

July 2018

## Kenya case study

# Improving user journeys for humanitarian cash transfers

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Responsibility for the information and views expressed in the report lies entirely with its authors. Please contact Elias Sagmeister with questions and feedback at [elias@groundtruthsolutions.org](mailto:elias@groundtruthsolutions.org).

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# Background

## Purpose

As cash transfer programmes increasingly become a standard component of humanitarian responses, aid agencies and donors seek a more comprehensive understanding of delivery mechanisms that are effective, efficient, and offer good value for money, while meeting the preferences of affected people. This research project looks at how recipients of humanitarian cash transfers – including forcibly displaced people – experience cash assistance in different forms and combinations, particularly where these make use of digital delivery mechanisms. The main objective is to understand how delivery mechanisms can be designed to best respond to people’s needs and expectations.

## Kenya case study

Kenya was chosen as a case study for this research due to its diverse range of humanitarian and social protection interventions, which use different delivery mechanisms for transfers to both Kenyans and refugees. Financial inclusion has grown significantly over past decades, furnishing customers and service providers with ample experience using digital financial services, including mobile money on a large scale. Aid agencies and the Kenyan government have been using cash and vouchers for many years – as part of recurrent drought and refugee assistance responses, and based on a range of mechanisms and payment providers for unrestricted and restricted as well as conditional and unconditional transfers. Kenya’s humanitarian cash landscape today remains fragmented, with limited coordination and harmonisation between interventions (Peachey, 2017; key informant interviews).

This interim report summarises results from the Kenya case study. Results from the second case study in Iraq and a synthesis report presenting the findings will be available by the end of 2018.

The study was designed to include recipients who have experienced the following main delivery mechanisms:

Delivery mechanism	Who is using it	How it works
Payment via bank accounts	Kenya National Safety Nets Programme (NSNP), including the Hunger Safety Nets Programme (HSNP). HSNP delivers unconditional cash transfers to around 100,000 poor and vulnerable households in four counties and expands transfers in case of drought.	Households open Equity Bank accounts with a valid national identification card. Payments are made through Equity point-of-service agents, over the counter at any Equity Bank branch, or at ATMs (HSNP, 2017). Point-of-service devices use fingerprint verification.
M-Pesa	Default delivery mechanism for the Kenyan Red Cross (KRCS) as part of the ongoing drought response in seven counties. Recipients get unrestricted monthly M-Pesa transfers of KSH 3,000 per household.	Eligible community members are required to register their M-Pesa phone numbers with the KRCS. Once a transfer is made, and following verification, users can use their balance for e-transfers or cash it in at licensed agents.
Pre-paid bank cards	Pre-paid cards are being used by UNHCR-partner HIAS to target vulnerable refugees in Nairobi with unrestricted cash assistance.	Recipients receive a pre-paid card, including a PIN code, at a bank branch. They can then withdraw money from ATMs in bank branches or through bank agents.
Mobile vouchers	Mobile voucher delivery was introduced by WFP in August 2015 in Kakuma refugee camp and further expanded to Daadab and Kalobeyei. Under the main Bamba Chakula programme, mixed food assistance packages – consisting of both food and mobile vouchers – are distributed.	Recipients get a Bamba Chakula SIM card. Transfers are provided through this closed loop mobile money system. <sup>1</sup> Credit can only be used to purchase food through select and contracted traders in camps, by providing one’s Bamba Chakula phone number and a PIN code.
Cash in hand	Also referred to as cash in envelope. Cash handed out directly to targeted individuals is done by multiple agencies, but generally as an exception where other mechanisms are not possible due to remoteness, a lack of mobility by recipients, or other constraints.	

## Methods

The user journeys documented in this report are based on a human-centred approach, that aims to expose the experience of receiving cash transfers from different standpoints. Actively empathising with participants enabled the research team to identify unmet and latent needs, as well as opportunities for change from the users themselves.

Detailed user interviews were conducted to better understand what it means to receive cash-based assistance through different mechanisms. The illustrative user journeys mapped in this report are based on 18 interviews conducted in Kenya's Nairobi and Turkana counties. Interviewees were selected from programme implementers' beneficiary lists to include a diverse set of recipients who experience the main delivery mechanisms currently used in Kenya. The sample covers men and women of different age groups in urban, rural and camp settings. Refugees and vulnerable Kenyans were included.

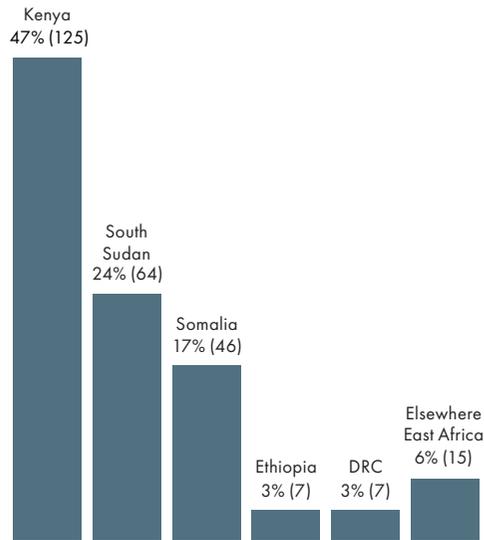
Interviews were mapped to identify patterns and trends. These behavioural patterns were used to group similar people together in personas – key archetypes that represent the needs, goals, values, and behaviours of larger user groups.

The team also conducted a survey of 264 respondents in Kenya. The survey was designed to: (1) understand expectations and how people experience delivery mechanisms, (2) establish satisfaction metrics and benchmarks, and (3) identify a hierarchical list of needs that shape a user journey. Questions build on key performance dimensions identified in the literature about electronic delivery mechanisms that were refined and complemented based on the specific experience of displaced populations. The weighting with respect to geographical distribution ensured that subsamples in urban, rural, and camp settings were large enough to allow reliable conclusions.

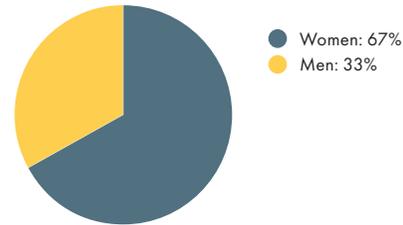
Finally, a workshop was conducted in Nairobi to present and discuss emerging findings and draft personas with relevant stakeholders from donor agencies, national and international organisations from headquarters and the field. The workshop provided an opportunity to make sense of the collected information and co-create solutions and recommendations included in this report.

