Mali: Beneficiary experiences with mobile cash transfers

WORLD BANK GROUP

Insights from survey and qualitative data - G2Px | BMGF
12 October 2022
The Jigisemejiri program, national social safety net program in Mali providing cash transfers to the poorest households.

In 2021: mostly cash payments, but pilot of mobile money in one region of the country (3,000 beneficiary households)

Evaluate user experience (costs, usefulness, accessibility, and satisfaction) with both types of payment

Phone survey due to insecurity.

Quantitative sample: 154 cash payment respondents (Koulikoro cercle, Tienfala, Koula and Koulikoro communes) and 42 mobile money respondents (Douentza cercle, Haire, Dallah and Korarou communes) (target was 300 each); 24% female respondents; 60% illiterate

Qualitative sample: 15 respondents by profile (cash/mobile money)

The method for collecting transfers was based on geographic location, with the following cercles being selected:

- Douentza cercle (Mopti) for mobile money
- Koulikoro cercle (Koulikoro) for cash payments
Beniciaries use their phone often for basic tasks and to transfer money

<table>
<thead>
<tr>
<th>Basic tasks (calls and texts) are most common, followed closely by money transfers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Type of mobile phone use</strong></td>
</tr>
<tr>
<td><strong>Passer des appels</strong></td>
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<tr>
<td><strong>Recevoir un SMS</strong></td>
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<td><strong>Envoyer un SMS</strong></td>
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<tr>
<td><strong>Surfer sur Internet</strong></td>
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<tr>
<td><strong>Jouer à des jeux</strong></td>
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<tr>
<td><strong>Whatsapp, Facebook</strong></td>
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<tr>
<td><strong>Navigation (GPS)</strong></td>
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<tr>
<td><strong>Transférer de l'argent</strong></td>
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<tr>
<td><strong>Effectuer des achats</strong></td>
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</table>

**Basic telephone**

**Smart phone**

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

- 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

**Writing ability of respondents who say that they send text messages**

- N=29, C4, B12, B14
- 52% (48%)
- N=34, C4, B12, B14
- 82% (18%)

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**Frequency of mobile phone usage**

- Au moins une fois par jour (4%)  
- Plusieurs fois par semaine (20%)  
- Une fois par semaine (75%)  
- Une fois par mois (1%)

- N=196, C5

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Digital maturity
Experience of beneficiaries receiving cash disbursements

**Registration**
- The Village Committee invites potential beneficiaries to a meeting to sensitize them about the program.
- Beneficiaries attend the community meeting, Village Assembly.
- Beneficiaries provide personal information, respond to questions on their standard of living, and designate their representatives.
- The Village Committee meets to validate the list of beneficiaries selected with the approval of the Village Assembly.
- The program agent distributes beneficiary cards to beneficiaries.
- The Technical Unit registers beneficiaries and prepares the beneficiary cards.

**Information on disbursement and collection point**
- The Village Committee informs beneficiaries by text of the date and place of disbursement and/or payment agency.
- On D-day, beneficiaries/representatives proceed to the collection point, taking the necessary documents with them.

**Collection**
- Beneficiaries/representatives line up as soon as they arrive at the collection point.
- When their village is called, beneficiaries/representatives present their ID card and beneficiary card.
- The payment agent gives to beneficiaries/representatives the total amount of the cash disbursement.
- Beneficiaries/representatives sign or put their fingerprint in the collections register.

**Return home and use of disbursements**
- Beneficiaries/representatives return to their village.
- Each beneficiary determines on his/her own or in consultation with others how to allocate the household funds.
- Beneficiaries/representatives make purchases.

Different steps when following mobile money procedures
Experience of beneficiaries receiving mobile money disbursements

**Registration**
- The Village Committee invites potential beneficiaries to a meeting to sensitize them about the program
- The program agent distributes beneficiary cards and SIM cards to beneficiaries
- Beneficiaries attend the community meeting, Village Assembly
- The Technical Unit registers beneficiaries and prepares the beneficiary cards and mobile money accounts
- The Village Committee meets to validate the list of beneficiaries selected with the approval of the Village Assembly

**Information on disbursement and travel to collection point**
- On D-day, beneficiaries receive a confirmation text, indicating the availability of the funds on their mobile money account
- Beneficiaries/representatives go to a mobile money agent
- Beneficiaries/representatives give the agent the SIM card number and code
- The mobile money agent gives each beneficiary/representative the desired amount in cash
- Beneficiaries/representatives receive a text on the SIM card provided by the program, confirming the withdrawal

**Collection**
- Beneficiaries/representatives line up as soon as they arrive at the collection point
- Beneficiaries/representatives give the agent the SIM card number and code
- The mobile money agent gives each beneficiary/representative the desired amount in cash

**Return home and use of disbursements**
- Beneficiaries/representatives return to their village
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### Beneficiary experience

- Return home and use of disbursements
- Information on disbursement and travel to collection point

### Separate stage of the beneficiary experience

- On D-day, beneficiaries receive a confirmation text, indicating the availability of the funds on their mobile money account
The systematic distribution of SIM cards by the program complicates the process for beneficiaries that already have a SIM card

