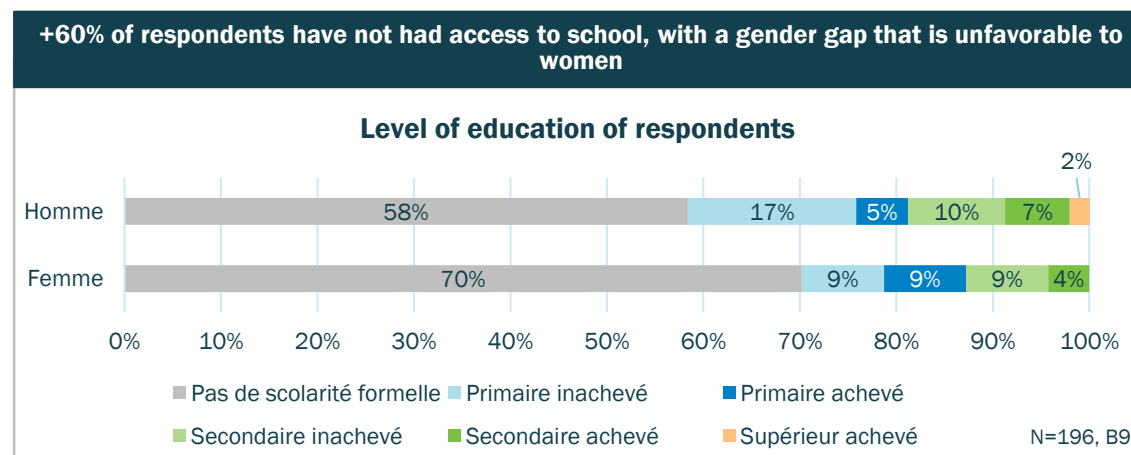
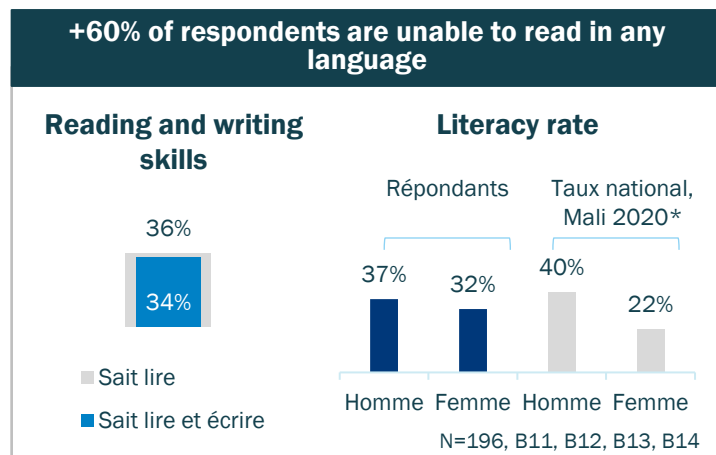
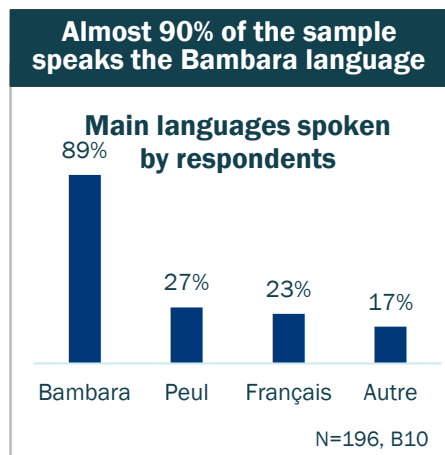


Sample Analysis

The socioeconomic profile of respondents appears to be consistent with program objectives



A low rate of enrollment that is reflected in the literacy rate



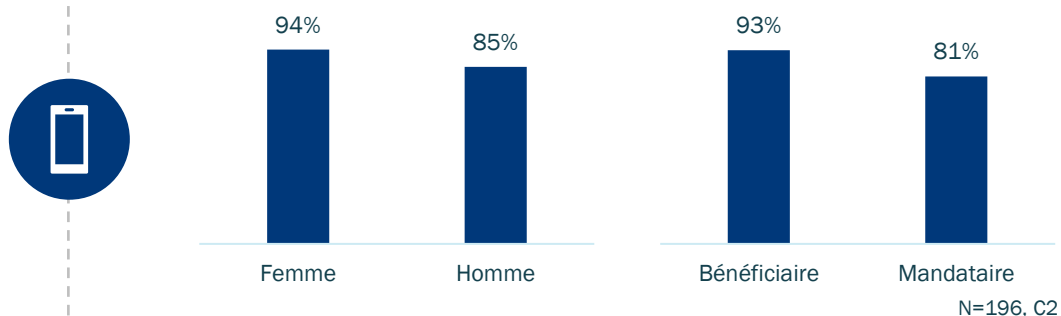
*Source : World Bank

Digital Maturity and Financial Inclusion

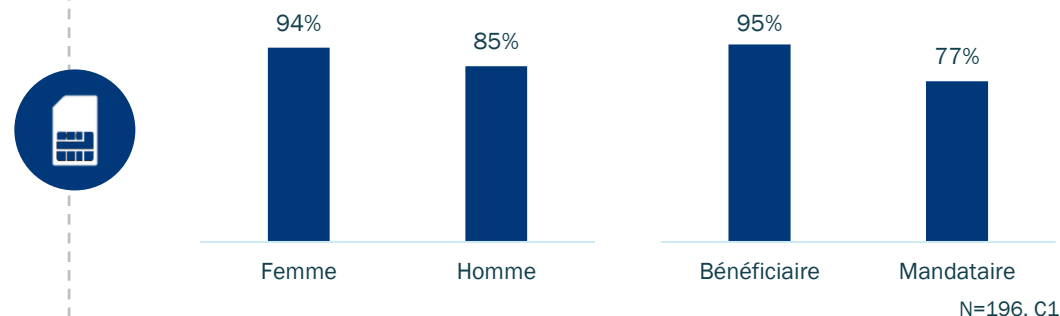
Almost all beneficiaries surveyed had their own phone and SIM card

All respondents have access to a phone (telephone survey) and many of them own their own phone and/or SIM card

Percentage of respondents indicating that they had their own mobile phone



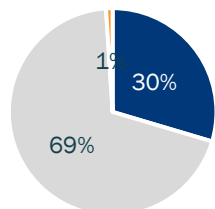
Percentage of respondents indicating that they had their own SIM card



While there were more basic phones in use, one third of respondents had a smart phone

Type of phone owned

- Smartphone
- Basique
- Les deux

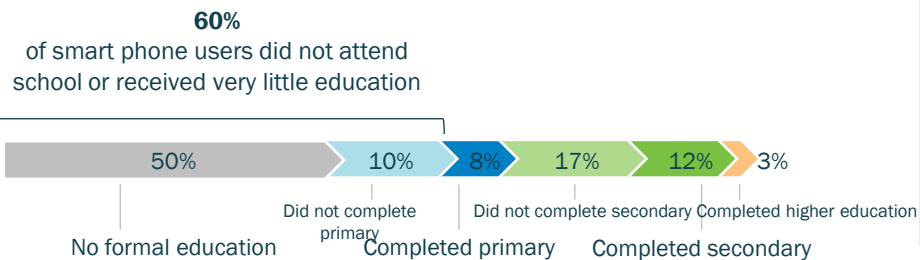


57% of smart phone users can read

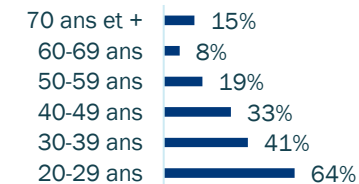
vs. 27% of basic phone users

Profile of smart phone users

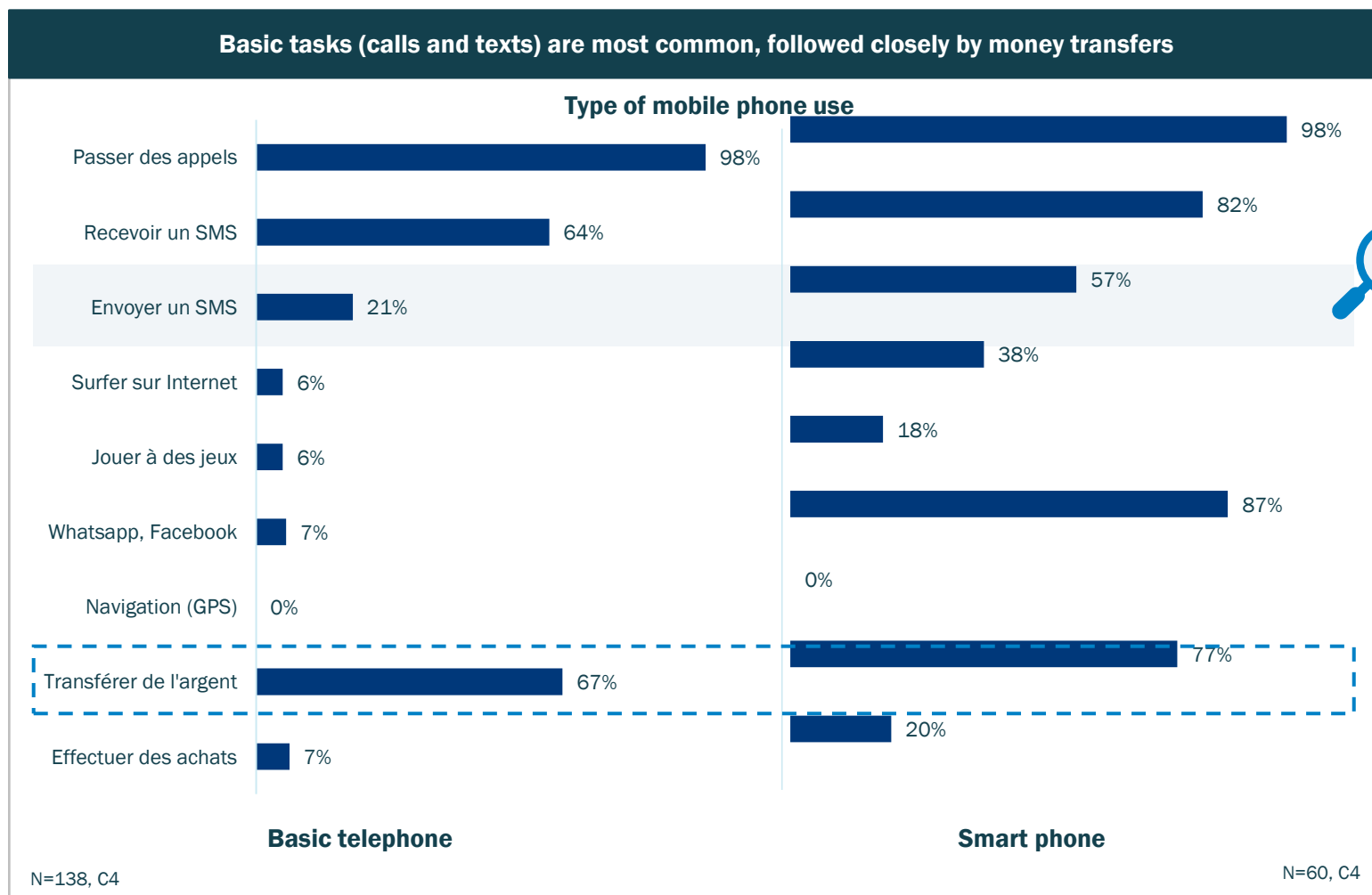
Educational level of smart phone users



Percentage of smart phone users disaggregated by age category



Beneficiaries use their phone often for basic tasks and to transfer money

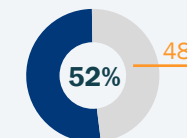


Beneficiaries overcome the barriers associated with illiteracy by asking for help from family members who can read and write

Writing ability of respondents who say that they send text messages



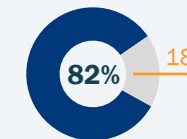
N=29, C4, B12, B14



48%



N=34, C4, B12, B14



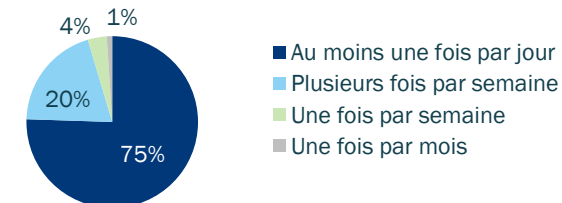
18%

« Being illiterate raises a number of difficulties, but I ask people who know how to read and write for help » - D1, H, 27, M

« My grand-daughter is always available to read phone text messages for me. » - K12, F, 65, B

