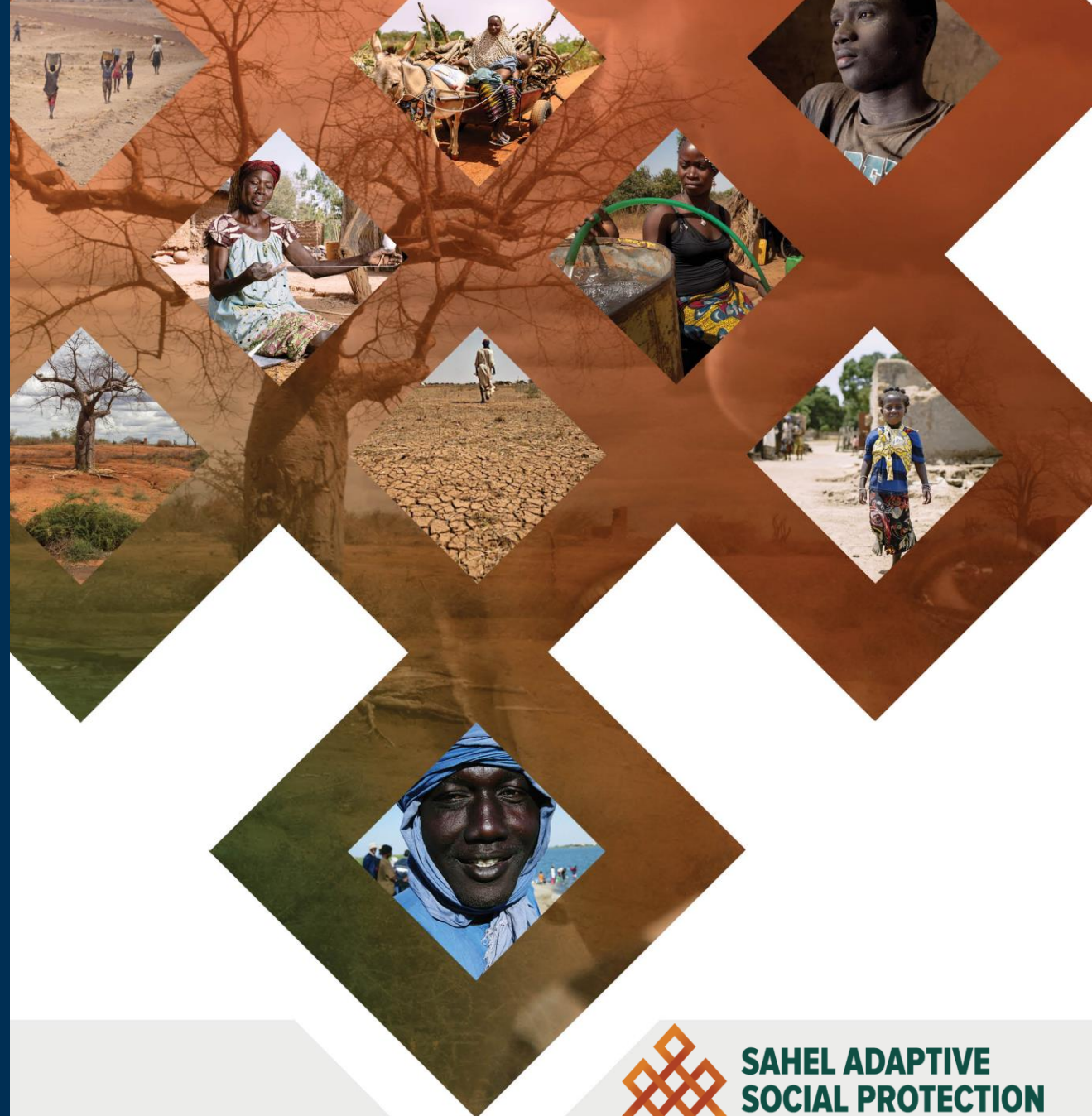


Mali: Beneficiary experiences with mobile cash transfers



WORLD BANK GROUP

Insights from survey and qualitative data - G2Px | BMGF
12 October 2022

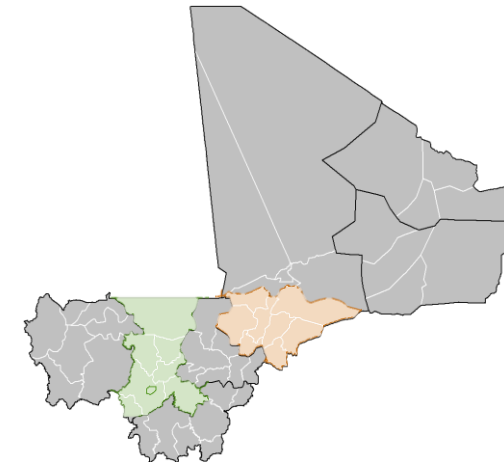


Context

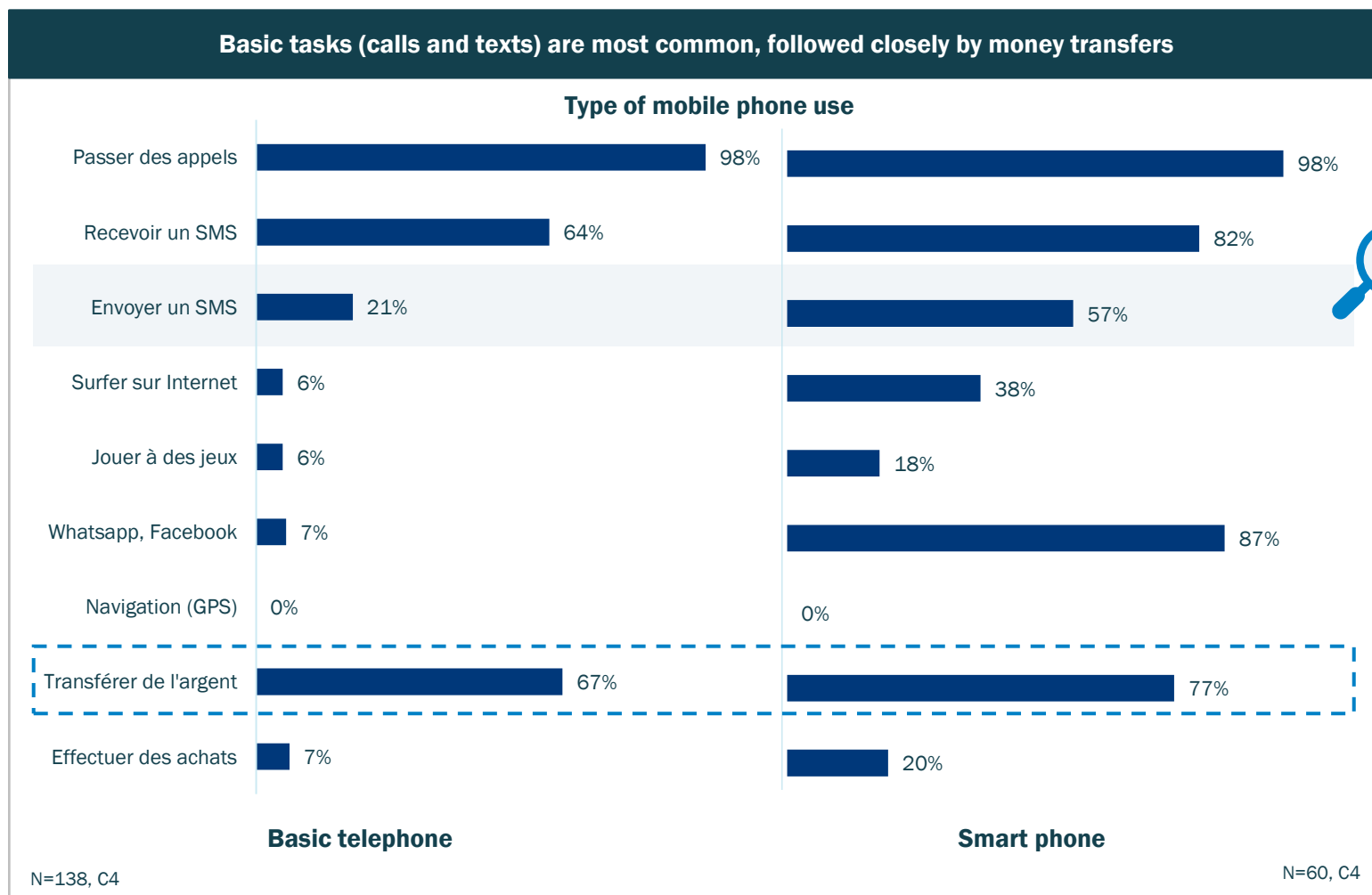
- The Jigisemejiri program, national social safety net program in Mali providing cash transfers to the poorest households.
- In 2021: mostly cash payments, but pilot of mobile money in one region of the country (3,000 beneficiary households)
- Evaluate user experience (costs, usefulness, accessibility, 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)