# Survey data & key findings

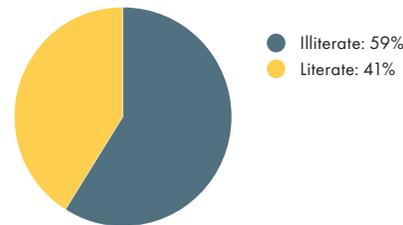
## Origin of respondents



## Gender of respondents



## Literacy among respondents

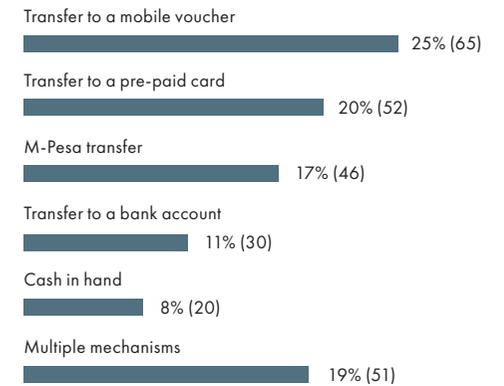


## Type of assistance

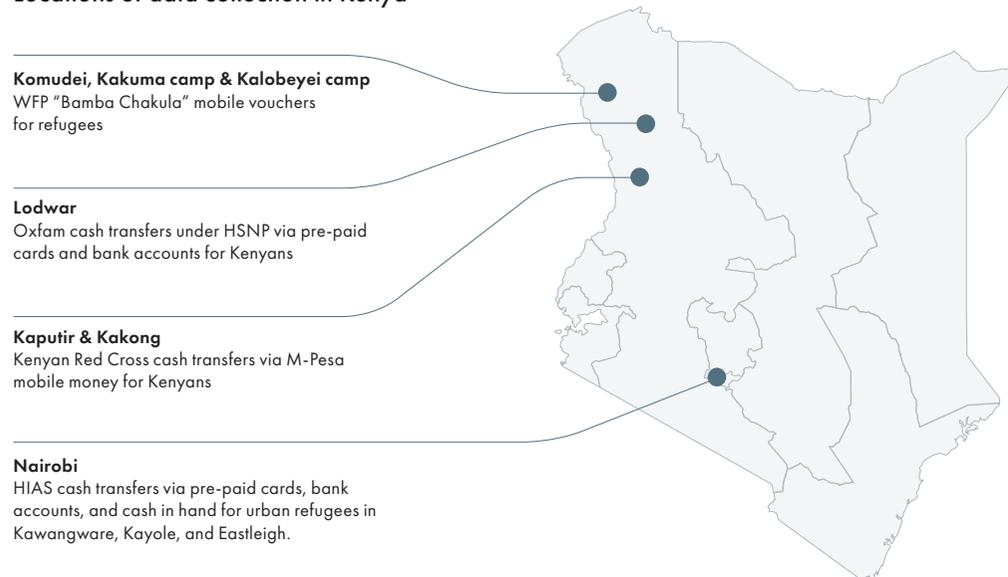


Note: "Other" includes respondents who received other combinations of unrestricted transfers, food, vouchers, cash for work, and other forms of cash transfers.

## Delivery mechanism



## Locations of data collection in Kenya



The quantitative survey was implemented through face-to-face, one-on-one interviews with n=264 respondents between 4 and 16 December 2017.

## Awareness of eligibility

Do you know how aid agencies decide who receives cash support and who does not?



## Fairness & satisfaction

Do you think that cash assistance is going to those who need it most?

Mean 3.5



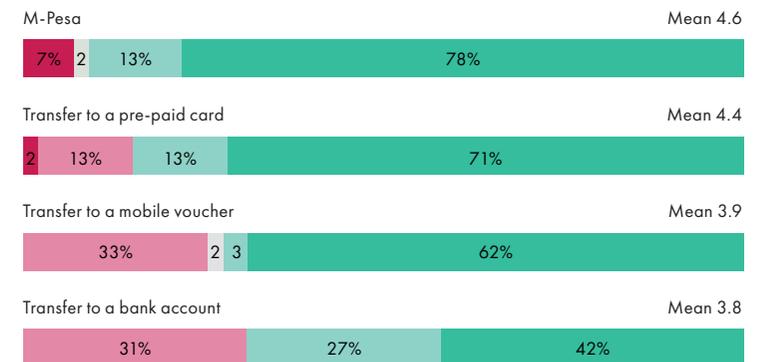
Overall, are you satisfied with receiving cash this way?

Mean 4.1



Overall satisfaction levels differ by delivery mechanism. Recipients of cash in hand were excluded because the group was too small to infer robust conclusions.

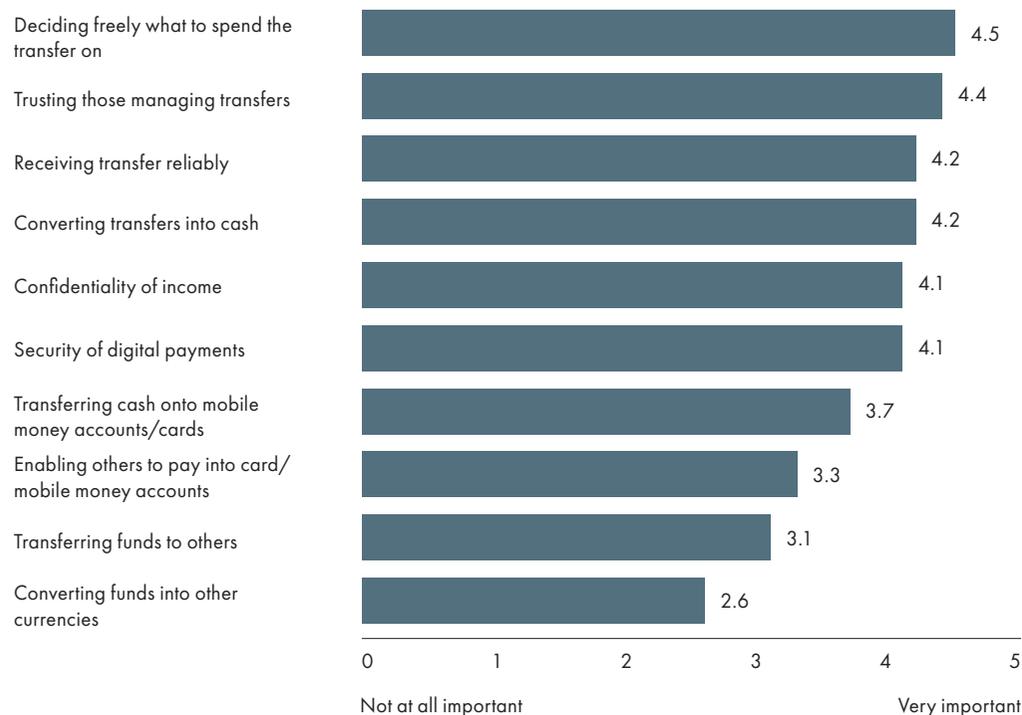
- Not at all satisfied
- Not very satisfied
- Neutral
- Mostly satisfied
- Completely satisfied