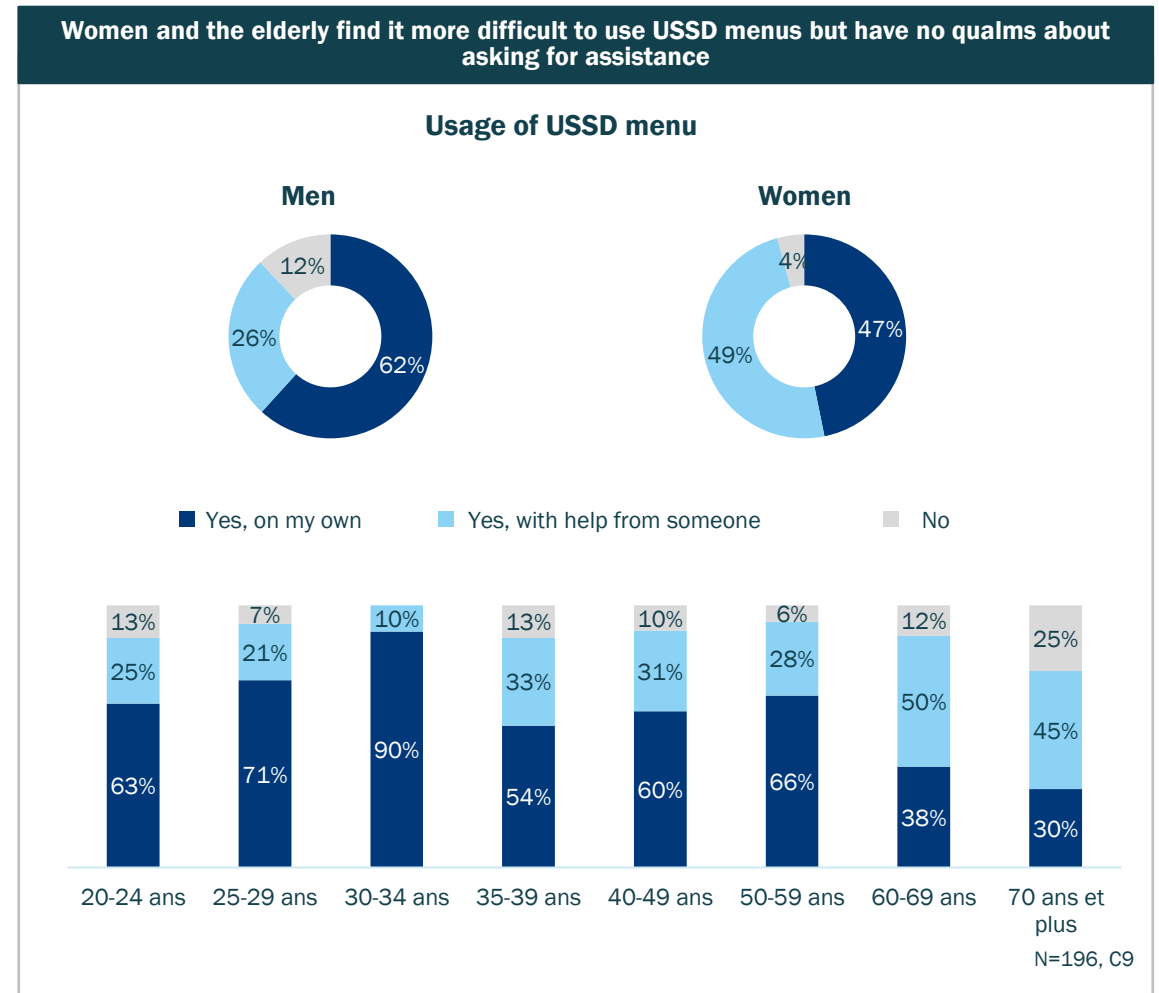
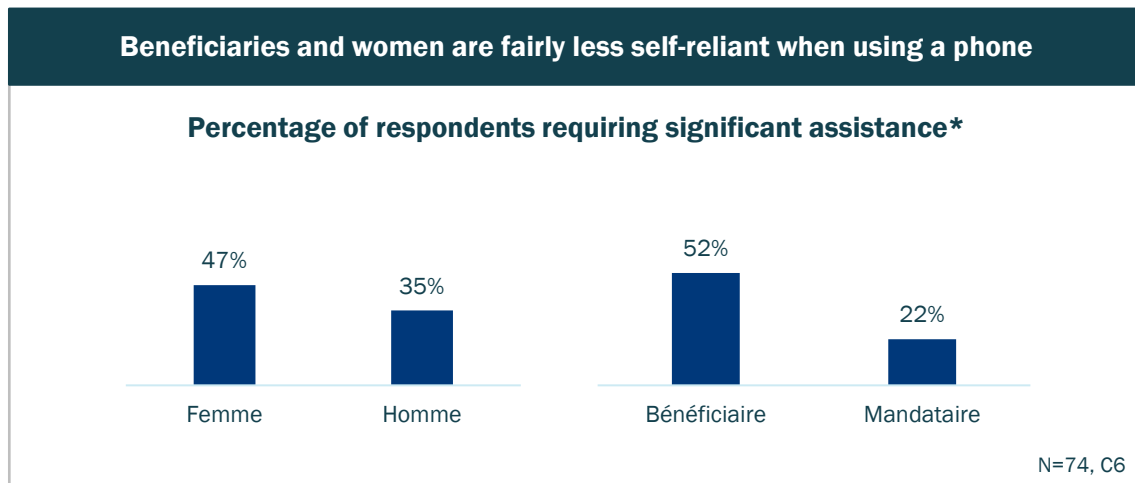
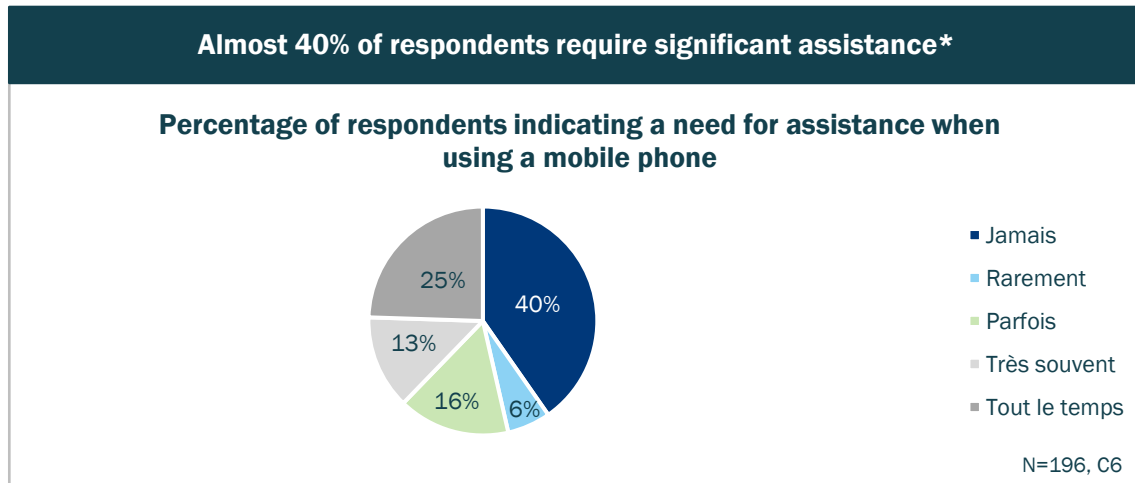
95% of respondents use their mobile phone frequently

Frequency of mobile phone usage



N=196, C5

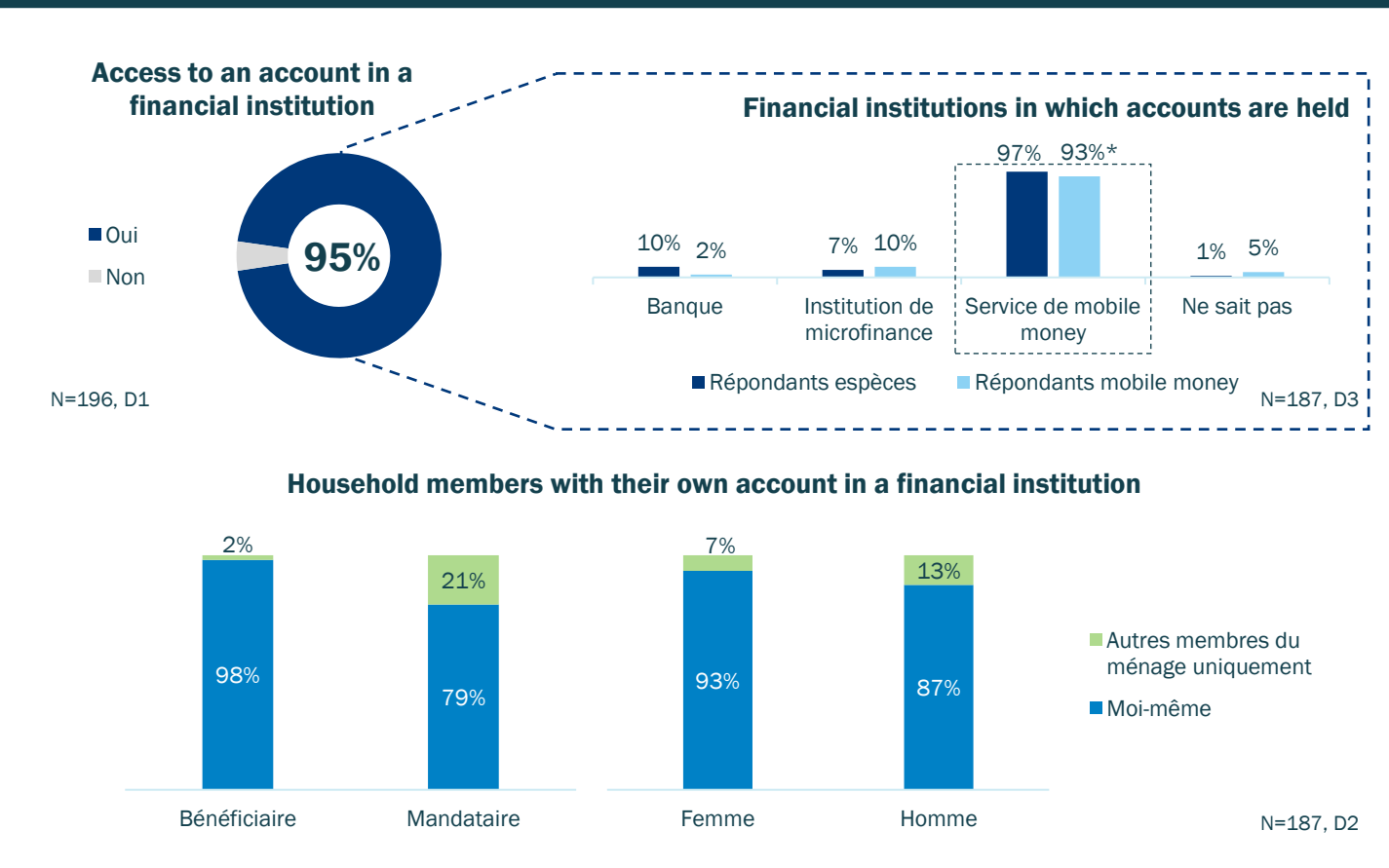
Almost one half of beneficiaries indicated a need for assistance when using a mobile phone



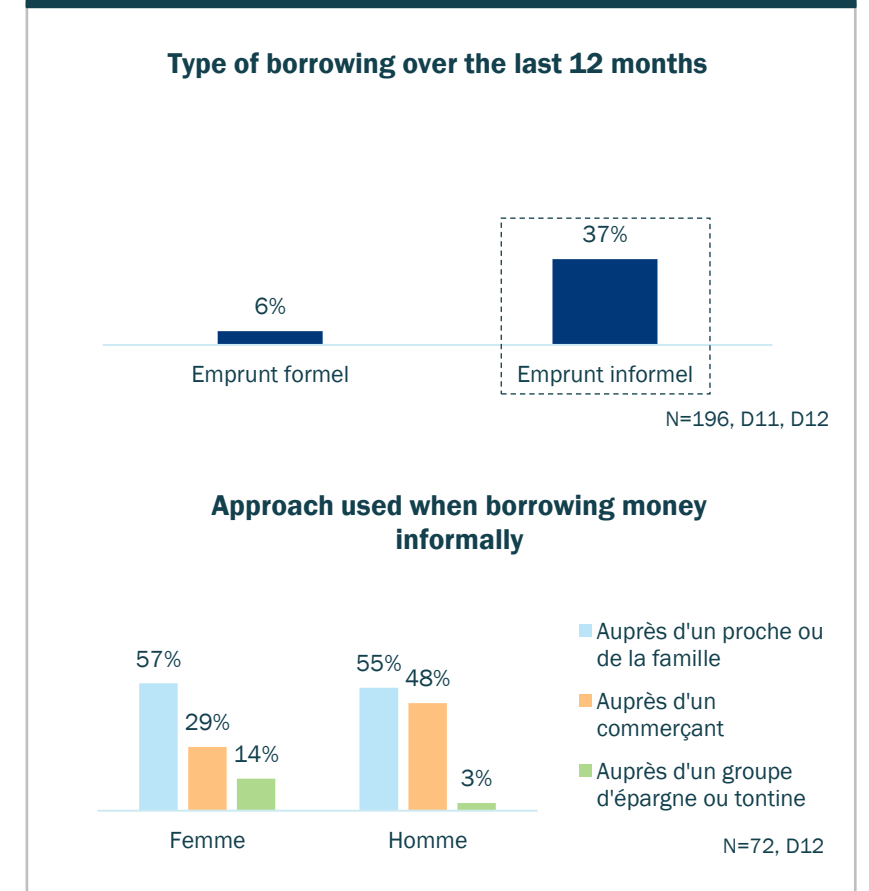
*Percentage of respondents indicating that they need assistance very often or all the time

Financial inclusion is promoted through access to mobile money

The majority of beneficiaries surveyed have access to formal financial services, mainly through mobile money



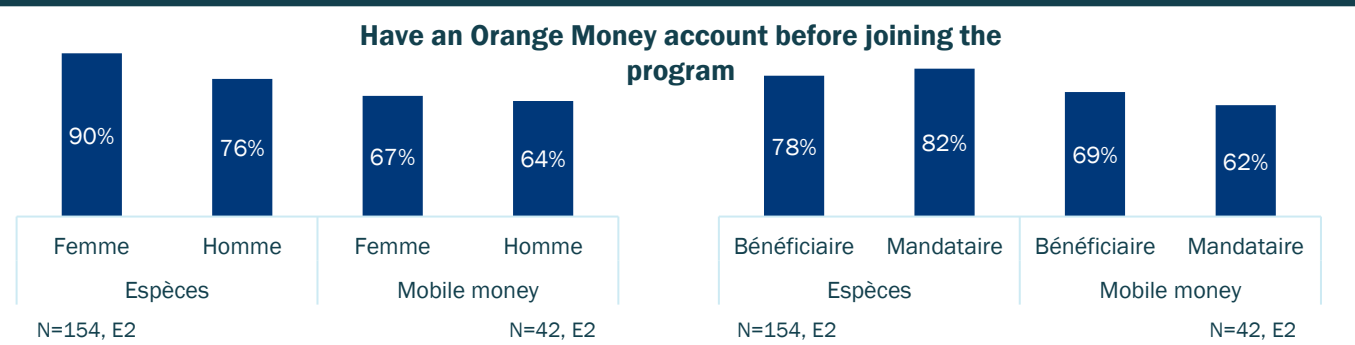
Borrowing is widespread but mainly informal



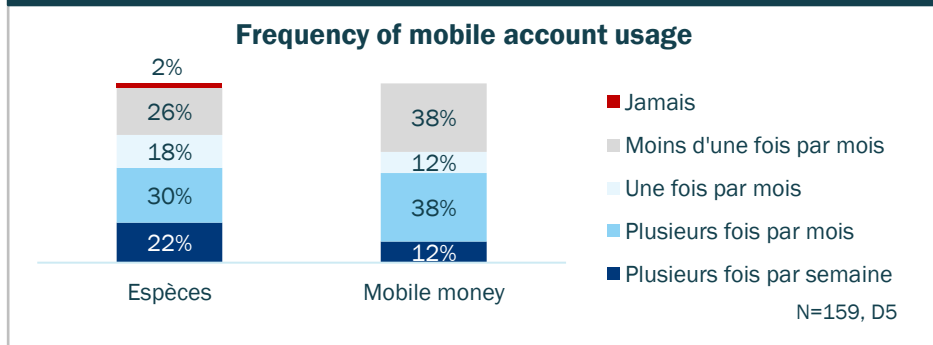
*A score of 93% for mobile money respondents may be explained by the fact that representatives respond for themselves and/or by a poor understanding of the term "account", as defined in the survey

Mobile money use is widespread and cash payment beneficiaries are more likely to have an account before joining the program

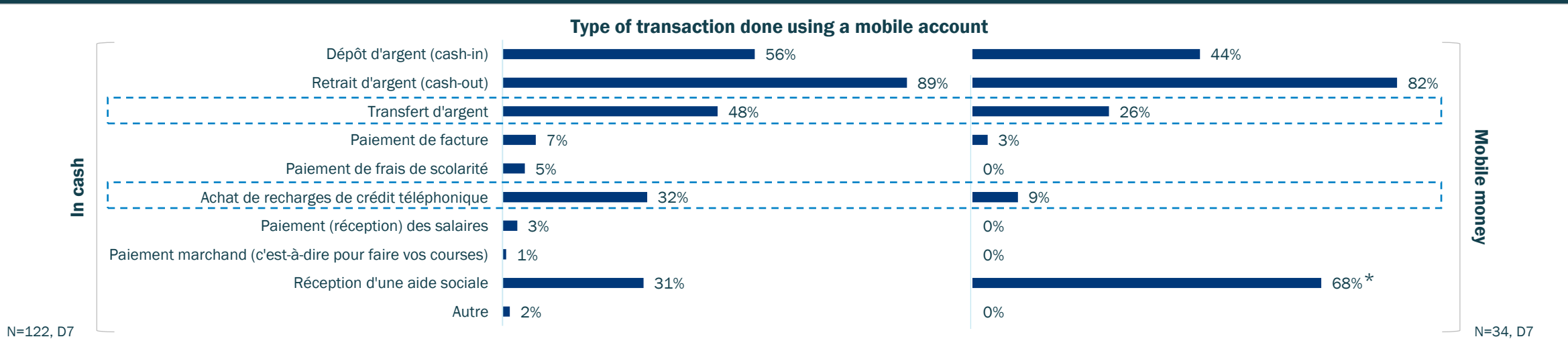
Access to an Orange money account is quite widespread, regardless of the way beneficiaries participate in the program