Collection Zones

- 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**



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

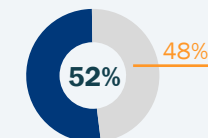


Beneficiaries overcome the barriers associated with illiteracy by asking for help from family members who can read and write

Writing ability of respondents who say that they send text messages



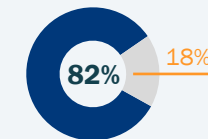
N=29, C4, B12, B14



48%



N=34, C4, B12, B14



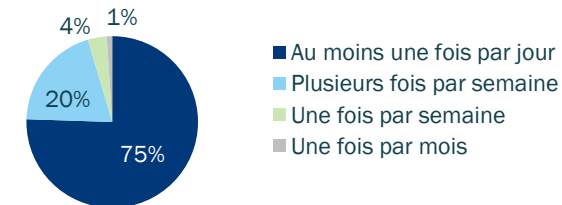
18%

« 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

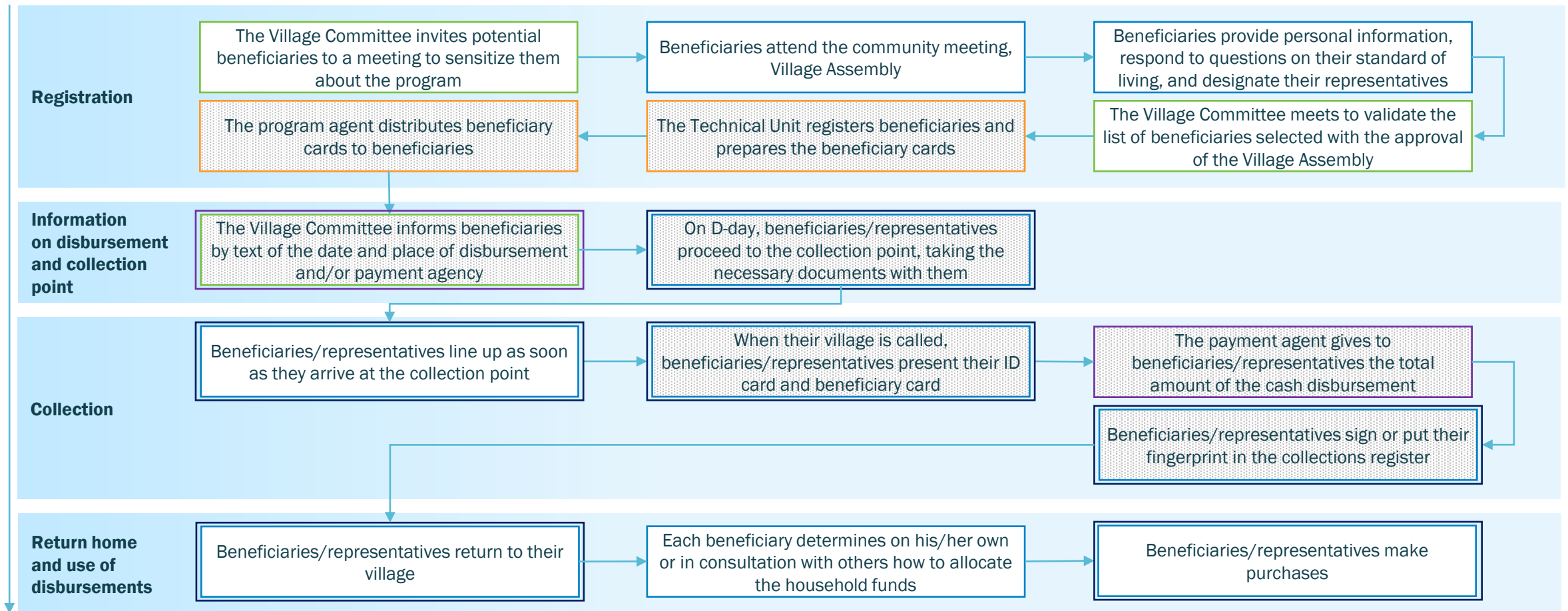
95% of respondents use their mobile phone frequently