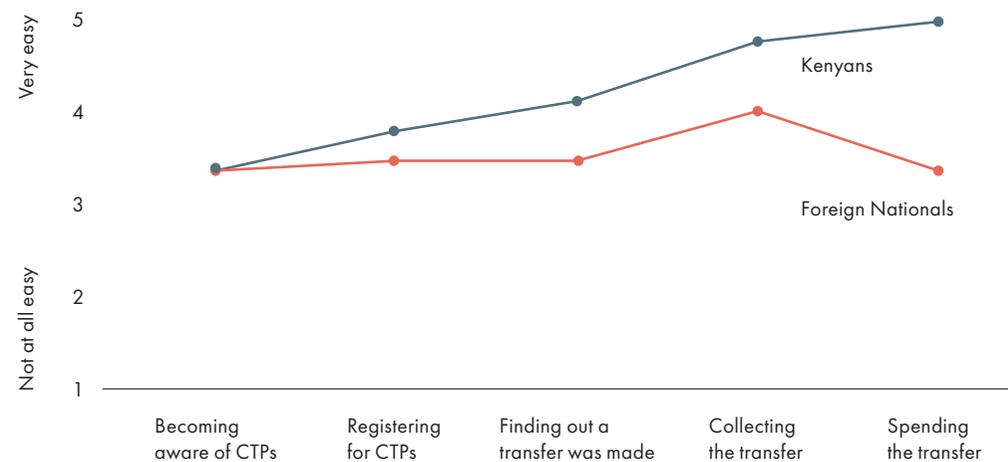
# User experience

When asked to rate the ease of their experience, Kenyans consider the ensuing steps after becoming aware of cash transfer programmes easier than foreign nationals – see **figure 1**. (Most refugees in Kenya receive vouchers, whereas unrestricted cash is more frequently received by Kenyans.) The relative ease of individual stages is also perceived differently depending on the delivery mechanism used, especially in terms of finding out a transfer has been made and spending it – see **figure 2**. The survey examined the importance of a set of aspects that characterise experiences with payment systems identified through the literature review – see **figure 3**. Enabling others to pay into their mobile money and card accounts, as well as other financial inclusion features like transferring money between accounts or mobile wallets are more important to younger people. The data also indicates that those who cannot read or write seem to care less about the ability to save and put their own cash on their cards or mobile accounts.

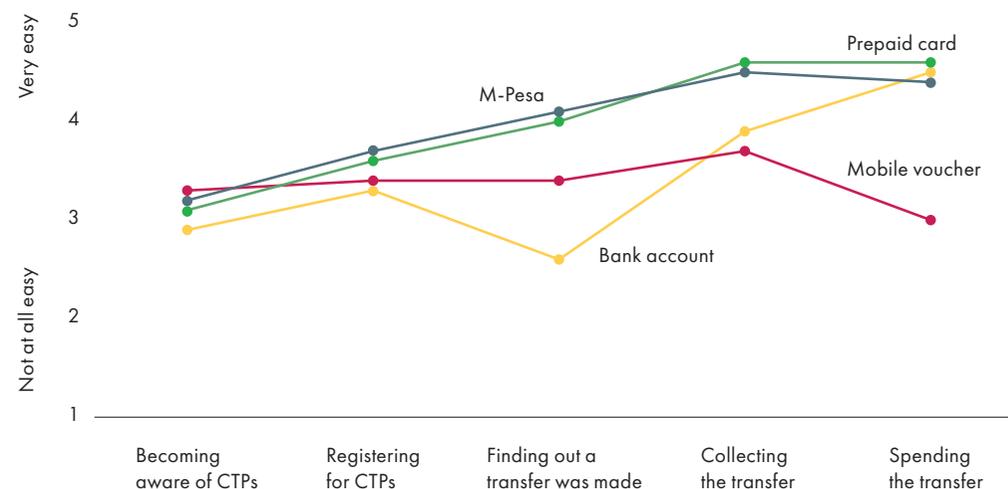
**Figure 3: What cash recipients care about**



**Figure 1: Average user experience**



**Figure 2: Perceived ease of experience of delivery mechanism**



# User journeys

After completing the user interviews, the research team considered major patterns and themes from users' individual experiences. We considered how these insights could be divided up based on different user characteristics. The personas presented here are fictitious characters that represent archetypes.

Framing patterns in the form of personas can be useful to empathise with stakeholders, ask new types of questions, generate insights, and ultimately design programmes specifically targeted towards latent needs of cash recipients. The personas are visualised on a graph, where their position on the horizontal axis illustrates the extent to which they feel in control of their lives and the positivity of their outlook. Their position with respect to the vertical axis illustrates the extent to which they are socially supported and trusting of others.

The following pages show typical user journeys for these personas. Given the use of different delivery mechanisms, two different journeys have been collated for Joi and Esa. Journeys are documented in the first person and adhere as closely as possible to the statements taken from user interviews. The journey maps presented include elements that enhanced or frustrated user experiences.



**Esa**

"I have lived in Turkana my whole life. I have my wife and five children. I did not finish school, so my Swahili is not good. When something goes wrong with the [cash] help, I am not able to say anything, because if I complain then I fear that the money will be cut off."

55 years, herdsman, living in rural village  
Prepaid card (HSNP) or M-Pesa transfers  
Monthly payments of KES 3,000 for five months



**Martha**

"Sometimes we eat once a day. If you eat twice or thrice you will steal from the lack of money. Without Bamba Chakula, we would die. I have been a refugee in this camp for three years. My husband was killed in the fighting in my country. I am here with a big family to support, I am surrounded by others from my community, but it is still hard."