+50% of respondents use a mobile account frequently



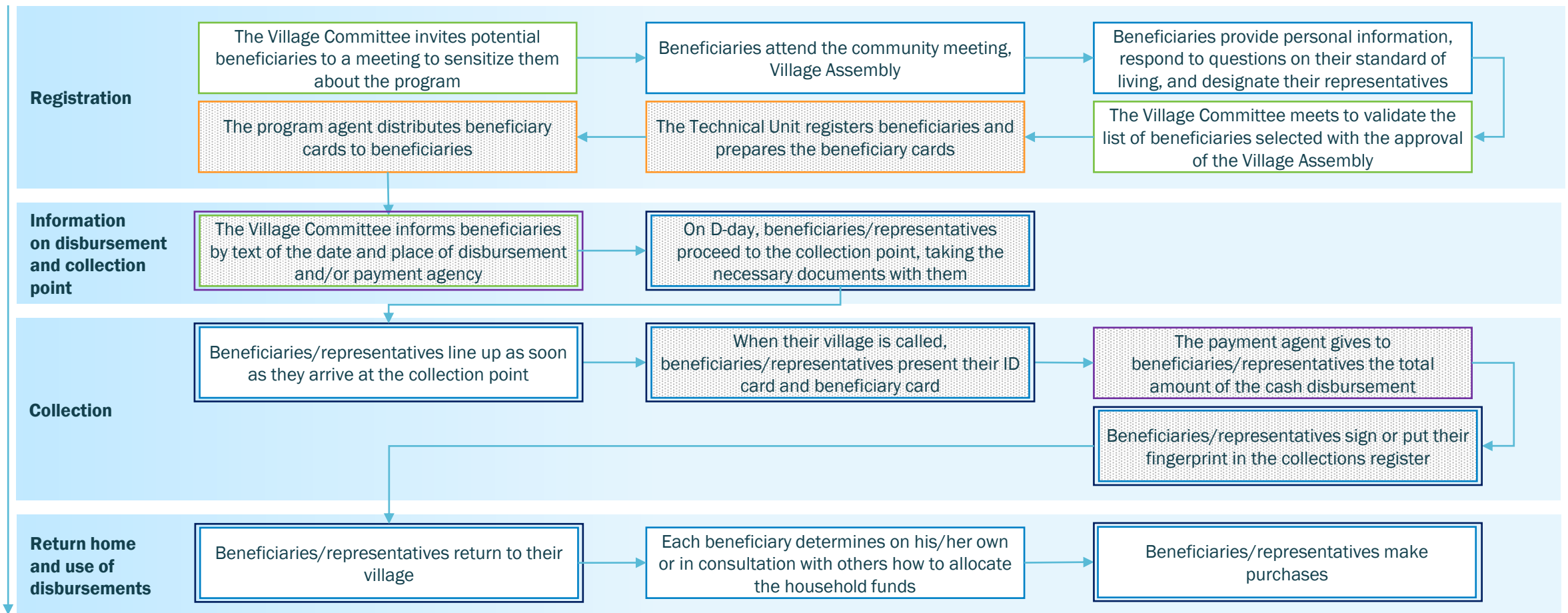
Mobile money use is more widespread among cash payment beneficiaries, with usage focused mainly on first generation services



* A score of 68% for mobile money respondents may be explained by the fact that representatives respond for themselves

Beneficiary experience

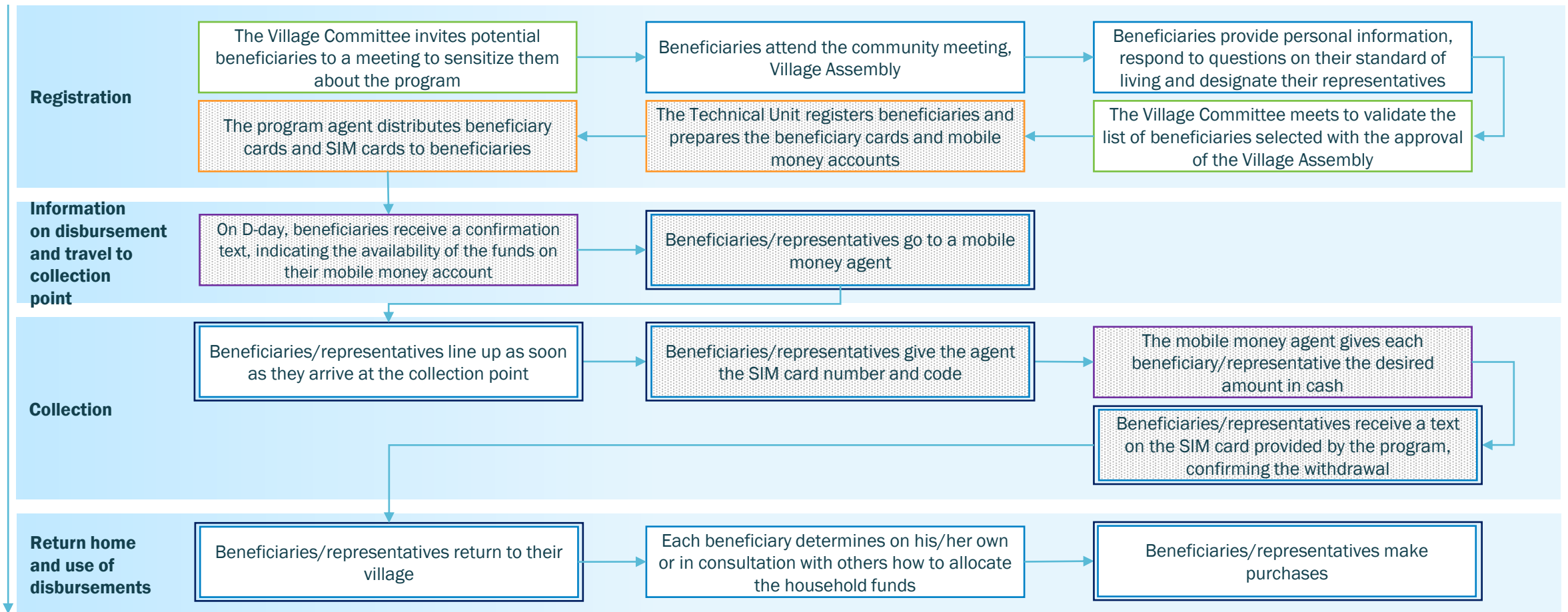
Experience of beneficiaries receiving cash disbursements



▤ Different steps when following mobile money procedures

□ Beneficiary □ Representative □ Program Agent □ Village Committee □ Payment Agent

Experience of beneficiaries receiving mobile money disbursements



Separate stage of the beneficiary experience

Beneficiary Representative Program agent Village Committee Payment Agent

Local authorities are a very effective source of information for enhancing knowledge of the program and its objectives

Registration

The Village Committee invites potential beneficiaries to a meeting to sensitize them about the program

Beneficiary perspective

- Local authorities provide information at community meetings
- Good understanding of the program objectives

Disbursement info/travel to collection point
Collection
Return home/Use of disbursements

An information process that relies largely on oral communication and the onward transmission of information by traditional authorities

Few respondents can recall receiving formal communication on the program, as information circulates orally at the different points of contact involved in the process of registering beneficiaries ...

Respondents indicating that they received information on the program through a training exercise and/or from a document

Channels of communication used to disseminate information on the program

Face-à-face : en réunion	77%
Face à face individuel	15%
Par téléphone	8%
Radio	8%
SMS	8%

N=60, G3

... and is passed on by local authorities and the community

“It was the village chief who told us about the program because he invited us to his home and spoke to us about the program and told us that they were accepting beneficiaries from among the members of the village” - D10, H, 27, M

«It was a member of our village who informed the other members of the village, and who was the one who handled the registration process in the village” - K5, H, 40, B

“It was the village chief who informed us about the Jigisemejiri program, after he had spoken with officials who had come from Bamako and Koulikoro” - K9, H, 25, B

Beneficiaries have a good understanding of program objectives

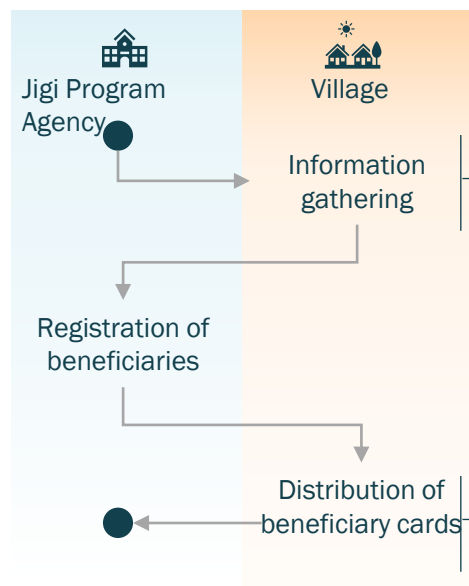
“We were advised that the program was focused on the poor; that it aimed to assist the poor, those having difficulty making ends meet, and that it was a program designed to combat poverty” - D1, H, 27, M

“They [representatives of the municipal office, the mayor, and officials from the Jigisemejiri program] came and told us that they provide assistance to those in financial difficulty, to vulnerable persons and the elderly” - D7, H, 30, M

A smooth registration process for beneficiaries, thanks to the work done on the ground by program staff

A lengthy registration process involving several visits to villages by program staff ...

Diagram of work movements of program agents during the registration phase



Recording information on household poverty levels

“They asked us a lot of things, such as about **food, the type of housing we live in, whether we have any chickens, guinea fowls, and about a whole host of other things** that we don't have and all that. They asked us whether we had **electricity or television**, but frankly we don't have any of those things” - K12, F, M

Presentation of the ID document

“They asked us for our **NINA (National ID No.) card or for the ID card** of my father” - K6, H, 34, M

Taking of photographs

“There was the registration of personal information and information on the family, then the presentation of the NINA card, and then **the taking of photographs**” - K4, F, 32, M

Designation of a representative

“And then **my father wrote out my full name and my number before his name**” - K8, H, 35, M

Distribution of beneficiary cards

“**We were given a card, which was the beneficiary card**” - K5, H, 40, B

Distribution of SIM cards for MM beneficiaries

“Program agents came here to the village and **gave us chips to place inside our phones**” - D4, H, 40, B

... but which makes for a smooth process for beneficiaries

“To tell the truth, **we encountered no difficulties in any of the stages**” - K10, H, 80, M

“**No, we had no difficulty during the registration process**” - D15, H, M

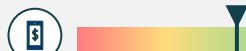
“**We had no problems.** We were registered at the village by certain members of our own village” - D9, H, 57, M

Registration

Beneficiaries provide personal information, respond to questions on their standard of living, and designate their representatives

The program agent distributes beneficiary cards and SIM cards to beneficiaries

Beneficiary perspective



• Ease of registration



Disbursement info/travel to collection point
Collection

Return home/use of disbursements

The systematic distribution of SIM cards by the program complicates the process for beneficiaries that already have a SIM card

Registration

The program agent distributes beneficiary cards and SIM cards to beneficiaries

Beneficiary perspective

- Does not need an additional SIM card
- Limited use of the program SIM card
- Loss or frequent blocking of SIM card

The majority of respondents have a personal SIM card and an Orange Money account before registering for the program

<p>100%</p> <p>of households have at least one SIM card</p> <p>N=42, C1</p>	<p>79%</p> <p>of Mobile Money respondents have a personal SIM card</p> <p>N=42, C1</p>	<p>69%</p> <p>of Mobile Money beneficiaries had an Orange Money Account before registering for the program</p> <p>N=26, E2</p>
--	---	---

“I have been registered since **2016**”
- D7, H, 30, M

“**Yes, I have been with Orange Money for a long time, over five years.** I don’t remember the exact date”
- D9, H, 57, M

Beneficiaries rarely use the program SIM card and rely on it only for the cash transfers

- “**We have a special chip for receiving funds** and it is different from the other chips that we use on a daily basis” – D6, H, 30, M
- “I don’t use the program chip for anything else. **It is used only to withdraw the aid money**” – D13, H, 56, M
- « No, in my case, **I only use this chip with operations related to the program.** I got this number from you. **I use my chip mainly for operations related to the program**” – D12, H, 43, B

Where not used regularly, beneficiaries tend to lose their SIM card or find that the card has been blocked

Beneficiaries often put aside the SIM card distributed by the program ...

- “Ah yes, for the first payment **I had some difficulties. The chip belonging to my big brother was not in my telephone. My big brother had put the chip in his bag.** When I heard in the village that the money from the Jigisemejiri program was available, I contacted my big brother who then gave me the chip” – D11, H, 27, M

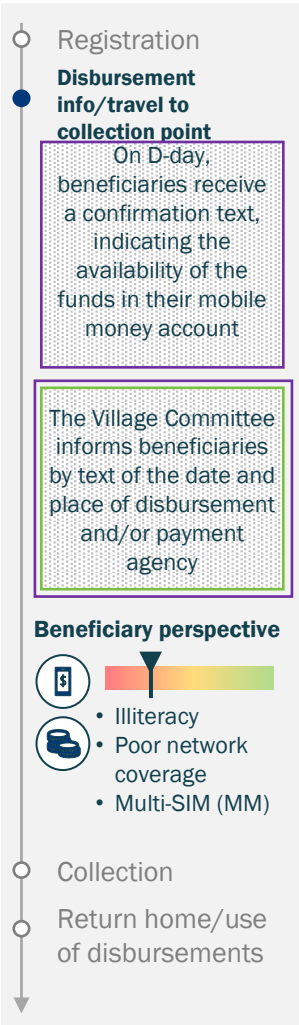
... or end up with a SIM card that has been blocked ...