Frequency of mobile phone usage



N=196, C5

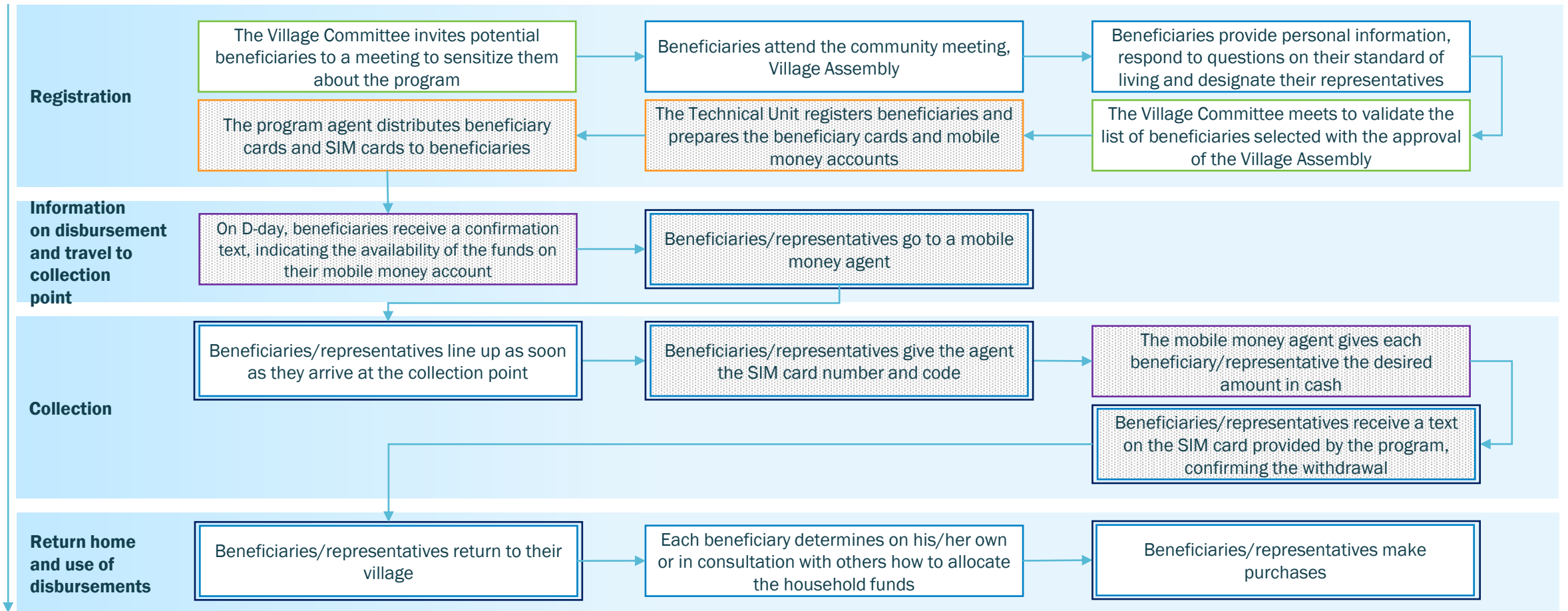
Experience of beneficiaries receiving cash disbursements



▨ 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

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

Disbursement info/travel to collection point Collection

Return home/use of disbursements

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

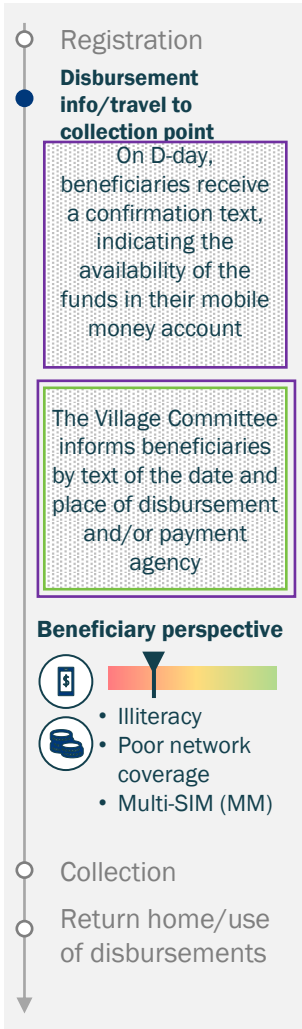
... or end up with a SIM card that has been blocked ...

- “**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

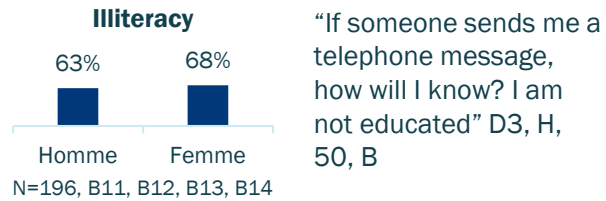
... or may even lose the SIM card

- “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

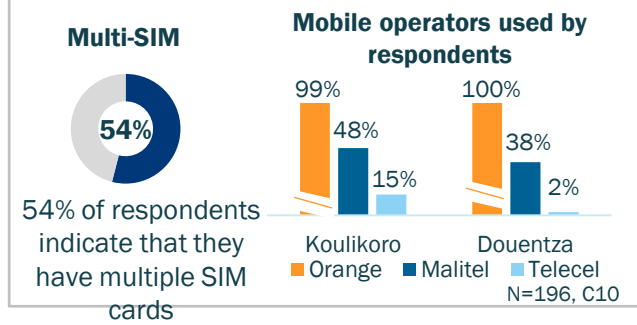


“If someone sends me a telephone message, how will I know? I am not educated” D3, H, 50, B