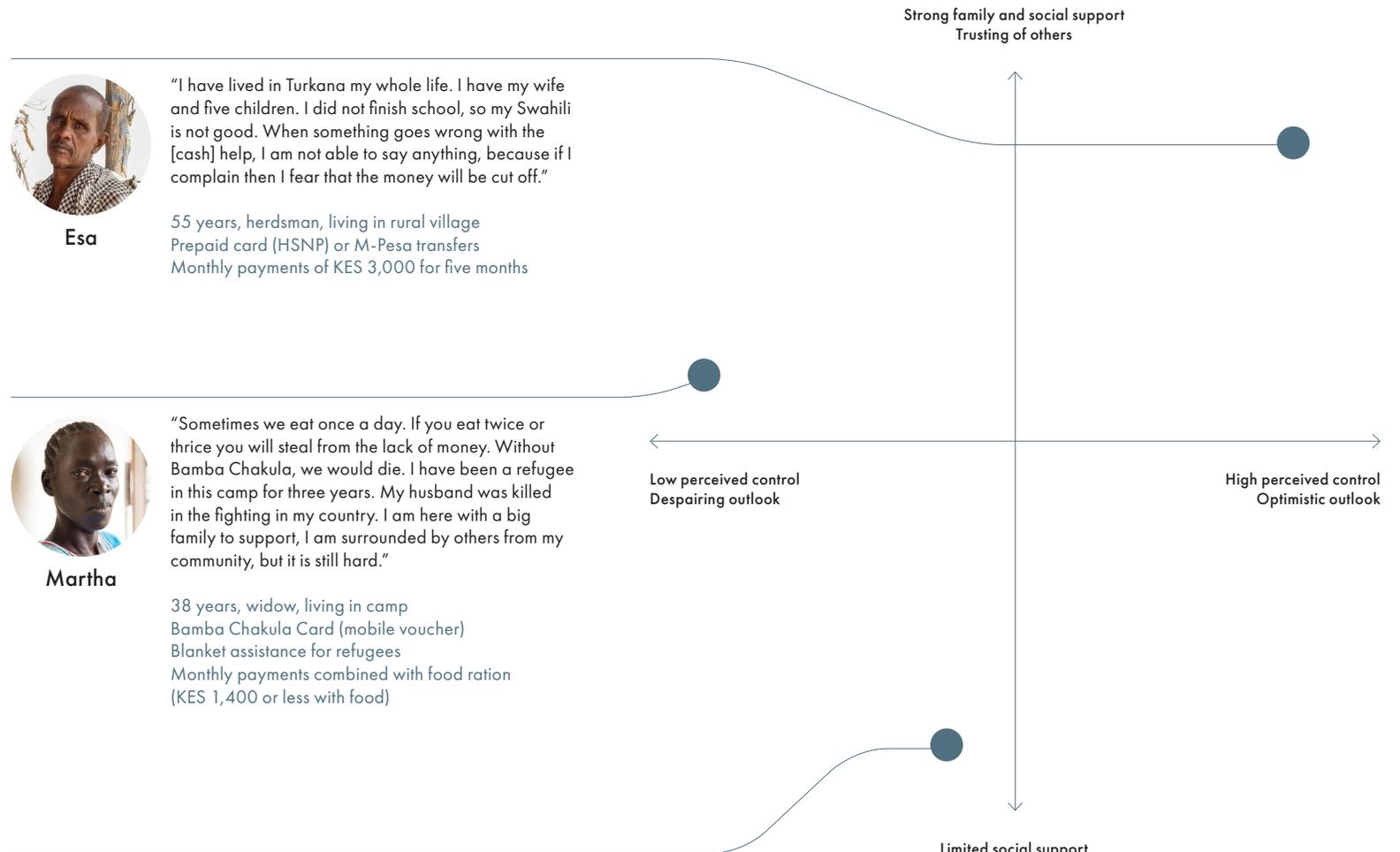
38 years, widow, living in camp  
Bamba Chakula Card (mobile voucher)  
Blanket assistance for refugees  
Monthly payments combined with food ration (KES 1,400 or less with food)



**Joi**

"I am still waiting for my refugee status. I left my home country because they were chasing me, wanting to kill me. What I need more than money right now is security. I do what I can to get by here, but it is hard. People in my community look down on me. I feel very alone. I am educated but others pity me and see me as cursed."

25 years, single mother, living in city  
Prepaid bank card (ATM or agents)  
Individual protection programme  
Monthly payments for three months



## Each persona has very different motivations and challenges



Joi

"Bad things keep happening to me, but I need to depend on myself and not depend on others. Others pick on me because I do not have my refugee mandate yet. Other than the payments I receive, which are not enough to survive, I try to find work with my hands. It tears me down having to be a recipient of aid. I am learned, I have skills I can use for my own sustenance. I used to sell peanuts to fellow community members, sometimes they did not need them, but they bought because they felt sorry for me." ...

"I am afraid every single day. Even the safe house is not safe after the people working there colluded against me and I was attacked! Last month I left work at 9 pm one day, and as I stepped out of the premises, I was beaten. They had me on the floor and held the timber down against my throat. The doctor said they do not know if I will ever get my normal voice back." ...

"I just stay in the bed sometimes, crying. But I pray. I say, 'My God, just give me health'. The most important thing is good health. Sometimes people ask me why I do not go to have my hair made. I say, 'If my child is in school and my child gets to eat, that is enough for me'. I cannot use my money for nonsense."



Martha

"I did not think Bamba Chakula will help me until I used it. Now I do not know what I will do when Bamba Chakula stops. It is the only way." ...

"I am grateful for this money. Without it, we would have nothing. We would die. I would like the remaining food rations to be changed to Bamba Chakula because the sorghum we are getting currently makes the children sick. The ration takes a long time to pass through Mombasa, then to Kakuma and sometimes kept long in the stores ... which makes people get diarrhoea." ...

"I am like a stove frying. Those who have gone back to my country tell us it is not good there, and here we are also having a lot of critical issues. I am here with many mouths to feed but no husband. I am ashamed that I cannot provide for my family. I am capable. I want to find work. I do not have any ideas or plans on how because I am a refugee and I am under UNHCR so UNHCR is the only one who can decide for me. We can only follow what we are told to do here." ...

"How will I be left living when the assistance comes to an end if they are not educating us now? Maybe I could study social work so I can help my community."



Esa

"It is like God himself saw me among people, that I do not have any assistance, so I was chosen. The biggest challenge is that this disbursement came to one person per household and I have a large family. If it were benefitting, say, three in the household, it could have been better." ...

"You should be told, once you get this money, 'Use a little on this, put a little there', so when it stops coming, you are able to sustain yourself. Other people eat thinking the money is like trees that God plants and they never get finished. They think the assistance will never end." ...

"Even if you start a business, you have to save, even 20 shillings, so that in times of trouble it will help you. I do not know how to keep money in the bank. My bank is goats and sheep." ...

"The money they give you cannot eradicate all your problems. Your problems will be eradicated by your brain."