- “**There are cases where the SIM card has been blocked,** because there are people who, once they find out that money is available, **go digging in their bag in search of the chip to go to collect the money and then they put the chip back in their bag afterwards**” – D10, H, 27, M

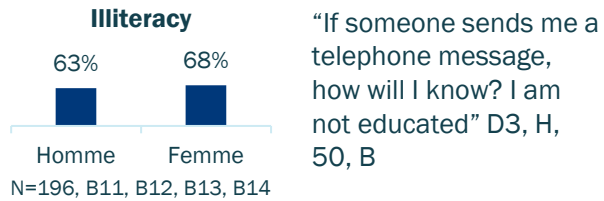
... or may even lose the SIM card

- “Many beneficiaries find themselves in a difficult spot, because once you lose the chip, it is quite a problem to get it back. **Many people have lost their chip, over 15 of them in our village**” – D10, H, 27, M

Communicating by text is not an effective way to alert beneficiaries about the availability of a disbursement



Illiteracy leads to confusion when it comes to understanding program text messages

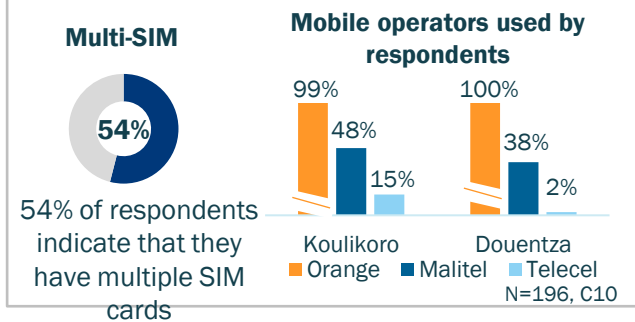


“If someone sends me a telephone message, how will I know? I am not educated” D3, H, 50, B

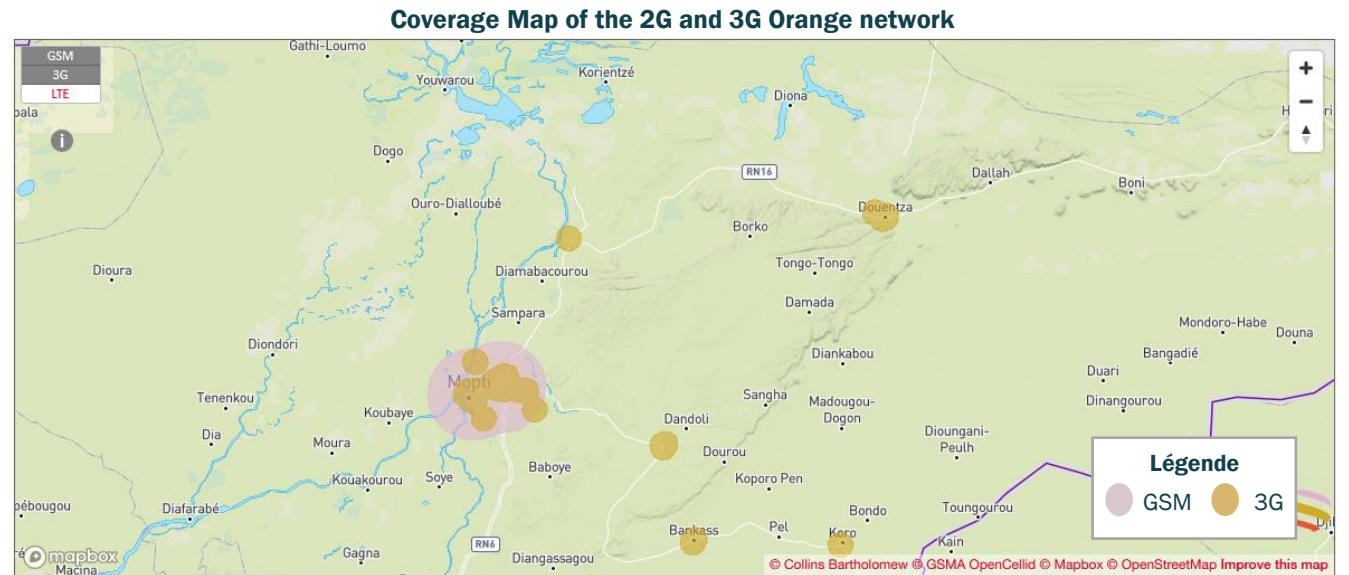
“They sent us a text the first time around but as most people in our village cannot read, most of them deleted their text messages” » K14, H, M

“In my case, I was not aware that I had received the message and ended up deleting it without realizing. We tried again, it was a bit complicated, the situation could not be resolved the same day, then we tried again, and then they sorted it out” K9; H, 25, B

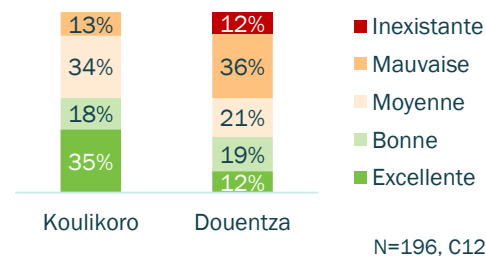
In order to get around the network problems, beneficiaries use a number of different SIM cards



In the Dountza region, beneficiaries experience problems associated with network coverage



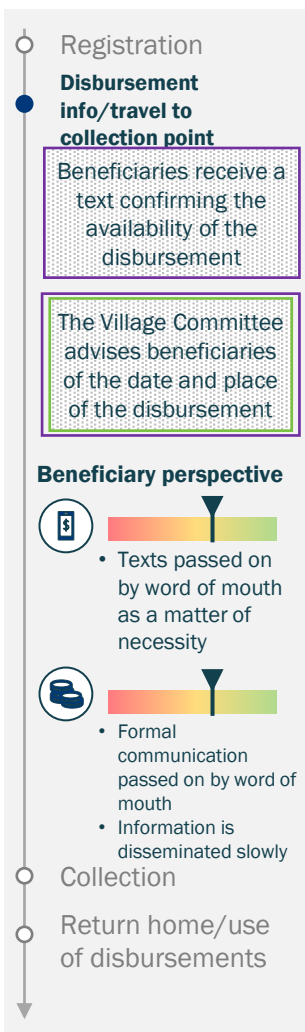
Quality of network coverage in areas where beneficiaries live



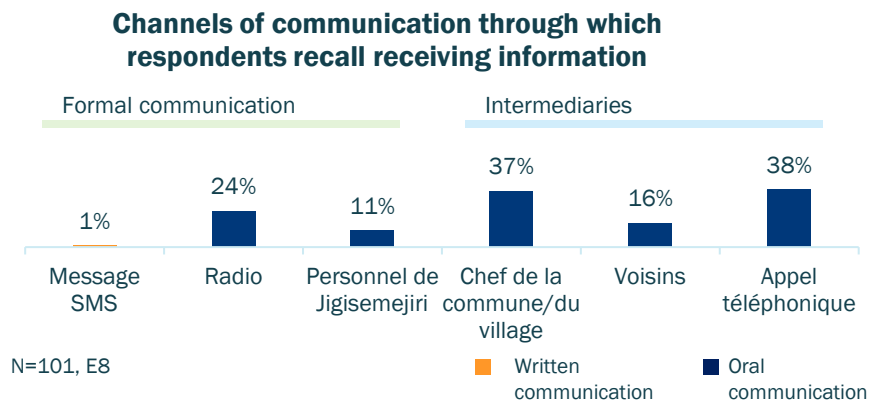
We receive information by text message. We have a network problem in our village, but we keep in touch with each other. The people in Dountza call us on our Malitel number to let us know what's happening” D6, H, 30, M

“It's when we see the message from Orange Money - we are alerted by text. But we the people of the village communicate by word of mouth. We are mainly kept in the loop by those who travel to Dountza a lot, because we do not have network coverage where we live” D14, H, 44, M

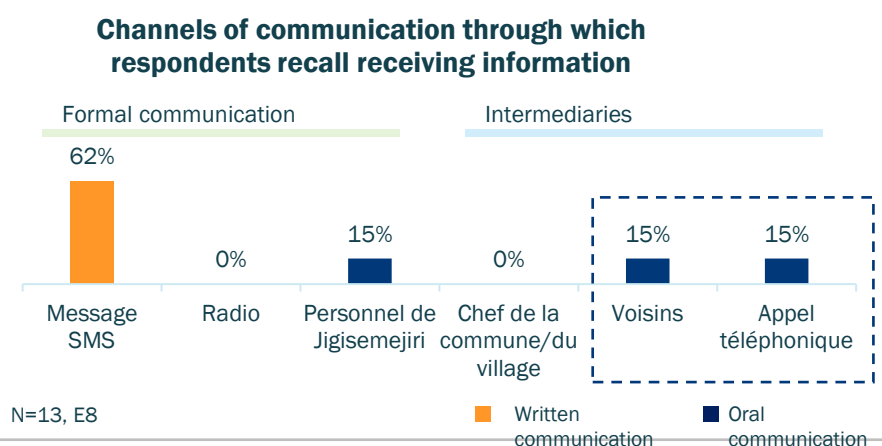
Upstream communication is essential for ensuring that the information transmitted by the program is disseminated and understood



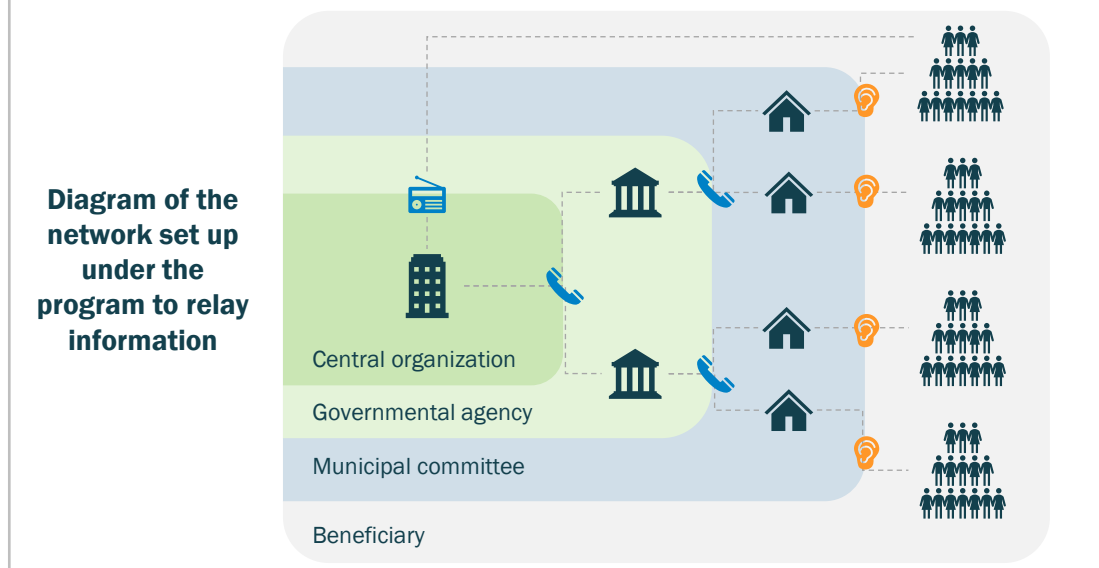
Information circulates mainly in oral form, which facilitates understanding of the messages ...



In the case of mobile money beneficiaries, information received by text is relayed by word of mouth



... and by relying on a relay network to pass on information and to ensure that it is disseminated widely



However, the circulation of information is slowed by the plethora of intermediaries, preventing beneficiaries from planning ahead

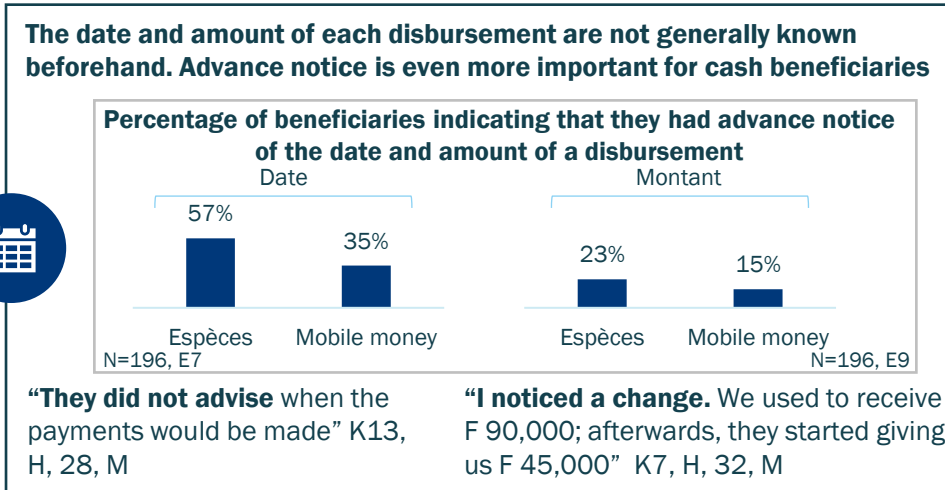
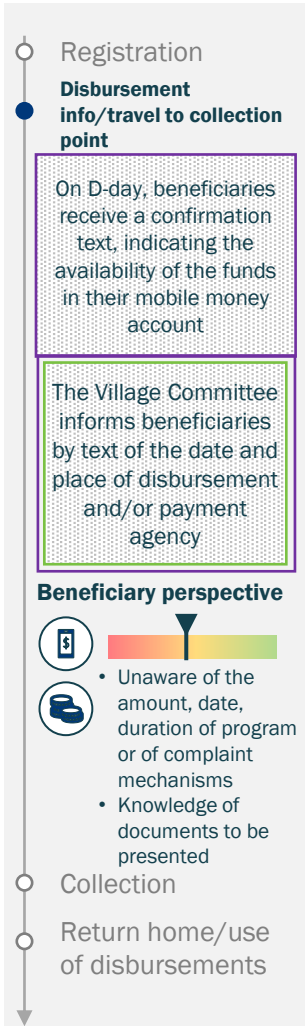
43% of cash beneficiaries indicated that they received no advance notice of the date of disbursement

N=53, E7

“Many a time they have called to inform us about getting there in time to Koula, as the cashier closes at 3:00 pm. **We often kill ourselves to get there the same day before the cashier closes**” K2, H, 34, M

“We get the information on the very day that the payment is to be made. **Many times, the information arrives after we have already gone out to work.** We then have to return from work to go and collect the money, **which is a major inconvenience for us**” K7, H, 32, M

The social disbursement modalities of the program are not fully known



The documents to be presented when collecting a payment were notified to beneficiaries during the registration process and pose no particular problems.

“I took my ID card with me when I set out. **We were advised of the need to take the NINA card**” K6, H, 34, M

“It was my cousin who works at the municipal office who told me that I shouldn’t bother to bring any documents, but to **carry the ID card or the NINA card just in case**” D13, H, 56, M

“A program agent called for the first time **to tell us what to take along with us**, namely the message and the ID card of the beneficiary” K12, F, 65, B

“The program agents were the ones who **told us to bring the NINA card**” D15, H, M

Complaints mechanisms are not well known and hardly used, except by individuals who discovered on their own that they could go to the authorities

“[Are there any channels that you can use under the program framework to file a complaint?] **I don’t know about that**” - K6, H, 34, M

“No. **we have not been able to complain about this issue**. If you are the one asking for something, then you can’t afford to get upset. If they try to help you and you get upset, then too bad for you” - K13, H, 28

“**That’s not something that we do there. Even if you complain, nobody listens to you**” - K9, H, 25, B

“**We go to the municipal office to complain**” - D11, H, 27, M

“Well, when it comes to complaints, the only avenue available to us **is perhaps the village chief**” - K4, F, 32, M