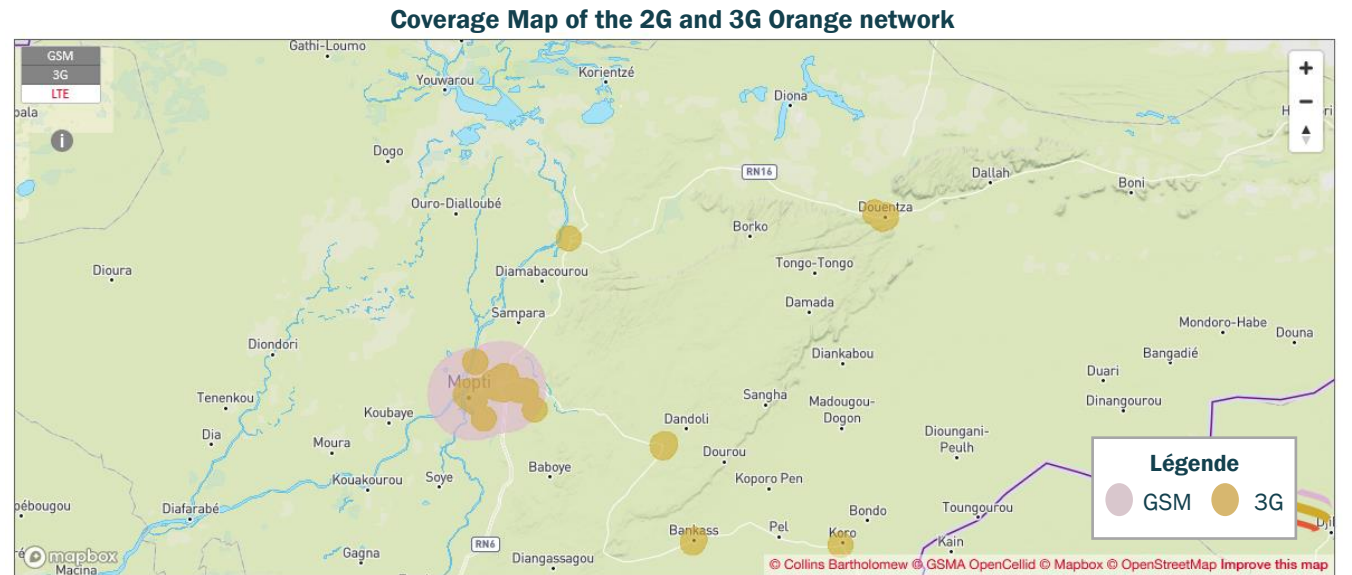
“They sent us a text the first time around but as most people in our village cannot read, most of them deleted their text messages” » K14, H, M

“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

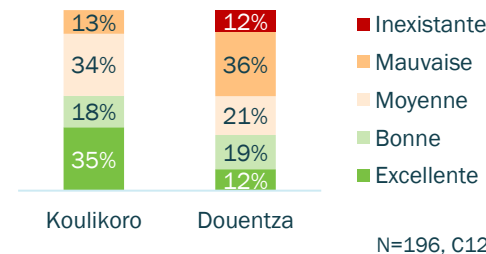
In order to get around the network problems, beneficiaries use a number of different SIM cards



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



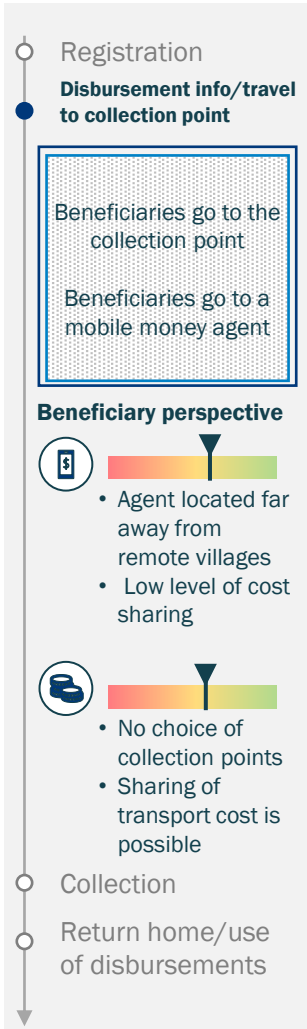
Quality of network coverage in areas where beneficiaries live