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

- **100%** of households have at least one SIM card
- **79%** of Mobile Money respondents have a personal SIM card
- **69%** of Mobile Money beneficiaries had an Orange Money Account before registering for the program

N=42, C1

N=42, C1

N=26, E2

"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

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

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

Registration

<table>
<thead>
<tr>
<th>Registration</th>
</tr>
</thead>
<tbody>
<tr>
<td>The program agent distributes beneficiary cards and SIM cards to beneficiaries</td>
</tr>
</tbody>
</table>

Beneficiary perspective

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

Disbursement info/travel to collection point

Collection

Return home/use of disbursements

Registration

69% of Mobile Money respondents have a personal SIM card

79% of households have at least one SIM card

100% of households have at least one SIM card

of households have at least one SIM card

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- “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

- **Beneficiary perspective**
  - 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 the Douentza region, beneficiaries experience problems associated with network coverage**
  - In order to get around the network problems, beneficiaries use a number of different SIM cards
  - 54% of respondents indicate that they have multiple SIM cards
  - Multi-SIM
    - Female: 68%
    - Male: 63%
    - Homme: B11, B12, B13, B14

- **Quality of network coverage in areas where beneficiaries live**
  - Orange: 48%, 15%, 2%
  - Malitel: 100%
  - Telecel: 100%
  - Koulikoro: 13%, 12%
  - Douentza: 34%, 36%
  - 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 Douentza 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 Douentza a lot, because we do not have network coverage where we live" D14, H, 44, M

- **In the Douentza region, beneficiaries experience problems associated with network coverage**
  - Coverage Map of the 2G and 3G Orange network
  - We are mainly kept in the loop by those who travel to Douentza a lot, because we do not have network coverage where we live" D14, H, 44, M

- **Registration**
  - Disbursement info/travel to collection point
  - On D-day, beneficiaries receive a confirmation text, indicating the availability of the funds in their mobile money account
  - The Village Committee informs beneficiaries by text of the date and place of disbursement and/or payment agency

- **Beneficiary perspective**
  - Illiteracy
  - Poor network coverage
  - Multi-SIM (MM)

- **Collection**
  - Return home/use of disbursements
Limited time is spent traveling to the collection point, but it 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**

<table>
<thead>
<tr>
<th>Means of transport used to travel to the collection point</th>
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</thead>
<tbody>
<tr>
<td><strong>Mobile money beneficiaries mainly walk</strong></td>
</tr>
<tr>
<td>Mobile money</td>
</tr>
<tr>
<td>N=16, E16, E17</td>
</tr>
<tr>
<td>62%</td>
</tr>
<tr>
<td>Espèces</td>
</tr>
<tr>
<td>N=91, E16, E17</td>
</tr>
<tr>
<td>41%</td>
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<td>A pied</td>
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<tr>
<td>7%</td>
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<tr>
<td>Bus / transports publics</td>
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<tr>
<td>5%</td>
</tr>
<tr>
<td>Moto</td>
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<tr>
<td>19%</td>
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<tr>
<td>Vélo</td>
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<tr>
<td>15%</td>
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</tbody>
</table>

**Average cost of round trip**

<table>
<thead>
<tr>
<th>Travel cost</th>
<th>Espèces</th>
<th>Mobile money</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plus de 2000F</td>
<td>3%</td>
<td></td>
</tr>
<tr>
<td>Entre 1000F et 2000F</td>
<td>25%</td>
<td></td>
</tr>
<tr>
<td>Entre 500F et 1000F</td>
<td>15%</td>
<td></td>
</tr>
<tr>
<td>Entre 1 et 500F</td>
<td>44%</td>
<td></td>
</tr>
<tr>
<td>OF</td>
<td>71%</td>
<td></td>
</tr>
</tbody>
</table>

**Beneficiaries go to the collection point**

- Agent located far away from remote villages
- Low level of cost sharing

**Beneficiary perspective**

- No choice of collection points
- Sharing of transport cost is possible

**Disbursement info/travel to collection point**

- Registration
- Disbursement info/travel to collection point
- Beneficiaries go to the collection point
- Beneficiaries go to a mobile money agent

**Beneficiaries go to a mobile money agent**

- Collection
- Return home/use of disbursements

**Collective and individual travel costs**

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<tr>
<td>OF</td>
<td>71%</td>
<td></td>
</tr>
</tbody>
</table>

**Means of transport used to travel to the collection point**

- Mobile money
  - N=16, E16, E17
  - 62%
- Espèces
  - N=91, E16, E17
  - 41%

**Because of the proximity of service points, mobile money beneficiaries travel on foot**

- "I always look out for the service points closest to me when going to withdraw money. I receive money via Orange Money from sources other than the program and I often take the chance to make all my withdrawals at the same time" - D13, H, 56, M
- "I go on foot as it is not far from where I live. It’s only two streets away from my home" - D9, H, 57, M
- "The closest agent is not far from me. I go on foot to withdraw money. The other members of the village also walk to make their withdrawals. Members of surrounding villages may have to spend money on gas to go and withdraw funds, but we do not need to spend any money to make our withdrawals" - D10, H, 27, M
Mobile money recipients experience lower waiting times at collection point

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.