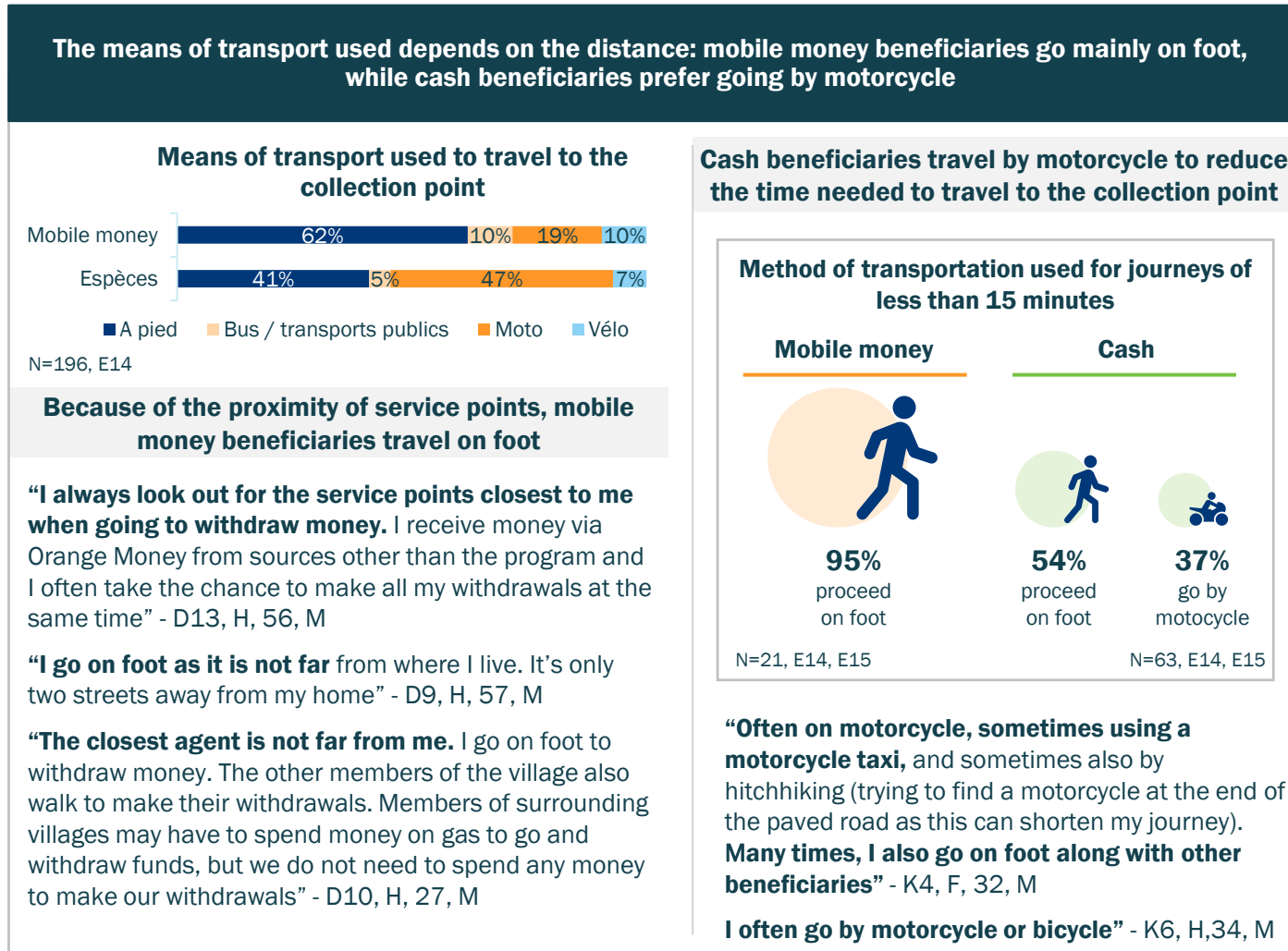
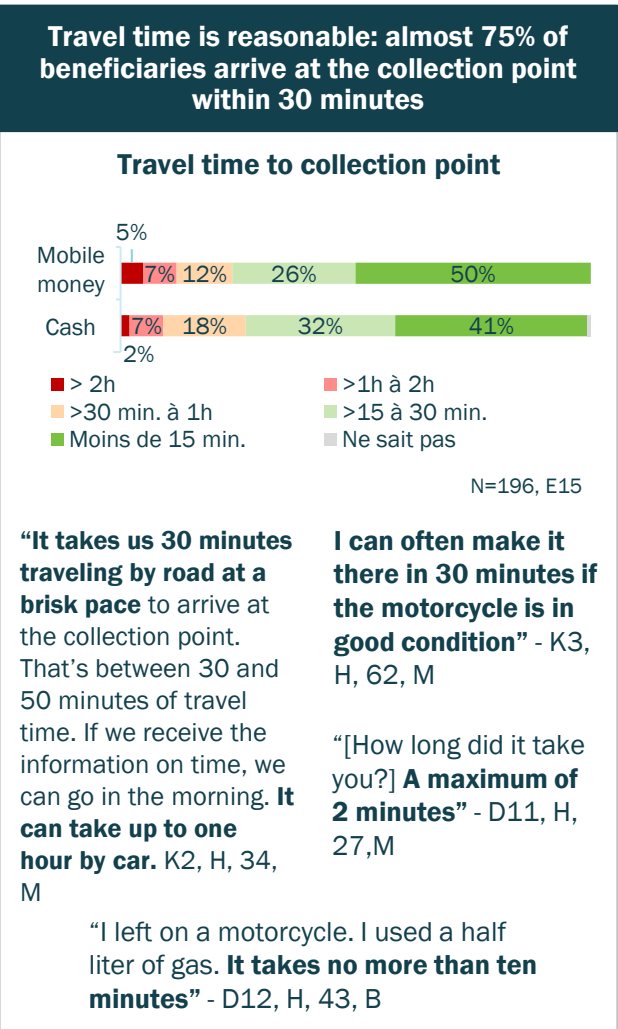
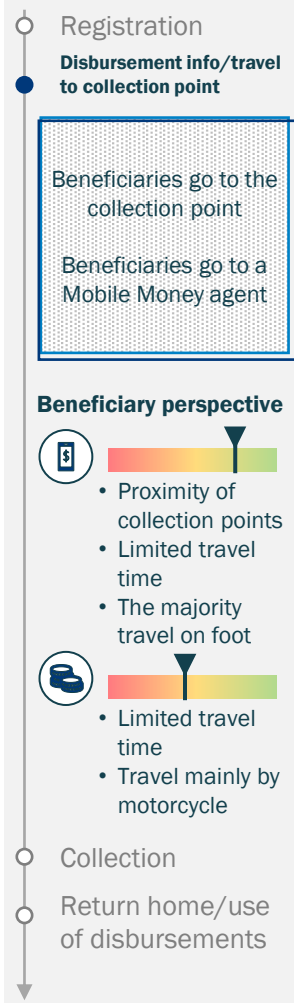
Beneficiaries do not have a sound grasp of the duration of the program or of the fact that it is a temporary program

“Yes, the last time we withdrew money, they took away our beneficiary cards. **I wanted to ask you if this means that the program has come to an end**” K5, H, 40, B

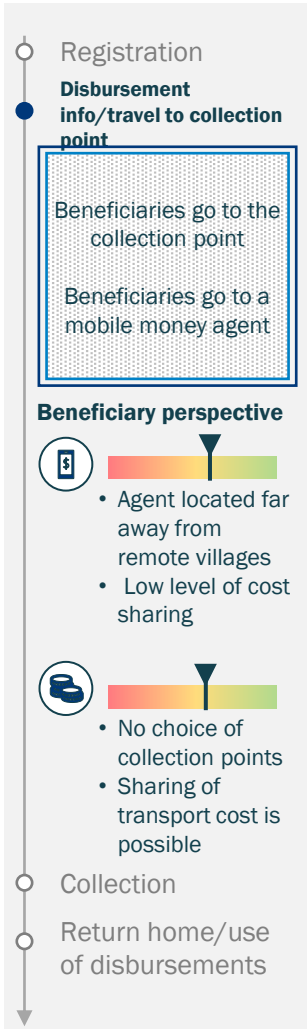
“**Will the aid package still continue** to provide support to elderly individuals who are really in need?” - K14, H, M

“The program allows us to buy food supplies **for a while**. We are very grateful to the program” K14, H, M

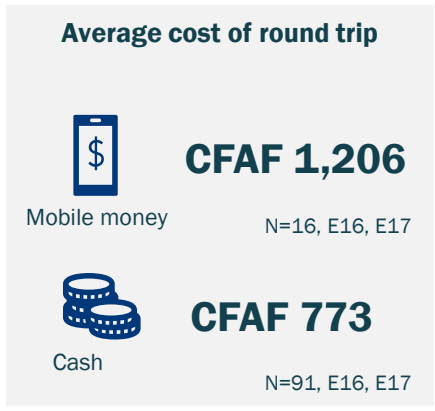
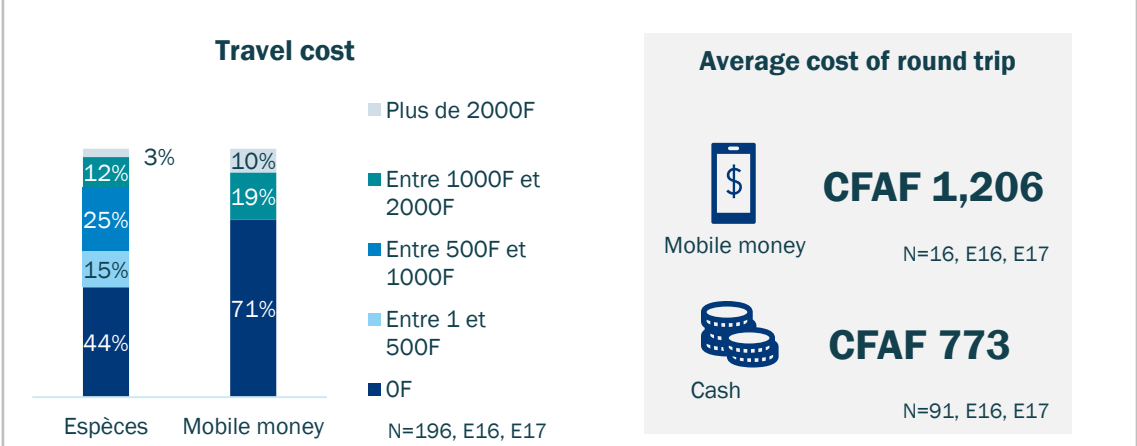
Limited time is spent traveling to the collection point, as beneficiaries from the most remote locations use motorized transport to make up ground as speedily as possible



Travel constitutes a significant expense for beneficiaries in the most remote locations



Travel costs weigh on the budget of cash and mobile money beneficiaries who have to travel long distances to collect their payments



“I went on my motorcycle. I bought two liters of gas at a cost of CFAF 1,300 at the time”- K10, H, 80, M

“I put in CFAF 1,500 worth of gas” - K7, H, 32, M

“We are 7 kilometers away from Tienfala. I spend F 400 to go to and from. I did not keep track of the time that it took. I go by car to save money. F 400 to and from, using public transportation” K5, H, 40, B

“The closest agent to us is located in Douentza, about 35 kilometers away from us” - D2,H,40,M”

“I put two liters of gas in my motorcycle at a cost of F 1,300. I often go by motorcycle or by car” - D5, H, 55, B

“I went by motorbike. I spend F 2,250 to go to and from. It requires 3 liters of gas at a cost of F 750 per liter” D13, H, 56, M

Some beneficiaries opt to pool their travel in order to reduce transport costs



“We always go together as beneficiaries, six of us, to reduce our transport costs”- K2, H, 34, M

“We go together, two of us travel on the same motorcycle. We go together because payment is made on a group basis and we save on fuel” - K7, H, 32, M

Very often all beneficiaries travel together. I also go there on my own at times. I went by motorcycle with my cousin to collect the first program payment. [Why?] **It depends on what you can afford”** - K4,F,32,M

Sometimes, beneficiaries pool their travel arrangements because of constraints related to the methods used for disbursing funds in cash

“I don’t like to go alone because the money is handed over in groups by village” – K8, H, 35, M

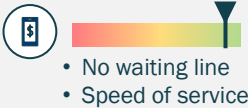
We go as a group with all the beneficiaries of the program. **We go as a group because since the start of the program they have called us as a group together”** - K11, F, M

Long wait times caused by overcrowding on collection days are the main source of distress for cash beneficiaries

- Registration
- Disbursement info/travel to collection point
- **Collection**

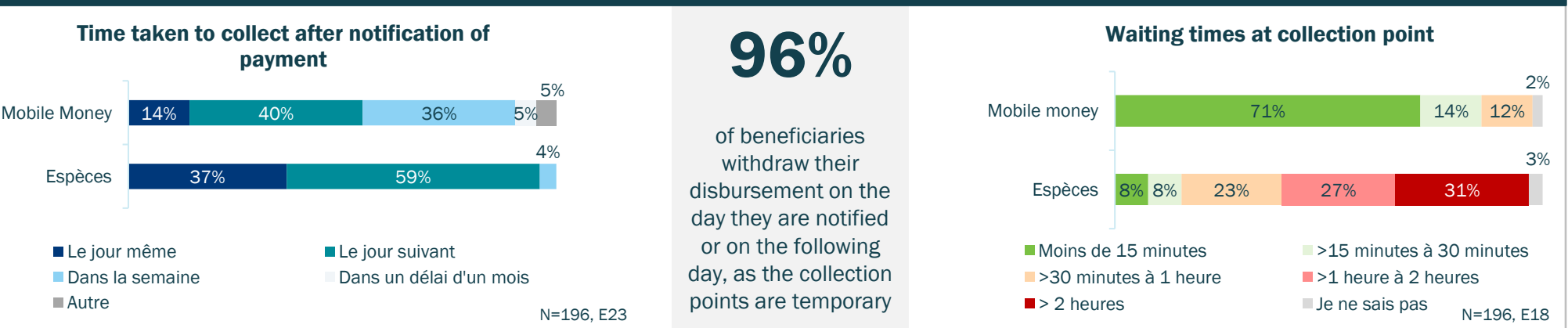
Beneficiaries/representatives line up as soon as they arrive at the collection point

Beneficiary perspective

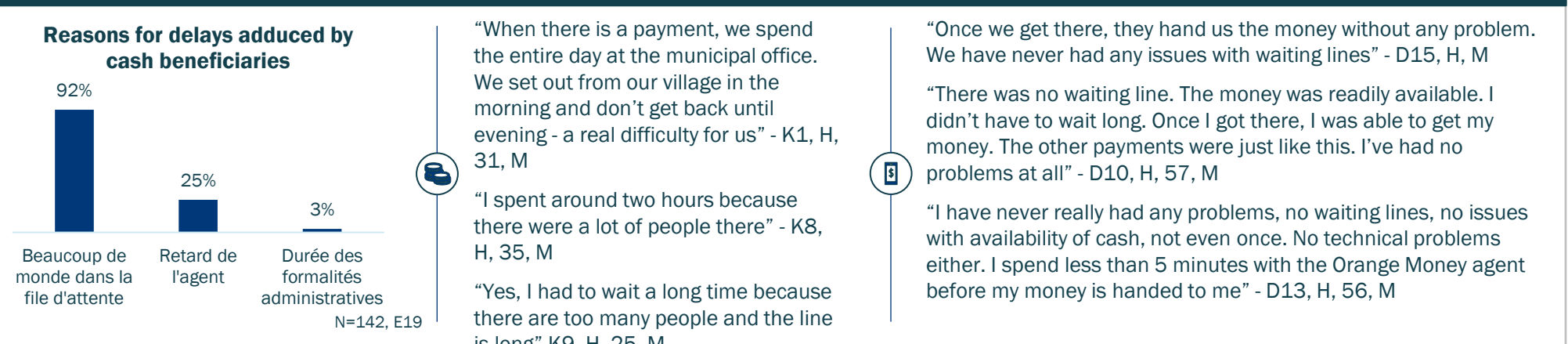


○ Return home/use of disbursements

Mobile money beneficiaries enjoy greater flexibility when it comes to choosing a collection day, resulting in fewer people turning up on any given day and shorter waiting times at service points



Unlike for mobile money beneficiaries, long wait times at service points are the main source of annoyance for cash beneficiaries



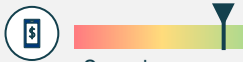
Compared to the fluidity of mobile money transactions, disbursing cash village by village creates delays and tensions

- Registration
- Disbursement info/travel to collection point
- **Collection**

Beneficiaries/representatives hand over the number to the agent

Beneficiaries go to the collection point when their village is called

Beneficiary perspective



- Speed
- Classic MM transaction



- Have to depend on other members of the village
- Priority given to big villages

Return home/use of disbursements

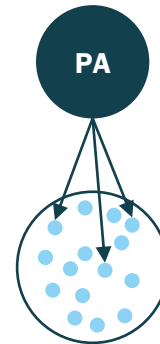
Mobile money disbursements are more effective than cash payments

Disbursing cash village by village creates delays and obliges village members to depend on each other

“There was a long waiting line in the hot sun. Compared to the other villages, **we had the smallest group of people** (6). We were the last to be paid” - K2, H, 34, M

“When we got to the municipal office there were a lot of people. **They call us up by village.** When they announce the name of your village, you line up and then they give you your money” - K7, H, 32, M

“If I was to mention any problem, then my main issue would have to be with the other program beneficiaries from my village because **some of them arrive late**” - K14, H, M



But the process tends to improve after the first time

Yes, things changed. The waiting time was less. **The subsequent payments were less tedious**” - K9, H, 25, B

“The experience was different from the first time. **The waiting time was reduced**” - K8, H, 35, M

“**We no longer spend a lot of time there.** The last time we were there for less than an hour” - K15, H, M

Mobile money disbursements take advantage of KYC processes and work on the basis of a user code authentication

Mobile money disbursements are done on an individual basis...