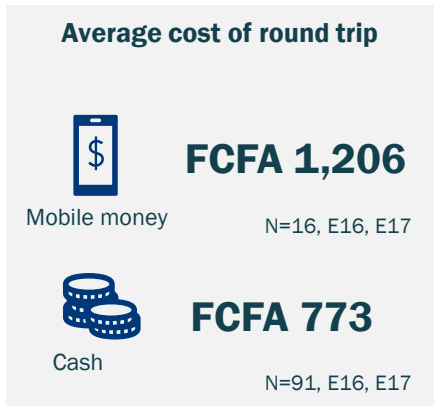
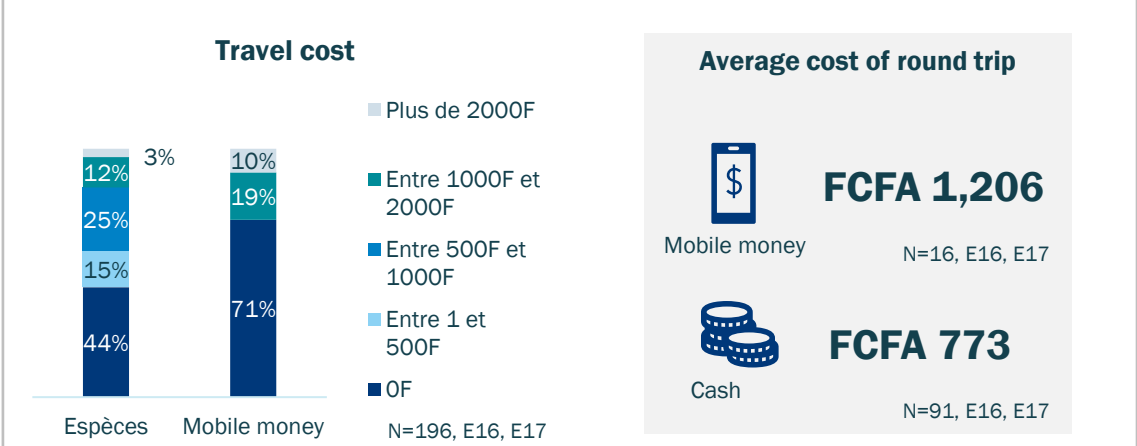
We receive information by text message. We have a network problem in our village, but we keep in touch with each other. The people in Dountza call us on our Malitel number to let us know what's happening” D6, H, 30, M

“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

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



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

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

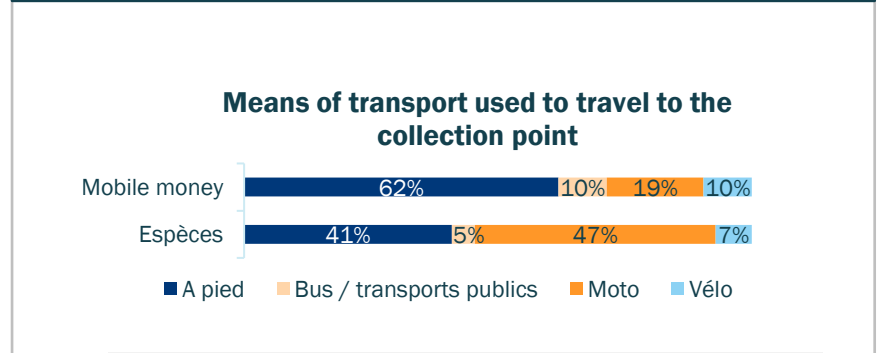
“We are 7 kilometers away from Tienfala. **I spend F 400 to go to and from.** I did not keep track of the time that it took. I go by car to save money. **F 400 to and from, using public transportation**” K5, H, 40, B