## Each represents others with similar characteristics

<b>Status</b>	Asylum seeker or refugee
<b>Location type</b>	Living in city (Nairobi)
<b>Duration of financial need</b>	Medium-term (up to 2 years)
<b>Reason</b>	Personal reasons (e.g., albino, homosexual, religion, other individual protection needs)
<b>Family</b>	Responsibilities for children but largely on her own
<b>Education</b>	Completed further education (e.g., diploma or degree)
<b>Language</b>	Communicates in French, no English
<b>Written literacy</b>	Can read and write fluently
<b>Financial literacy</b>	Has used formal banking services prior
<b>Work type</b>	Random, periodic work (laundry, cleaning, street vendor)

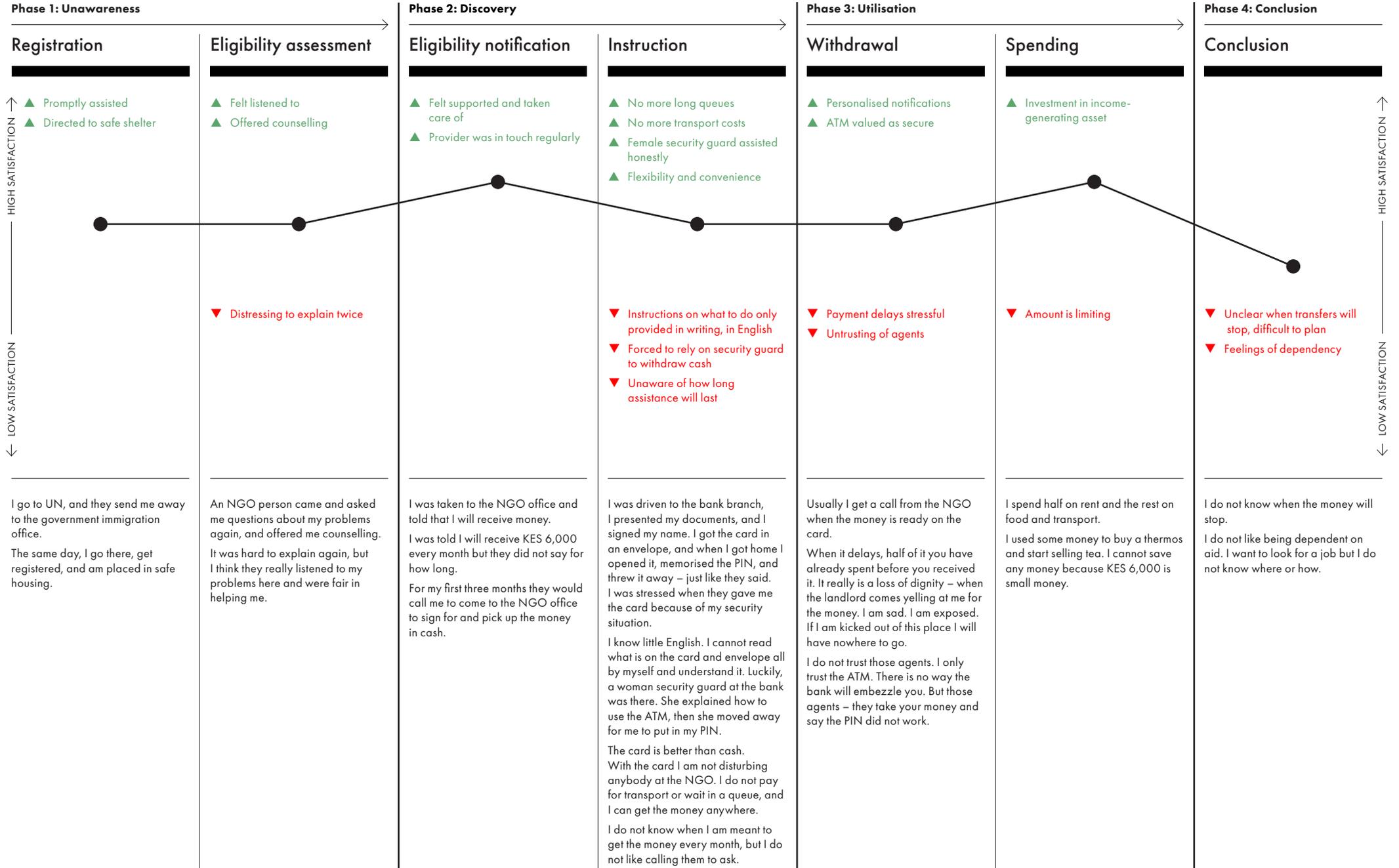
<b>Status</b>	Refugee
<b>Location type</b>	Settled in a refugee camp
<b>Duration of financial need</b>	Long-term (over 2 years)
<b>Reason</b>	Conflict in home country
<b>Family</b>	Collective, extended family/community-level responsibilities (8+ people)
<b>Education</b>	Completed high school
<b>Language</b>	Communicates in home country's mother tongue/indigenous language
<b>Written literacy</b>	Can read and write partially/poorly
<b>Financial literacy</b>	Has only ever dealt in cash, never used formal banking services
<b>Work type</b>	No work

<b>Status</b>	Kenyan citizen
<b>Location type</b>	Rural (Turkana County)
<b>Duration of financial need</b>	Seasonal/periodic
<b>Reason</b>	Prolonged environmental conditions (drought/famine)
<b>Family</b>	Household, family-level responsibilities (under 8 people)
<b>Education</b>	Did not complete high school
<b>Language</b>	Communicates in Swahili and indigenous language
<b>Written literacy</b>	Cannot read and write
<b>Financial literacy</b>	May have used M-Pesa, but not bank or card services prior
<b>Work type</b>	Consistent work (herdsman, burns/sells charcoal)