“I just confirmed the transaction with my Orange Money **secret code**” - D13, H, 56, M

“No, only needed **my telephone and the code** to confirm the transaction” - D10, H, 27

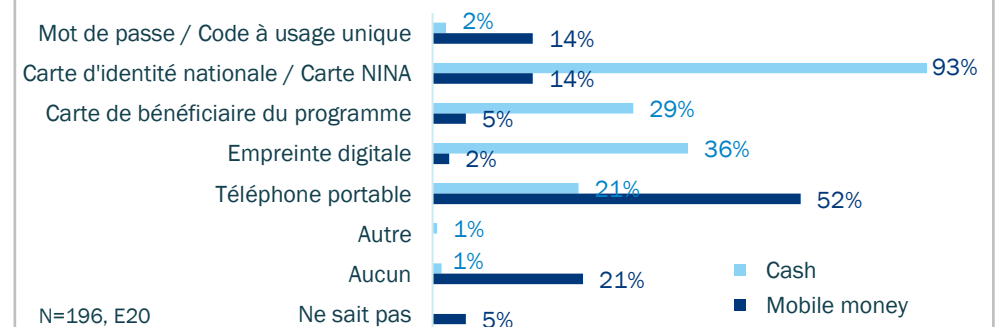
“I confirmed the transaction and the money was given to me” » - D7, H, 30, M

“They write down the number and **you enter your code** and they give you your money” - D2, H, 40

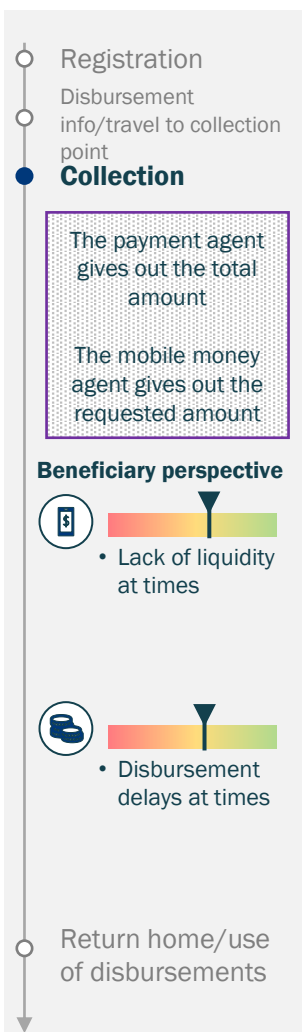


... and follow the same procedures as commercial transactions

Documents presented when collecting payments



Late arrival of funds and lack of sufficient cash holdings are a problem for beneficiaries, most of whom wish to take out the entire cash transfer in a single withdrawal



Beneficiaries have to contend with the problem of a lack of liquidity ...

Cash beneficiaries have to put up with disbursement delays caused by logistical constraints

25%

of cash beneficiaries experienced **delays related to the late arrival of money** (or of program agents)

N=142, E19

“It took us a while the first day as they said that there was a small problem with the information folders” - K15, H, Representative

“They arrive late to make the payments. On one occasion, the municipal office called them to find out what was happening” - K5, H, 40, B

“They are often late. One time they had some problems with the bank, I believe, and they came very late. That day, we were there from 2:30 pm and they didn’t get there until around 5:00 pm.” - K4, F, 32, M

Mobile money beneficiaries sometimes indicate that agents lack liquidity

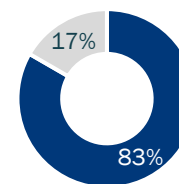
“I confirmed the transaction, and they gave me my money. But there was not enough money to pay some beneficiaries who were behind me in the line” - D7, H, 30, M

“I once went to DJONA to make a withdrawal and the agent told me that he could only pay out F 10,000 and no more. The DJONA agents cannot handle the withdrawal of large amounts as they often don’t have liquidity” - D1, H, 27, M

...because they need to withdraw the entire disbursement to cover their urgent needs

Beneficiaries prefer to withdraw the entire payment ...

Percentage of the disbursement withdrawn by mobile money beneficiaries



- La totalité du transfert
- Une partie du transfert

N=142, E21

“I withdraw the full amount to meet my needs” - D5, H, 55, B

« The money belongs to my wife Mariam and so I take it all out and hand over everything to her” - D13, H, 56, M

“Since the start of the program until now I have always withdrawn the full amount of money, which I then take to my big brother. I don’t leave any funds in my account” - D11, H, 27, M

... to meet urgent needs

“If they send you CFAF 30,000 and you find yourself in a spot, you can use it right away to buy food” - D3, H, 50, B

“I withdraw the total amount. We have many problems here at home with a lack of money. Times are hard” - D4, H, 40, B

“The money from the program often gets here on a timely basis on the very day we run out of food supplies and have nothing to eat. It often seems that the program knows when our food supplies are depleted. It’s as if they are here with us in the village, so timely are the payments” - D10, H, 27, M


Beneficiaries are not overly apprehensive about having to move around the country, despite the major conflicts affecting the people of Mali

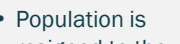
○ Registration
○ Disbursement info/travel to collection point
○ Collection


● **Return home/use of disbursements**

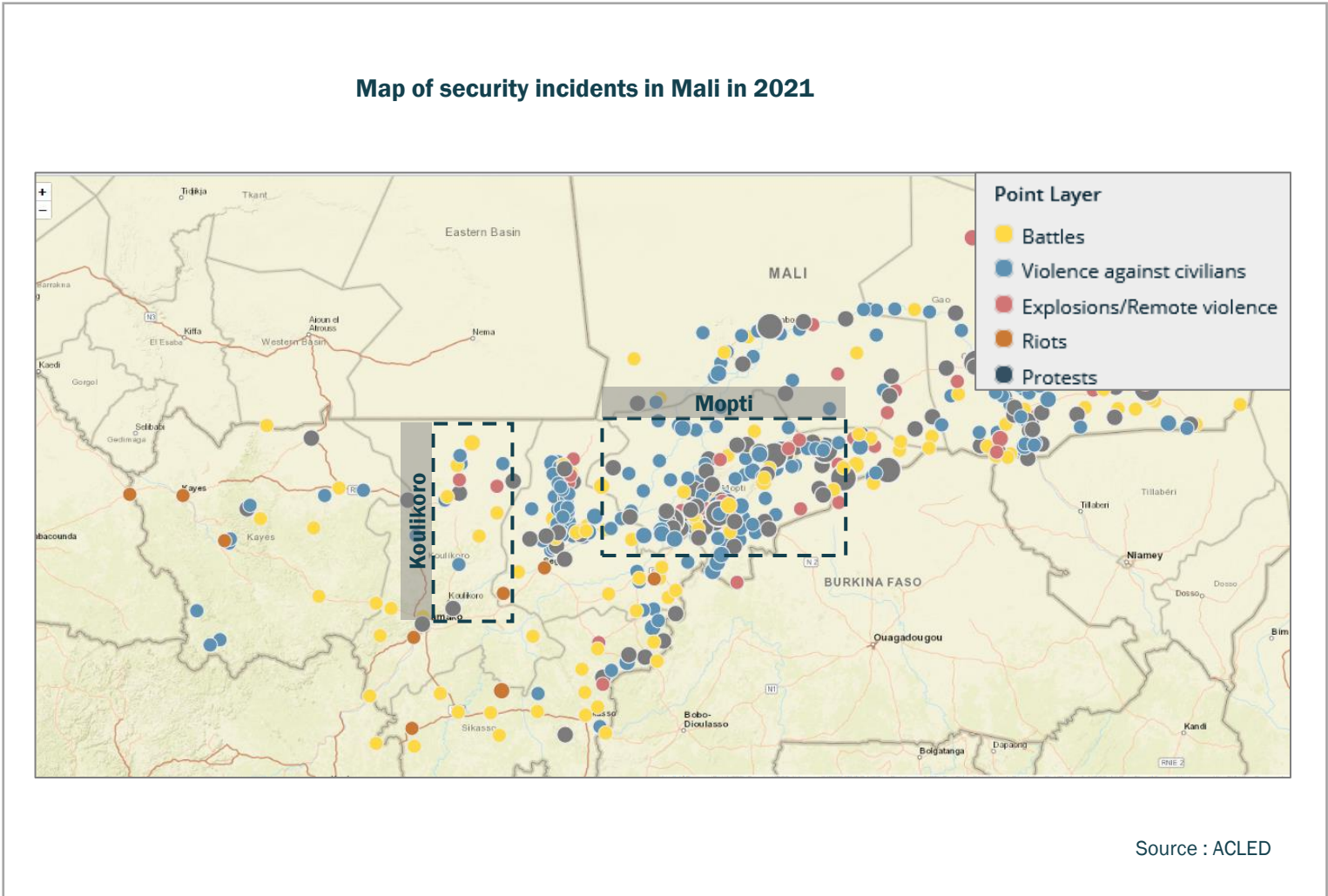
Beneficiaries/
Representatives
return to their village

Beneficiary perspective

📄  Daily Security threats

👥  Population is resigned to the situation

👤  Danger of holding funds in cash is neutralized by group effect



Cash beneficiaries benefit from the group effect

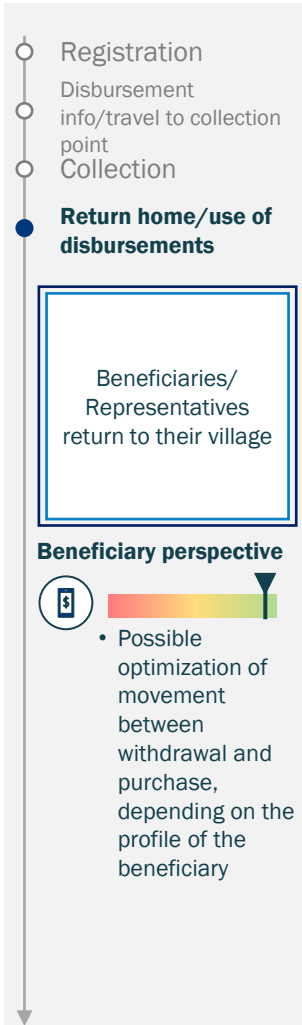
“We have no concerns about security because we go as a group to withdraw our money” - K2, H, 34, M

Mobile money beneficiaries become indifferent to daily threats

“At no time since we started to get funds under the program have we had any security concerns. But sometimes we are afraid when we meet jihadists on the way or come upon the Donso (hunters). But they don’t say anything to us” - D14, H, 44, M (Dallah)

“There are people who live in the bush here who exhaust the communities. They are jihadists. So, for greater security, I go to the city to collect my money, to Douentza, and it’s much safer there. Once the money is available in my account, I leave immediately for Douentza to make a withdrawal” D1, H, 27, M (Djona)

For mobile money beneficiaries who have a choice of service point, the distance traveled depends on the profile of the beneficiary and on their withdrawal strategy



Some prioritize proximity to the payment point, while others opt to make their withdrawals in town where they can make their purchases at a lower cost

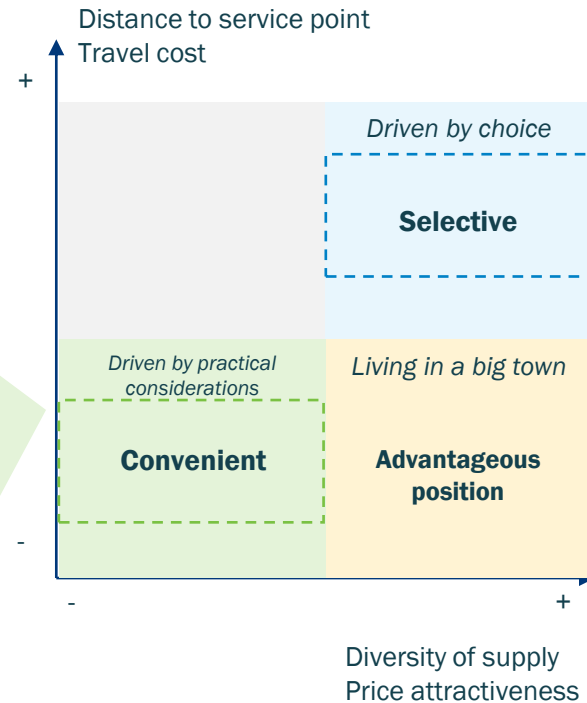
“If the sales outlet is close to me, I go on foot. **I always look for the sales outlets closest to me when going to withdraw money**” D13, H, 56, M

“**We withdraw money at the village on the day of the weekly market** and on other days we go to Douentza” D2, H, 40, M

“What has changed is that when the program started, we used to go to Douentza to get money. But that has really changed, **because there is now an Orange Money kiosk near our home** that we can even reach on foot” D15, H, M

“[Where do you make your withdrawals?] At ‘BABA ORANGE’, at the BONI market, It’s not far from me” D9, H, 57, M

Beneficiary profile by withdrawal strategy



“Millet is not available in Djona. **We can’t find the food supplies that we want there, which is why I go to Douentza** right after withdrawing the funds, and **just kill two birds with one stone**. I buy everything I need here. Unlike Djona, **Douentza is a big town, and you can find rice, millet, and oil**” - D1, H, 27, M

“If I withdraw money in our village, I **go to Douentza to pay for millet because it’s less expensive there**” - D6, H, 30, M

“**We only go to Douentza to get our money if we have an errand to run there**. That way we can kill two birds with one stone” - D7, H, 30, M

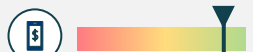
While beneficiaries generally have the last word, the way the funds are used is usually discussed and agreed within the household

- Registration
- Disbursement info/travel to collection point
- Collecte

Return home/use of disbursements

Each beneficiary determines on his/her own or in consultation with others how to allocate the household funds

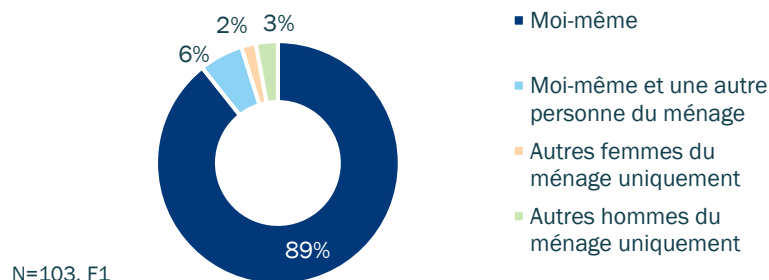
Expérience bénéficiaire



- Beneficiaries are the ones who decide how to use the funds
- Some amount of family discussion on fund use, which does not appear to be a source of tension

The majority of beneficiaries indicate that they decide on their own how to use the funds

Decision-making among beneficiaries on use of funds



In actual fact, decision-making involves the family unit

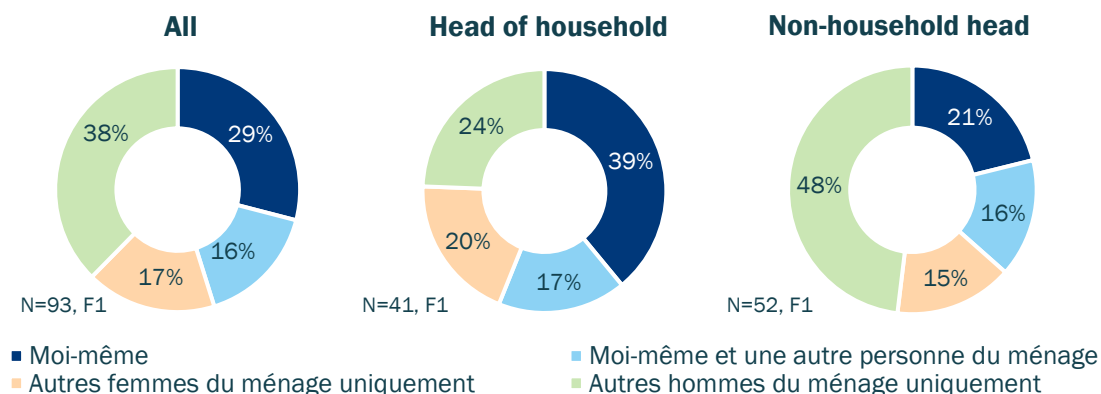
“I tell everybody. They are aware of the payment that I received. I speak to everybody about it. There are elderly people and adults. I exchange views with everyone in order to come to a decision” D4, H, 4, B