“**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

Mobile money beneficiaries mainly walk



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

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

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

Beneficiary perspective

📍

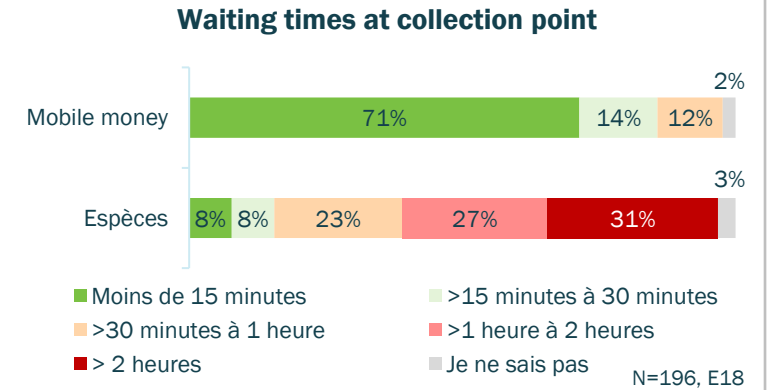
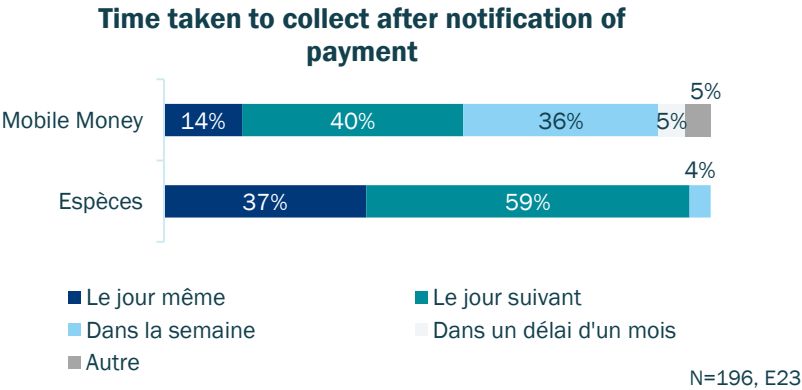
- No waiting line
- Speed of service

👤

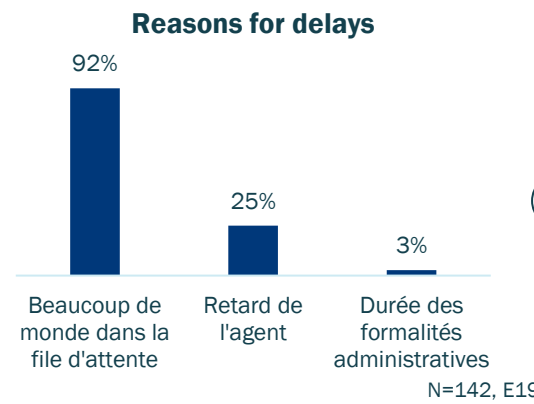
- Big crowds
- Long waiting times
- High opportunity cost

○ 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



“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

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

The payment agent gives out the total amount

The mobile money agent gives out the requested amount

Beneficiary perspective



- Lack of liquidity at times



- Disbursement delays at times

- Return home/use of disbursements

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

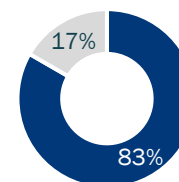
“I confirmed the transaction, and they gave me my money. But there was not enough money to pay some beneficiaries who were behind me in the line” - D7, H, 30, M