# Joi's journey with a prepaid bank card (via ATM)

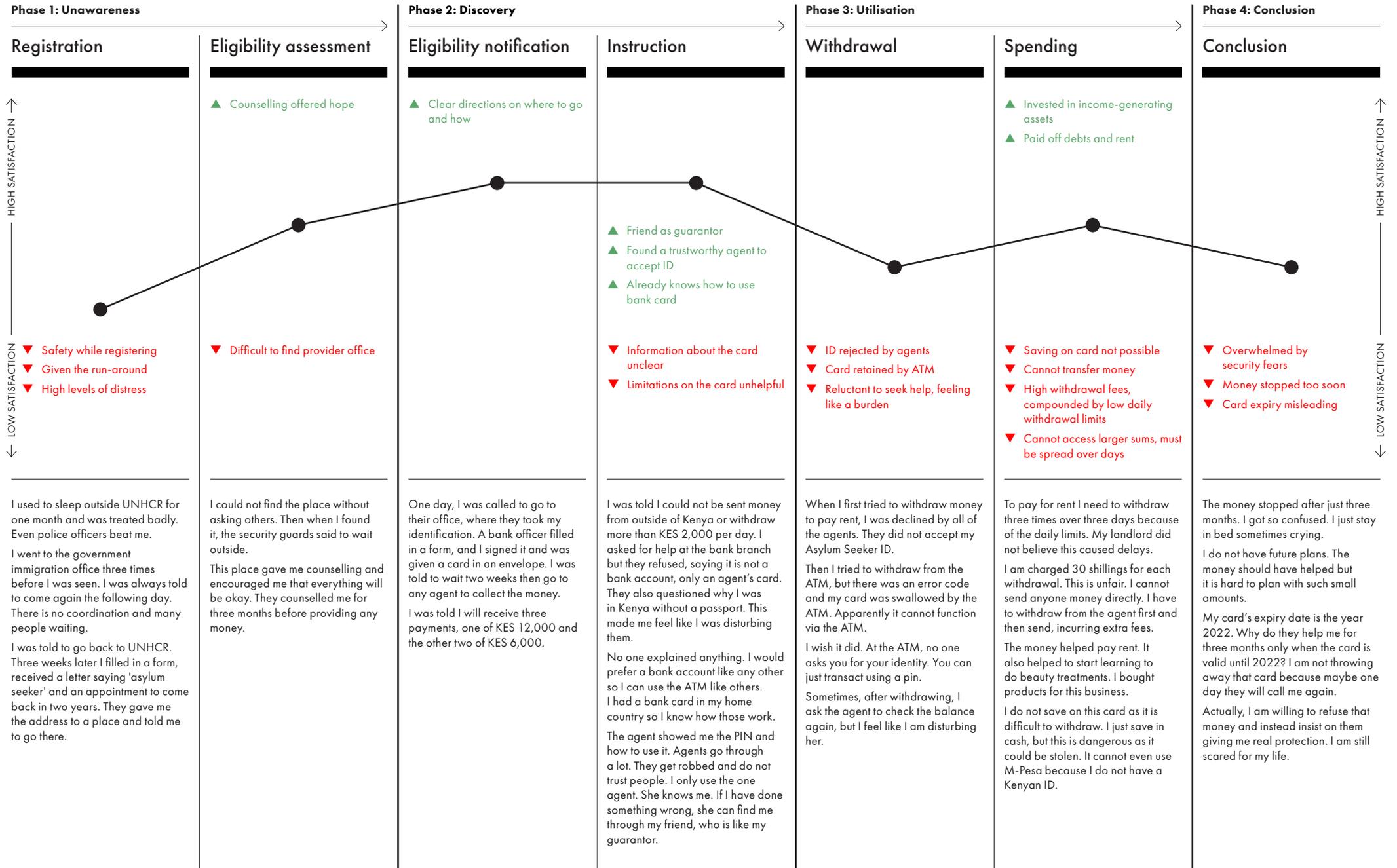
▲ Positive aspects  
▼ Negative aspects





# Joi's journey with a prepaid bank card (via banking agents)

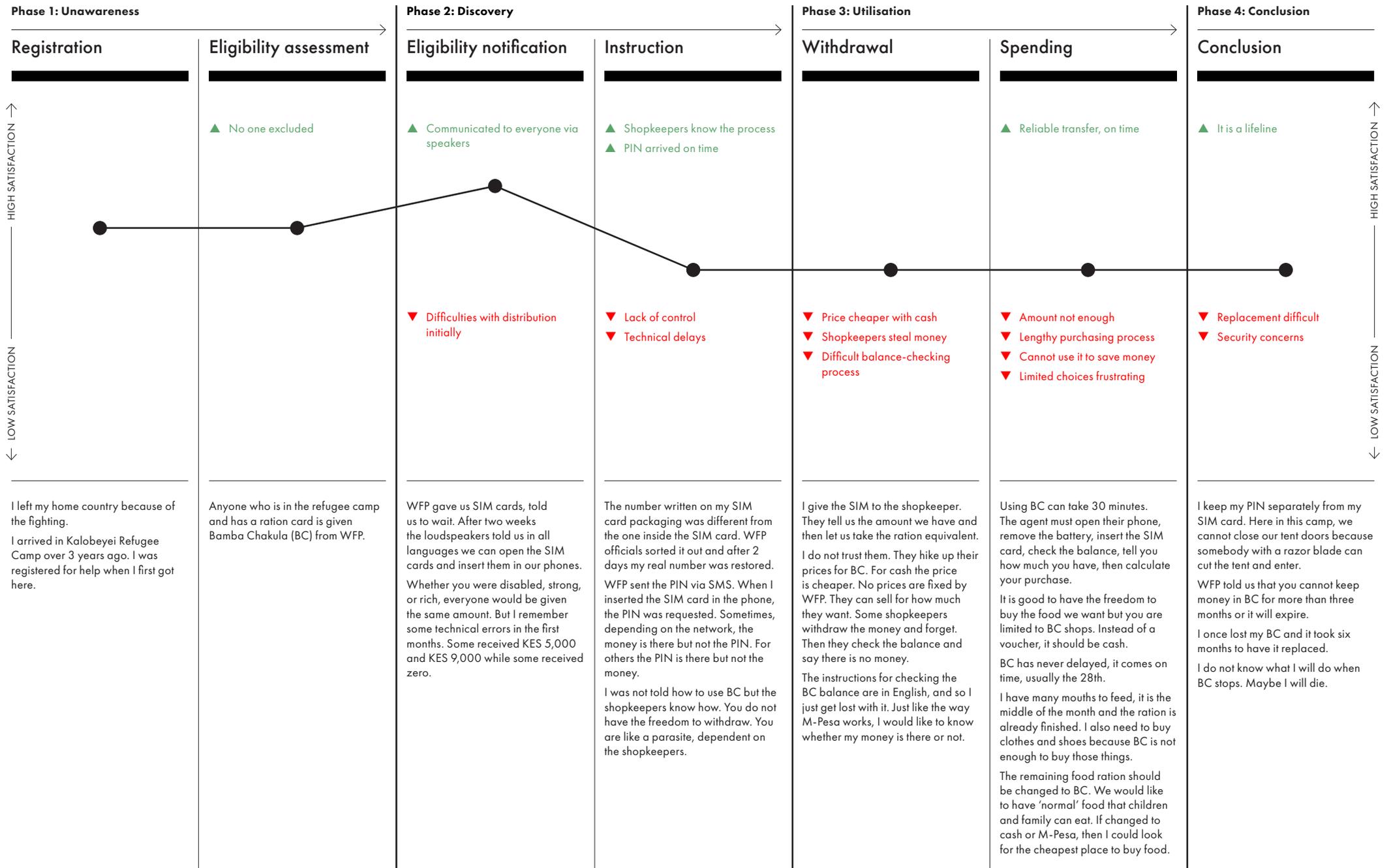
▲ Positive aspects  