“Once I withdraw the money, I show it to the members of the family. I explain to them that the money is from the Jigisemejiri program, and that this money will be used to buy food supplies, while we wait to come by some other funds to meet the needs of the family” » D8, H, 49, B

He [head of the family] gets together with his younger brothers **and they decide what to do”** » K10, H, M

Almost one half of representatives indicate that they decide or participate in decision-making, as some of them are also household heads

Decision-making among representatives on use of funds



Representatives are nevertheless careful to not appear to intrude on the prerogatives of the beneficiary

Once I get home, **I hand it over to her and tell her that it is her money** from the Jigisemejiri program. And she does whatever she wants with it.” D13, H, 56, M

“Once I get home, I give the money to my brother and that’s the end of the matter for me. **He can do whatever he wants with it because it is his money.**” D11, H, 27, M

“When I come home to the family with the money, I give it to the head of the family. **He is the one who decides how the money is used.**” K8, H, 35, M

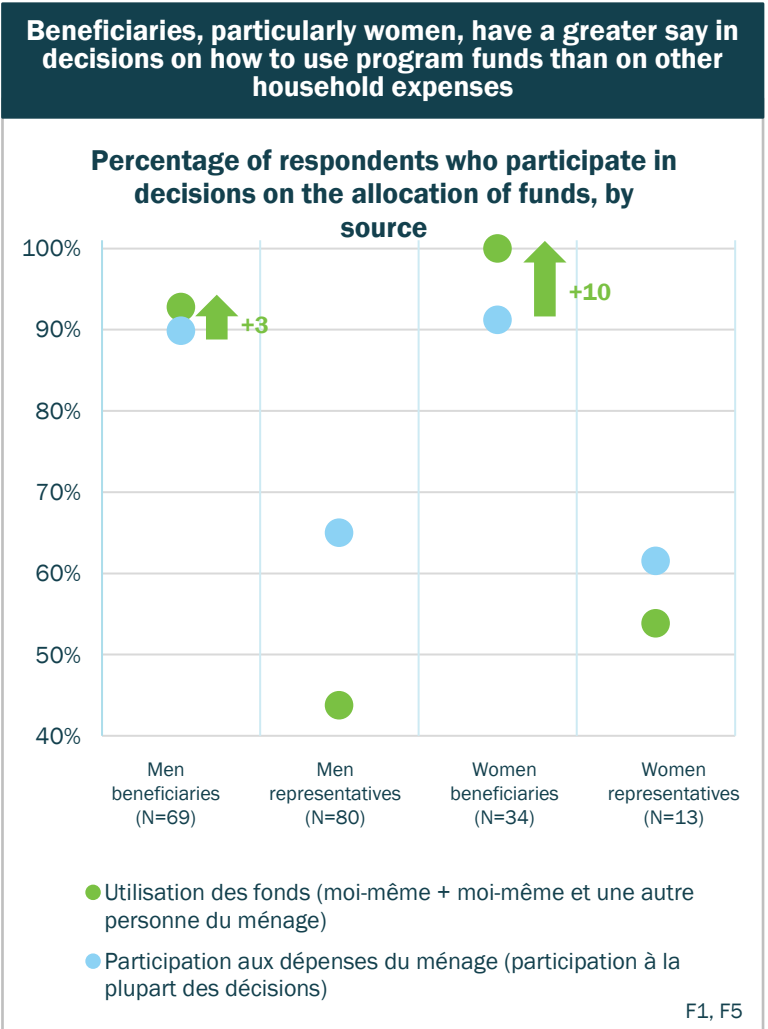
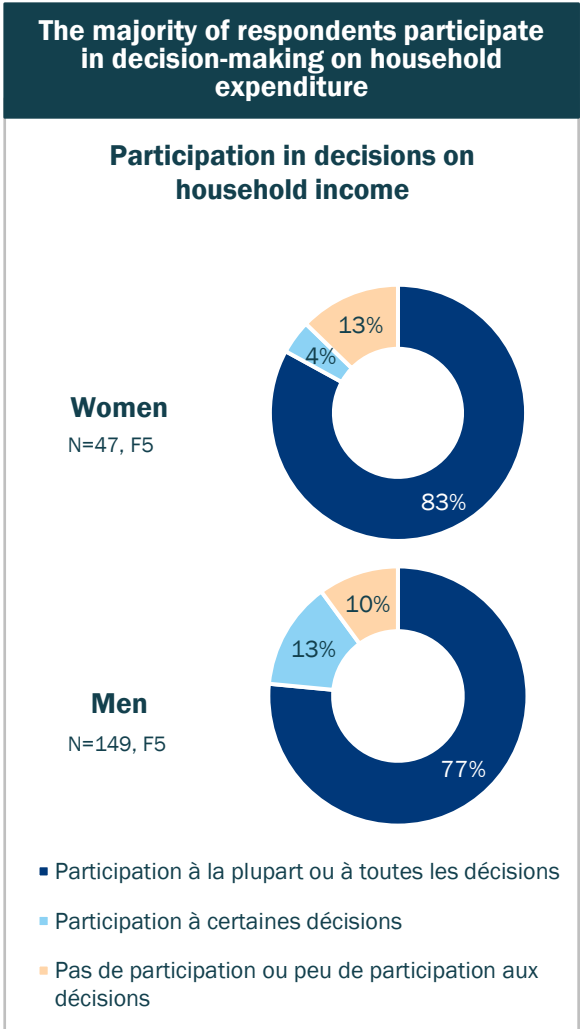
Cash transfers allow a degree of freedom to beneficiaries and help reduce the financial burden on other household members

○ Registration
○ Disbursement info/travel to collection point
○ Collection
● **Return home/use of disbursements**

Each beneficiary determines on his/her own or in consultation with others how to allocate the household funds

Beneficiary perspective

- Greater freedom for beneficiaries
- Reduced financial burden on other household members
- Better overall living conditions



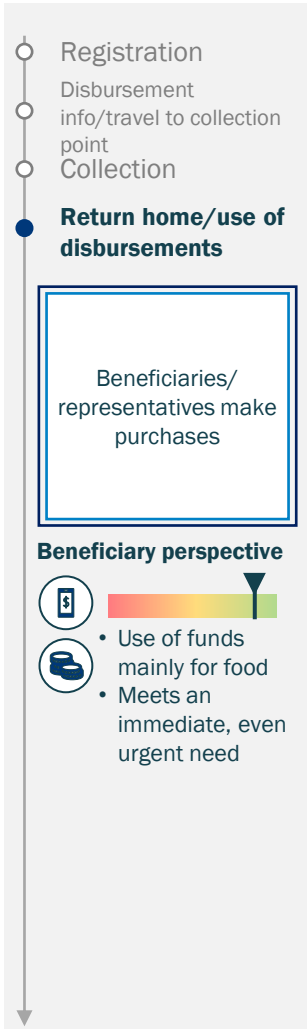
Beneficiaries enjoy a certain degree of empowerment vis-à-vis the rest of the household

“Whenever I ask him if I should give him the money for food, he tells me no and that he will take care of it. **He has now become a real head of the family because he is very responsible about paying for food supplies for the entire family.** If money becomes short, he simply takes over from me in terms of making payments within the household” D14, H, 44, M

“In terms of small, everyday needs, the ‘old man’ no longer has to worry. Even if we, his children, are supposed to cover some expenses for him, as long as he has a little money in hand, he just tells us straight up that we should take care of something else instead. So, this is a great source of support for us. **We are no longer responsible for buying thing like fish for preparing his food or for paying for kola nuts**” K10, H, M

“The program has brought a lot of positive things in his life, because **when the money comes in at the same time that there is a family expense, then the ‘old man’ covers the expense with his own money.** There is also the added bonus that the ‘old man’ can buy fish and other things that he wants to have” K15, H, M

Food is an expenditure item cited by almost all beneficiaries and absorbs over half of the amounts received



88% of respondents use their cash transfers to meet their food needs

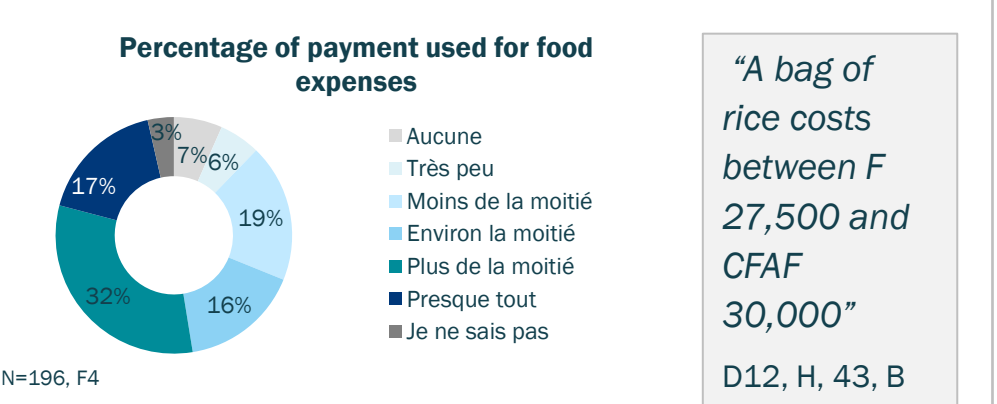
"I withdrew the total amount, that is F 60,000. **I bought bags of millet and rice and a can of oil** for the family" D1, H, 27, M

"**This money is often used to purchase food supplies.** We buy millet, we buy something to eat. Some buy rice, others buy millet, but for us it's millet" D6, H, 30, M

"We always use it to meet the needs of our family. **We pay for food items, such as millet and rice. That's the priority**" D4, H, 40, M

"**We will use this money to buy food supplies, while waiting to come by some other funds** that we can then use to meet the needs of our family. We use the money to buy something to eat" D8, H, 49, M

Two-thirds of respondents allocate half or more of the funds they receive to buy food



For a population living on agriculture, certain investments also contribute to their livelihoods

"It allowed us to increase our sales, to develop our small enterprises. We were able to turn CFAF 5 into CFAF 10 [...] **We then used this amount to start rearing livestock**" K9, H, 25, B

"**We buy fertilizer for the field, we often buy cattle** and food to eat" K1, H, 31, M

"**We buy animals** to rear them" K8, H, 35, M

"If the money comes in and we don't have any particular problems, then we buy animals" D2, H, 40, M

"We use this money **to buy 'dabas' (hoes) to prepare for cultivation**" D7, H, 30, M

The cash transfer is nevertheless particularly appreciated during the lean season

« When **the money from the program comes just when our stocks of food are depleted**, then he uses it to buy some supplies. And if we already have food supplies, he uses this money as working capital to engage in some kind of activity. He always has the final word on how to manage the money" - D11, H, 27, M

"**The money from the program often gets here on a timely basis, on the very day we run out of food supplies and have nothing to eat.** It often seems that the program knows when our food supplies are depleted. It's as if they are here with us in the village, so timely are the payments. The money arrived on two occasions exactly when we had nothing more to eat. The last payment of F 60,000 came just in time. We use the money from the program to buy food"

D10, H, 27, M

After covering their most urgent, even vital expenses, a small proportion of beneficiaries can then allocate some funds to other items of expenditure

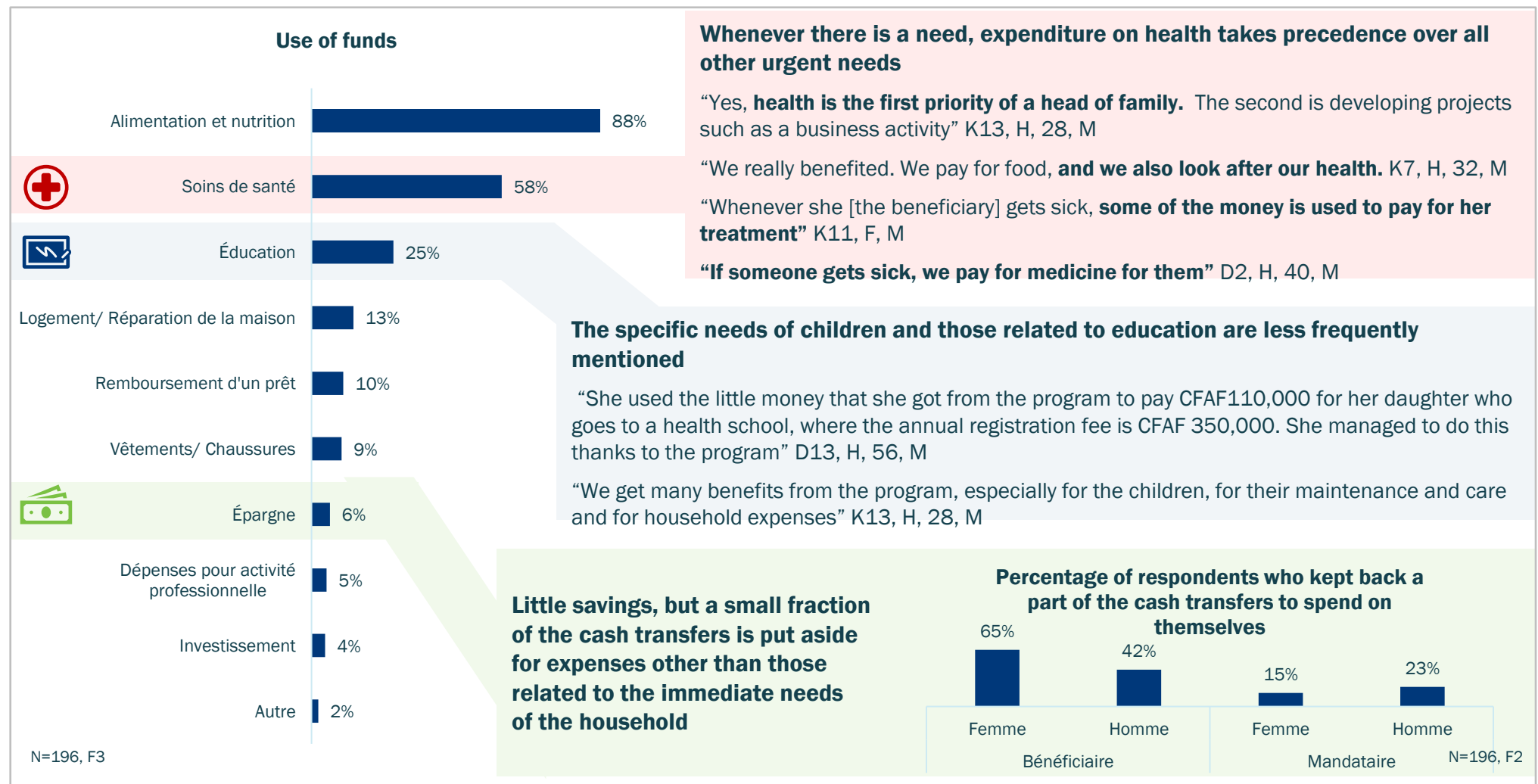
Registration
Disbursement info/travel to collection point
Collection

Return home/use of disbursements

Beneficiaries/representatives make purchases

Beneficiary perspective

- Over a half of beneficiaries use the funds to cover health expenses
- Other items of expenditure are of secondary importance and are made after beneficiaries have paid for the most vital items