“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

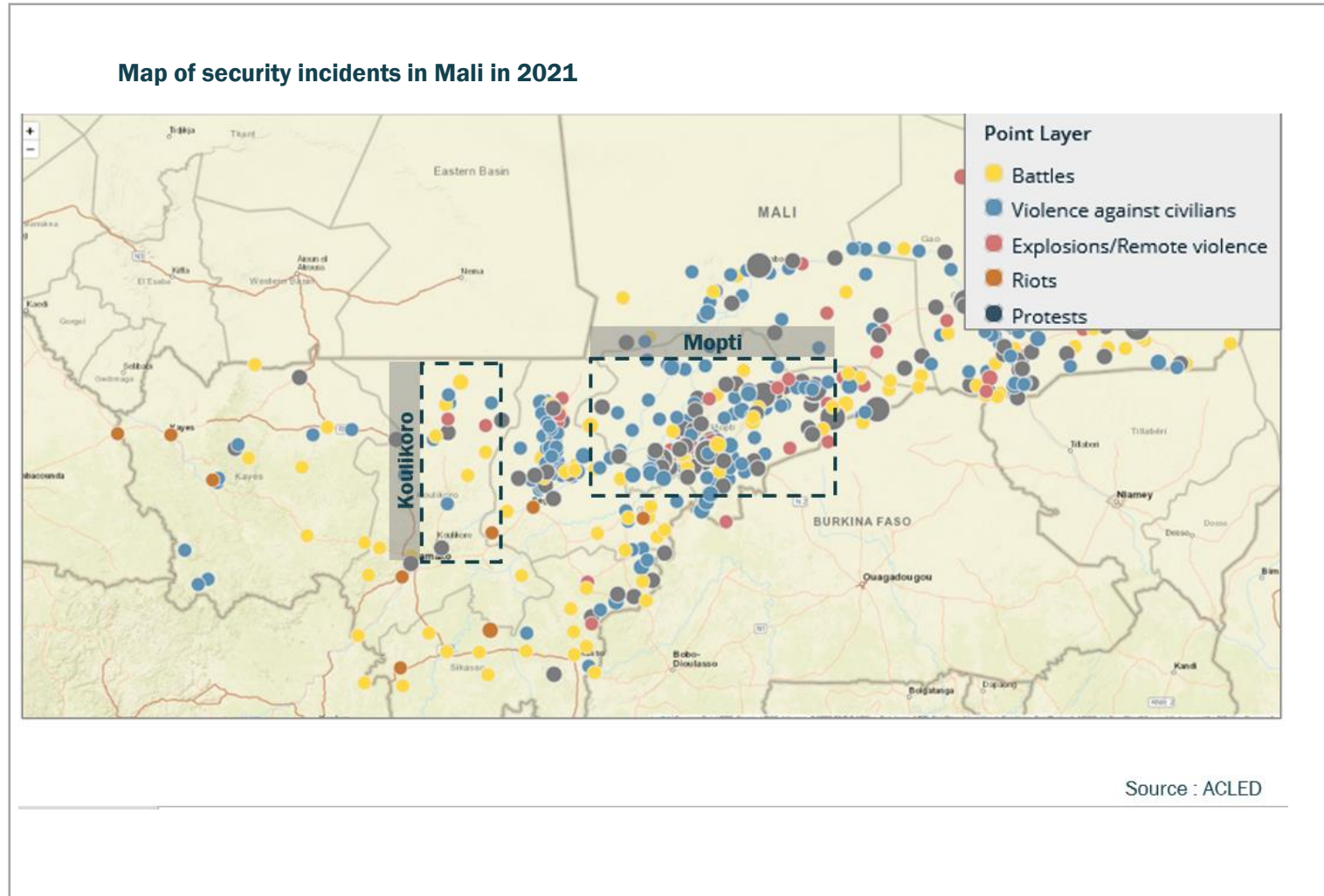
Beneficiary perspective

- 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)

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)

ANNEX

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

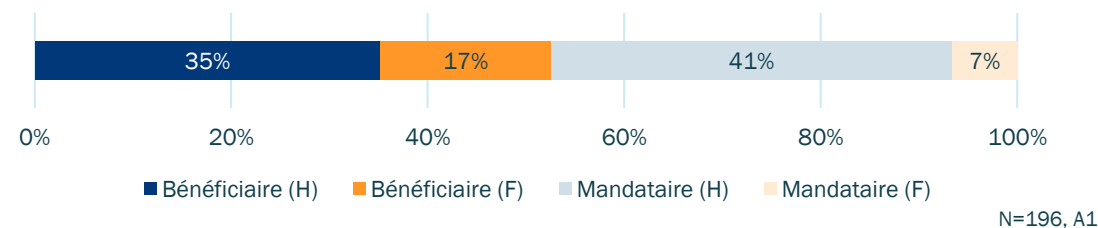
As a result of the data collection problems caused by the low rate of response to telephone calls and despite repeated efforts, the final quantitative sample was lower than the target sample size and was **unevenly distributed between cash and mobile money payments:**

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

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

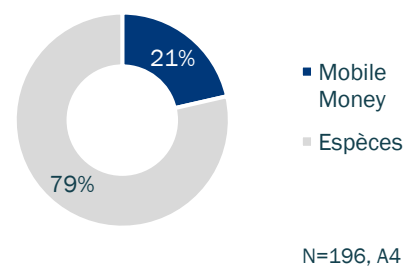
196 respondents were surveyed

Distribution of respondents by role and gender



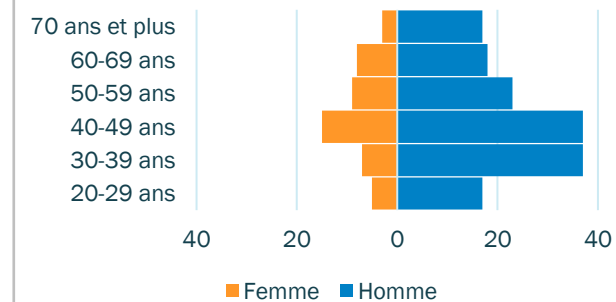
154 individuals receive assistance in the form of cash payments; 42 in mobile money

Distribution of respondents by type of disbursement



40% of respondents were over 50

Age pyramid



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