▼ Negative aspects





# Martha's journey with Bamba Chakula (mobile voucher)

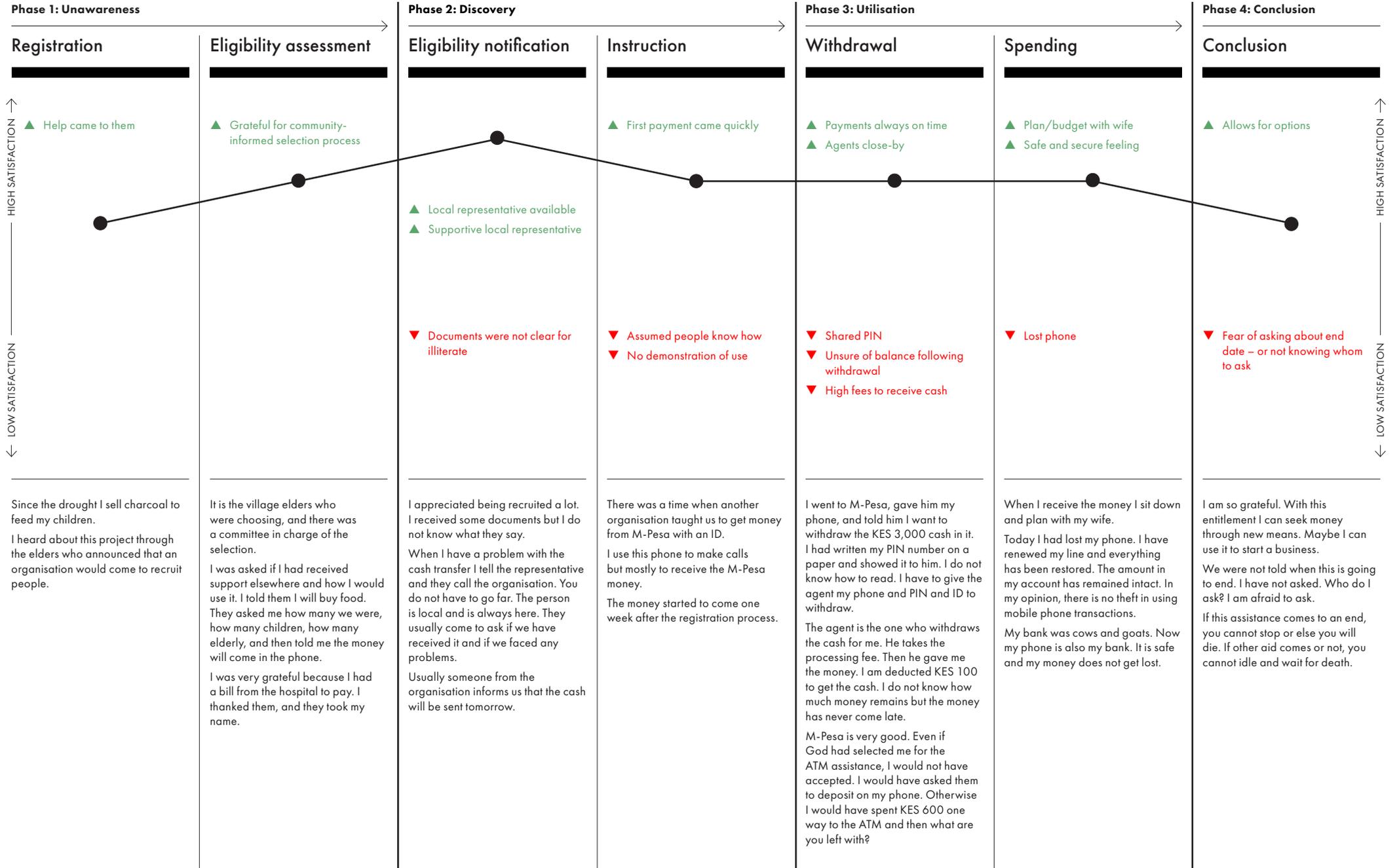
▲ Positive aspects  
▼ Negative aspects





# Esa's journey with M-Pesa

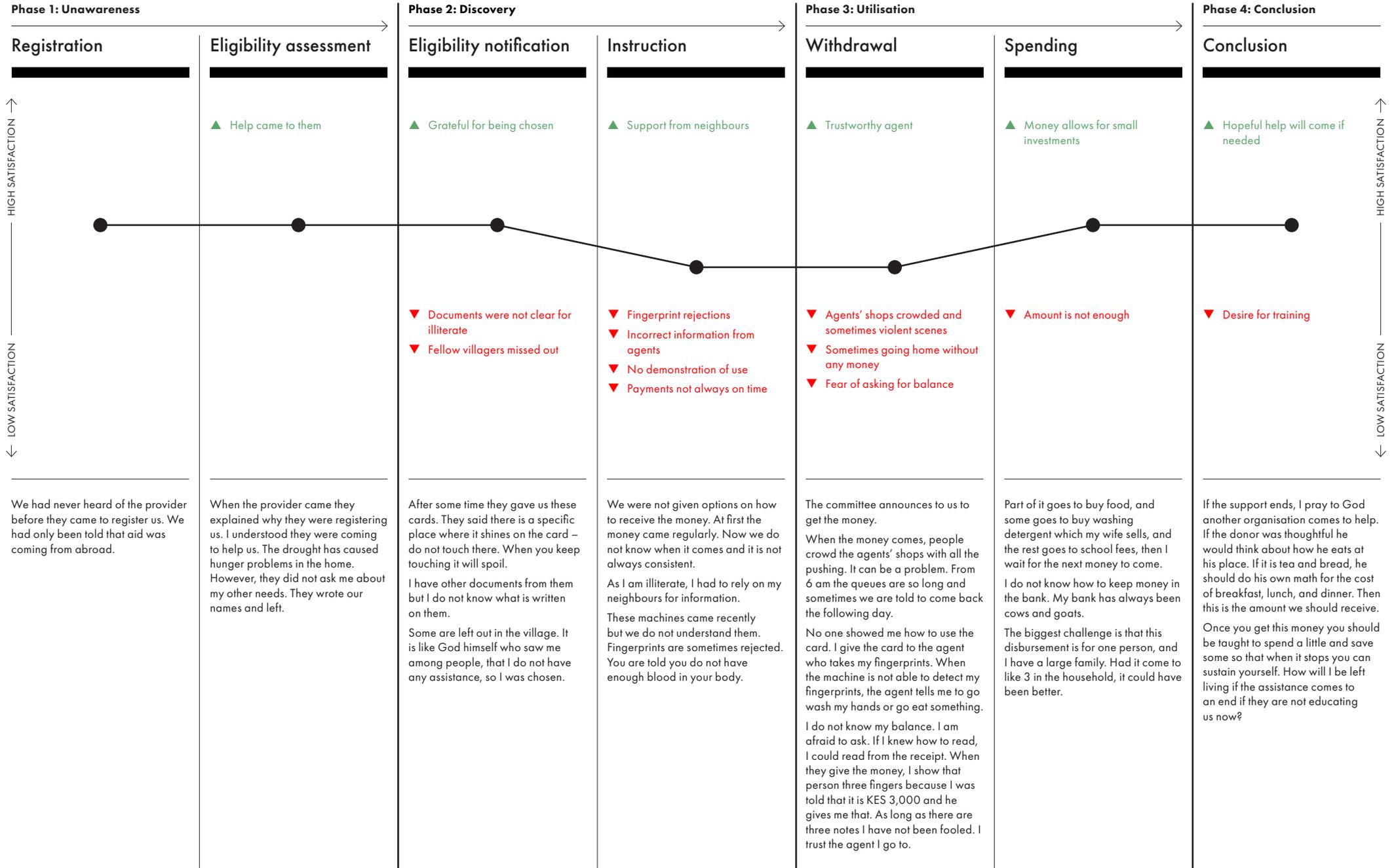
- ▲ Positive aspects
- ▼ Negative aspects