Potential for G2P Digitization and Recommendations

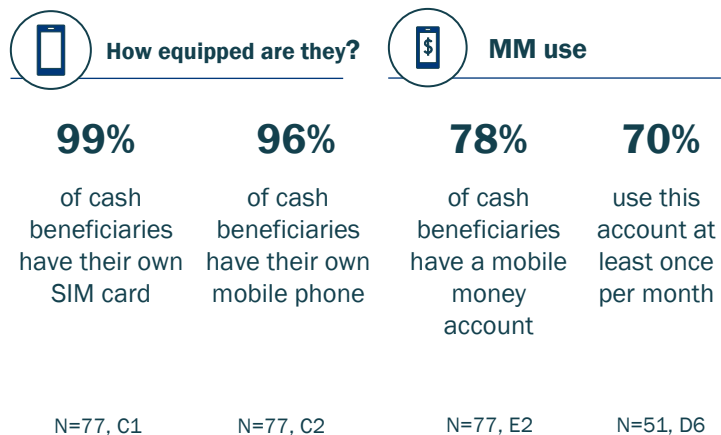
Beneficiaries are equipped and sufficiently mature to start using the mobile money option to receive their G2P payments

Almost 50% of cash beneficiaries are in favor of receiving payments via mobile money

Preferred means of payment of cash beneficiaries for receiving cash transfers

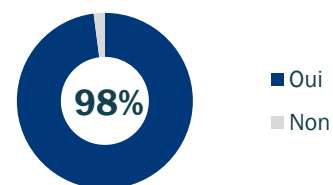


The fact that beneficiaries are well equipped and sufficiently mature means that the first obstacles to the use of mobile money can be overcome

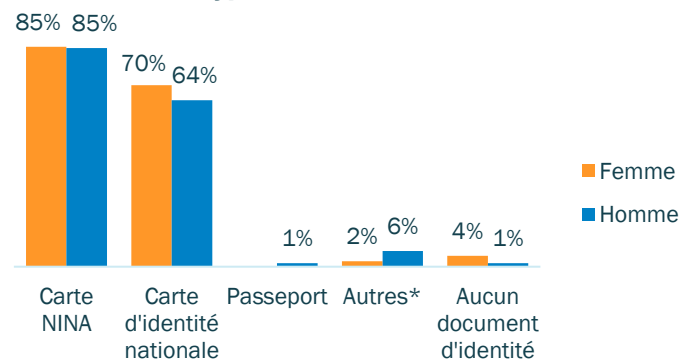


Beneficiaries have the ID documents that are required for opening a mobile money account

Possession of an ID Document



Type of document held



N=196, B7

*Others: Family book, birth certificate, driver's license, voter ID card

The difficulties associated with illiteracy are alleviated thanks to the help provided by close friends and family and mobile money agents



Beneficiaries can rely on educated friends and family ...

“Once we receive the Orange Money alert message on our chip, **we contact people we know who are educated** to tell us if the money has been deposited in our account” D8, H, 49, B

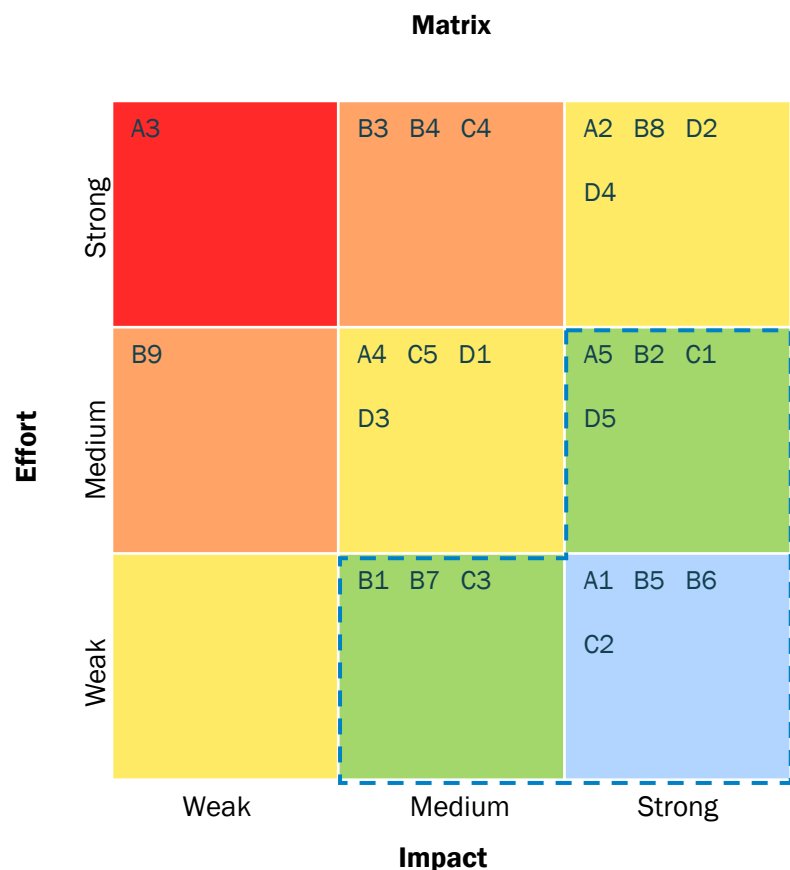
“I find it hard to understand the messages as I cannot read or write. **I always show the messages to someone else who then reads them for me**” D3, H, 50, B



...or ask for help from a mobile money agent

“The person who brought the chip to us told us that we would soon be receiving money on this chip and so **we should go to an Orange Money agent every now and then to find out if the money has been deposited in our account**. Frankly, without somebody else’s help, I would never be able to know if money was deposited in my account” D1, H, 27, M












A number of quick wins have been identified for optimizing the beneficiary experience over the short term



























#	Recommendation
A1	Where applicable, enroll program beneficiaries with their pre-existing wallets
A2	Develop partnerships with other operators/Electronic Money Establishments (EME)
A3	Put a procedure in place for changing accounts
A4	Put in place or improve incentives for opening payment points in underserved zones
A5	Decide where to place collection points on the basis of a geolocation analysis of beneficiaries
B1	Register more than one number for each beneficiary
B2	Identify additional methods to relay information within the village, based on criteria such as mobile access, digital maturity, etc.
B3	Formalize the process for notifying mobile money beneficiaries
B4	Consider implementing voice notification solutions by telephone
B5	Start the process of notifying beneficiaries with adequate lead time in advance of the payment date
B6	Ensure that there is adequate lead time between the payment date announced by the payment agency and the day of disbursement
B7	Provide clear and advance information (at registration and before each payment) of the amount and date (or approximate period) of each payment

#	Recommendation
B8	Set up a mechanism to allow complaints by telephone as a way of avoiding conflicts of interest with the Village Committee
B9	Put in place suitable mechanisms to respond to requests for unblocking SIM cards or for sending out a new card
C1	Determine the number of withdrawal days on the basis of the number of beneficiaries using a particular payment point
C2	Stagger the payment dates communicated to beneficiaries
C3	Encourage individual disbursements and make payments on a first come, first served basis
C4	Set up rapid communications mechanisms to prevent payment delays and time lags
C5	Provide advance information to agents in the affected zones on the risk of running out of cash at peak demand times
D1	Organize training sessions on the different MM services and uses
D2	Strengthen/promote acceptance of MM payment points
D3	Organize training sessions on risks and good practices associated with using a mobile money account
D4	Put in place special payment channels to limit collection of payments by third parties
D5	Organize training sessions on risks and good practices associated with using a mobile money account











Rec. #1 – Offer beneficiaries more choice of payment methods and collections points

Pain point	Cause	Objective	Recommendation	Beneficiary	Severity	Effort
The wallets opened under the program are hardly used	The beneficiary already has a wallet and does not use the program wallet as the main one	Open wallets for beneficiaries only where needed	Where applicable, enroll program beneficiaries with their pre-existing wallets			+
	The quality of the service provided in the beneficiary zone by the mobile money operator is not good (network coverage, proximity of agents)	Allow beneficiaries to choose the payment provider	Develop partnerships with other operators/Electronic Money Establishments (EME)			+++
	The service quality provided by mobile money operators is likely to change over time	Allow beneficiaries to change payment provider during the life of the program	Put a procedure in place for changing accounts			+++
The longer the distance to the collection point, the greater the cost and the risk to beneficiaries	Few mobile money agents in the zone	Reduce distance to collection points	Put in place or improve incentives for opening payment points in underserved zones	 		+++
	Single collection point mandated by the payment agency		Decide where to place collection points on the basis of a geolocation analysis of beneficiaries			++











Rec. #2 – Improve communication/dissemination of information

Pain point	Cause	Objective	Recommendation	Beneficiary	Impact	Effort
Information reaches beneficiaries in a haphazard manner	Beneficiaries have more than one SIM card and do not use the SIM card provided by the program as the main one		Register more than one number for each beneficiary			+
	Network coverage is incomplete	Diversify communication channels	Identify additional methods to relay information within the village, based on criteria such as mobile access, digital maturity, etc.			++
			Formalize the process for notifying mobile money beneficiaries	 		+++
The format used to provide information is not always adapted to the needs of beneficiaries or easily understood	Beneficiaries cannot read	Adapt the format of communication to the needs of beneficiaries	Consider implementing voice notification solutions by telephone			+++
				 		
Information reaches beneficiaries too late	Information circulates slowly by word of mouth	Adapt communication processes to overcome constraints	Start the process of notifying beneficiaries with adequate lead time in advance of the payment date			+
			Ensure that there is adequate lead time between the payment date announced by the payment agency and the day of disbursement			+
						
Beneficiaries do not have all the necessary information	Information on the amount, frequency, date, and place of each payment is not communicated to beneficiaries in the period between their registration in the program and the time of actual payment	Ensure that complete information is communicated	Provide clear and advance information (at registration and before each payment) of the amount and date (or approximate period) of each payment	 		+
Complaints mechanisms are not well known	Other than the Village Committee, there is no complaints mechanism in place	Facilitate upstream communication from beneficiaries to the program	Set up a mechanism to allow complaints by telephone as a way of avoiding conflicts of interest with the Village Committee	 		+++
	No simple solution in the event that the program SIM card is lost or blocked		Put in place suitable mechanisms to respond to requests for unblocking SIM cards or for sending out a new card			++

Rec. #3 – Ensure the functionality of collection points

Pain point	Cause	Objective	Recommendation	Beneficiary	Impact	Effort
Wait times at the collection point are extensive	Heavy turnout	Reduce the wait time at collection points	Determine the number of withdrawal days on the basis of the number of beneficiaries using a particular payment point			++
	Time-bound distribution period		Stagger the payment dates communicated to beneficiaries			+
	Collective disbursement, village by village		Encourage individual disbursements and make payments on a first come, first served basis			+
Beneficiaries are not notified when collection days are postponed	Lack of a notification mechanism	Optimize distribution	Set up rapid communications mechanisms to prevent payment delays and time lags			+++
Beneficiaries are adversely affected by agents' lack of liquidity on payment days	Agents do not receive advance notice of disbursement days	Improve logistics at payment points	Provide advance information to agents in the affected zones on the risk of running out of cash at peak demand times			++

Rec. #4 – Educate beneficiaries about the safe and secure use of MM

Pain point	Cause	Objective	Recommendation	Beneficiary	Impact	Effort
Beneficiaries are exposed to risk when making a cash withdrawal of the total amount disbursed	Beneficiaries are not comfortable using mobile money for purposes other than depositing or withdrawing funds	Encourage the use of the account for electronic transactions	Organize training sessions on the different MM services and uses			++
	The use of mobile money for merchant payments is not widespread		Strengthen/promote acceptance of MM payment points			+++
Beneficiaries are exposed to fraud risks related to their mobile money accounts	Beneficiaries share SIM cards and codes with family and friends or with agents	Sensitize beneficiaries to the risks	Organize training sessions on risks and best practices associated with using a mobile money account			++
			Put in place special payment channels to limit collection of payments by third parties			+++
Beneficiaries are reluctant to use the mobile money account for purposes other than the withdrawal of funds	The service suffers from a bad reputation because of fraud risks	Sensitize beneficiaries to the risks	Organize training sessions on risks and best practices associated with using a mobile money account			++

Annexes

Quantitative study – Questions (1/2)

A1. Are you the beneficiary or the person who will collect the money?	B12. Can you write French?	C10. Which mobile telephone operators do you use?
A4. Thinking back to the last cash transfer that you received under the Jigisemejiri program, how was it sent out to you?	B13. Can you read another language?	C12. What is the quality of the network coverage in your area?
B2. Year of birth	B14. Can you write another language?	D1. Do you or does anyone in your household have an account with a bank, with a mobile money service provider, or with other formal financial institutions?
B4. Are you the head of the household?	C1. Which members of your household have the SIM card to which you have access?	D2. Which adults in your household have an account? (Don't list all the options. Indicate the options that apply.)
B6. Including yourself, how many people currently live in your household?	C2. Which members of your household have the mobile phone to which you have access?	D3. In which financial institution do you have an account? (more than one response possible/cite responses)
B7. Which of the following ID documents do you have?	C3. Is it a smart phone or a basic phone? (more than one response possible/cite responses)	D5. Do you or does anyone in your household currently have an account that you can access to send or receive money using your mobile phone?
B8. What is your occupation?	C4. Look at the following list of uses and indicate for which of them you use your mobile phone. (More than one response possible/cite responses)	D6. How often do you usually use this type of service (mobile money or mobile bank account)
B9. What is your level of education?	C5. How often do you use a mobile phone?	D7. What transactions have you done via these services over the last 12 months? (more than one response possible/cite responses)
B10. What languages do you mainly speak? (More than one response possible)	C6. How often do you ask someone to assist you to use a mobile phone?	D11. Over the last 12 months, have you borrowed money (taken a loan) on your own or jointly with another person (spouse, parent) from any of the following institutions? (more than one response possible/cite responses)
B11. Can you read French?	C9. Do you use your telephone menus, for example, those that start with *123#	

Quantitative study – Questions (2/2)

D12. Over the last 12 months, have you borrowed money (taken a loan) on your own or jointly with another person from any of the following institutions? (more than one response possible/cite responses)	E16. How much did you spend to go to the collection point/payment withdrawal site (to go there) (Amount in CFAF)?	E29. By what means do you prefer to receive the cash transfer?
E2. Did you have an Orange Money account before starting to receive program payments?	E17. How much did you spend to return from the collection point/payment withdrawal site (return journey) (Amount in CFAF)?	F1. Who decided how the last cash transfer that you received should be used?
E7. For your last payment, were you advised in advance of the date on which you were to receive the payment?	E18. Once at the collection site, how long did it take to receive the payment?	F3. What are the three main items of expenditure on which you or your household used the money from the last cash transfer? (Don't list all the options. Request that up to three things be named, starting with the most important)
E8. For your last payment, how were you informed of the date on which you were to receive the payment? (more than one response possible/cite responses)	E19. Was a delay caused for any of the following reasons? (more than one response possible/cite responses)	F4. What percentage of the cash transfer did you spend on food?
E9. For your last payment, were you advised in advance of the amount that you were to receive?	E20. Did you have to present any of the following to receive your cash transfer? (more than one response possible/cite responses)	F5. Generally speaking, to what extent do you participate in decision-making on the use of household income?
E10. For your last payment, how were you advised of the amount that you were to receive?	E21. What percentage of the transfer did you collect/withdraw?	G1. Have you received training and/or information documents on receiving cash transfers from the Jigisemejiri program?
E14. What means of transport did you use to go to the collection point/payment withdrawal site?	E23. How much time elapsed between the receipt of the incoming transfer and the withdrawal of the cash transfer?	G3. How did you receive this information? (more than one response possible/cite responses)
E15. How long did the journey take?	E27. For each of the following statements, please indicate whether you strongly agree/somewhat agree/somewhat disagree/strongly disagree/don't know	