**Time taken to collect after notification of payment**

<table>
<thead>
<tr>
<th>Mobile Money</th>
<th>Espèces</th>
</tr>
</thead>
<tbody>
<tr>
<td>14%</td>
<td>37%</td>
</tr>
<tr>
<td>40%</td>
<td>59%</td>
</tr>
<tr>
<td>36%</td>
<td>5%</td>
</tr>
<tr>
<td>5%</td>
<td>4%</td>
</tr>
</tbody>
</table>

**Waiting times at collection point**

<table>
<thead>
<tr>
<th>Mobile money</th>
<th>Espèces</th>
</tr>
</thead>
<tbody>
<tr>
<td>71%</td>
<td>8%</td>
</tr>
<tr>
<td>14%</td>
<td>8%</td>
</tr>
<tr>
<td>12%</td>
<td>23%</td>
</tr>
<tr>
<td>8%</td>
<td>27%</td>
</tr>
<tr>
<td>3%</td>
<td>31%</td>
</tr>
</tbody>
</table>

**Reasons for delays**

- Beaucoup de monde dans la file d'attente (92%)
- Retard de l'agent (25%)
- Durée des formalités administratives (3%)

"When there is a payment, we spend the entire day at the municipal office. We set out from our village in the morning and don’t get back until evening - a real difficulty for us" - K1, H, 31, M

"I spent around two hours because there were a lot of people there" - K8, H, 35, M

"Yes, I had to wait a long time because there are too many people and the line is long" - K9, H, 25, M

"Once we get there, they hand us the money without any problem. We have never had any issues with waiting lines" - D15, H, M

"There was no waiting line. The money was readily available. I didn’t have to wait long. Once I got there, I was able to get my money. The other payments were just like this. I’ve had no problems at all" - D10, H, 57, M

"I have never really had any problems, no waiting lines, no issues with availability of cash, not even once. No technical problems either. I spend less than 5 minutes with the Orange Money agent before my money is handed to me" - D13, H, 56, M
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.

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)”

- K15, H, Representative

“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

Beneficiaries prefer to withdraw the entire payment to meet urgent needs

“17% of beneficiaries withdrew the total amount” - D5, H, 55, B

“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.

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)

Beneficiary perspective

- Daily Security threats
- Population is resigned to the situation
- Danger of holding funds in cash is neutralized by group effect

Map of security incidents in Mali in 2021

Source: ACLED
Way forward

- Mobile money overall positive experience for beneficiaries
- Some pain points remain: SIM cards; unavailability of payment points in most remote areas; inadequate means of communication and network issues
- Have continued pilots of mobile money – Koulikoro region, similar experiences
- Pilots will continue as part of pipeline Adaptive Social Protection project – place more emphasis on communication campaigns, making sure beneficiaries are aware of receipt of transfer, choosing a payment provider that is present and used by beneficiaries (Koulikoro)
Objectives & methodology

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

<table>
<thead>
<tr>
<th>Role</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bénéficiaire (H)</td>
<td>36</td>
<td>35%</td>
</tr>
<tr>
<td>Bénéficiaire (F)</td>
<td>17</td>
<td>17%</td>
</tr>
<tr>
<td>Mandataire (H)</td>
<td>41</td>
<td>41%</td>
</tr>
<tr>
<td>Mandataire (F)</td>
<td>7</td>
<td>7%</td>
</tr>
</tbody>
</table>

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

Distribution of respondents by type of disbursement

<table>
<thead>
<tr>
<th>Type of Disbursement</th>
<th>Number</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mobile Money</td>
<td>21</td>
<td>21%</td>
</tr>
<tr>
<td>Espèces</td>
<td>79</td>
<td>79%</td>
</tr>
</tbody>
</table>

40% of respondents were over 50

Age pyramid

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>70 ans et plus</td>
<td>40</td>
</tr>
<tr>
<td>60-69 ans</td>
<td>20</td>
</tr>
<tr>
<td>50-59 ans</td>
<td>20</td>
</tr>
<tr>
<td>40-49 ans</td>
<td>20</td>
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<tr>
<td>30-39 ans</td>
<td>20</td>
</tr>
<tr>
<td>20-29 ans</td>
<td>20</td>
</tr>
</tbody>
</table>

N=196, A1

N=196, A4

N=196, B2
The socioeconomic profile of respondents appears to be consistent with program objectives

- **90% of households comprise more than 6 people**
  - Household size
    - 6 à 10, 45%
    - 11 à 15, 17%
    - 16 à 20, 13%
    - Plus de 20, 14%
    - 1 à 5, 10%

- **58% of beneficiaries are over 50, with much younger representatives standing in for them**
  - Age pyramid

- **86% of beneficiaries are household heads, as against 44% of representatives**
  - Role within the household

- **45% of respondents are unemployed**
- **Agriculture is the main economic activity**
  - Occupation of respondents
- **90% of households comprise more than 6 people**

Sample analysis