# Esa's journey with a prepaid card (with biometric verification)

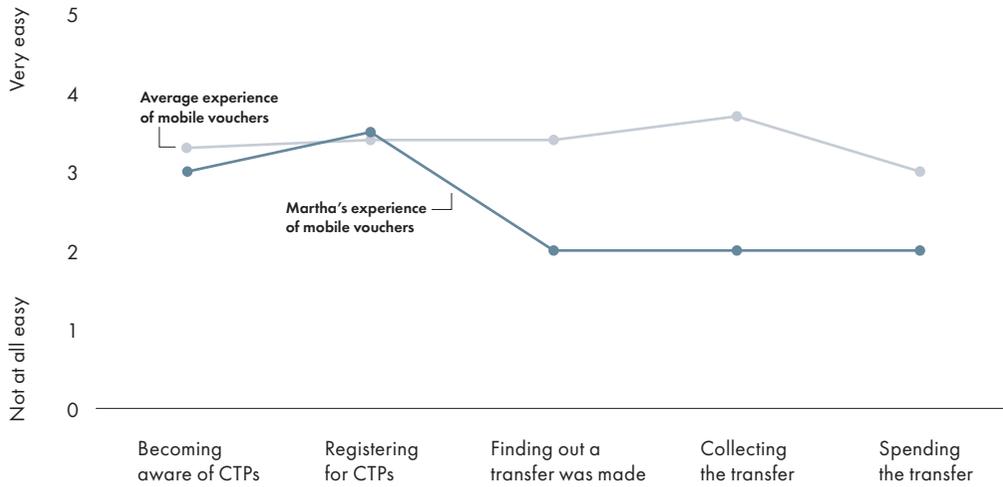
▲ Positive aspects  
▼ Negative aspects



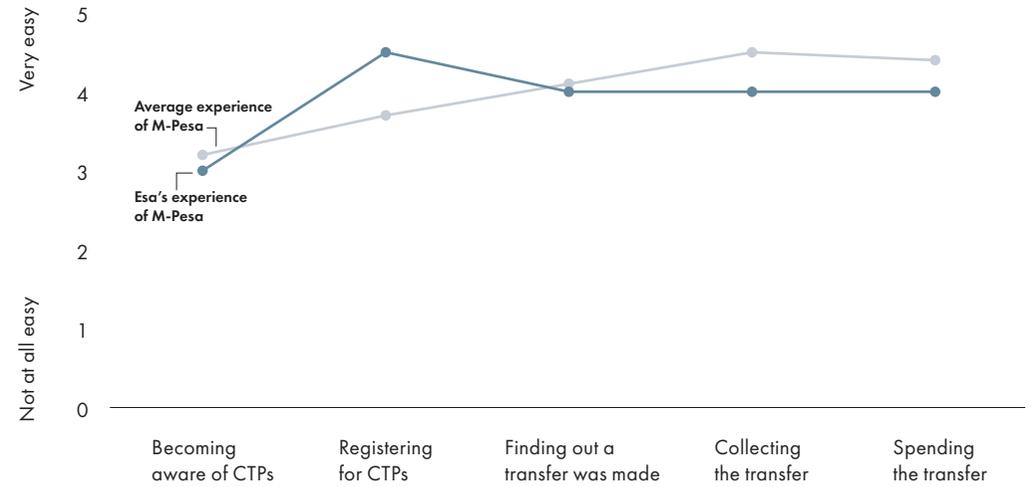
# Making sense of user experiences

The experiences described for Joi, Martha and Esa are typical for similar users. At the same time, the individual trajectories should not be interpreted as representative for their specific mechanism. The survey data shown in figure 2 provides a more representative picture per mechanism and shows how easy or difficult users find these mechanisms to be. Comparing averages with the personas' experiences shows where the user journeys summarised above diverge most drastically from those of average users, thereby flagging additional potential for improvements. While the recommendations below were developed with the explicit goal of finding solutions for the needs of disadvantaged user groups, it can be expected that these improvements also raise average satisfaction.

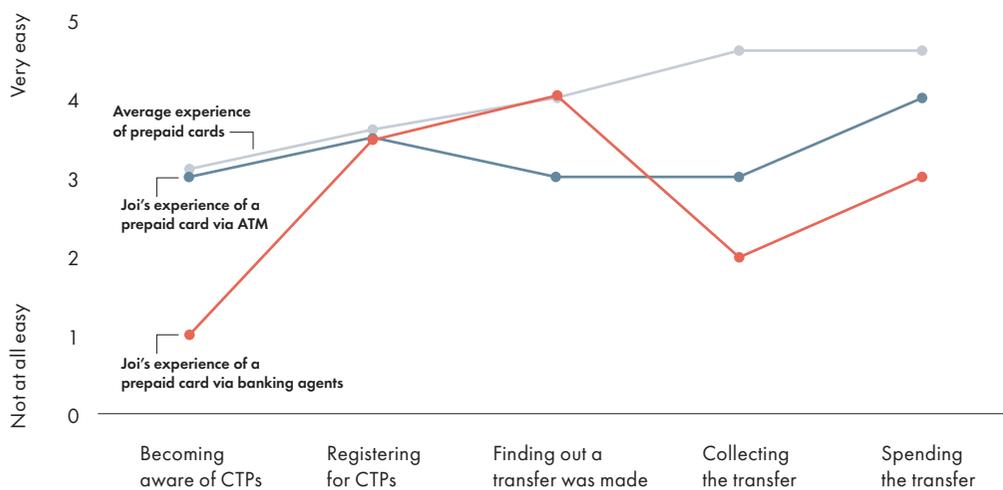
## Mobile Voucher



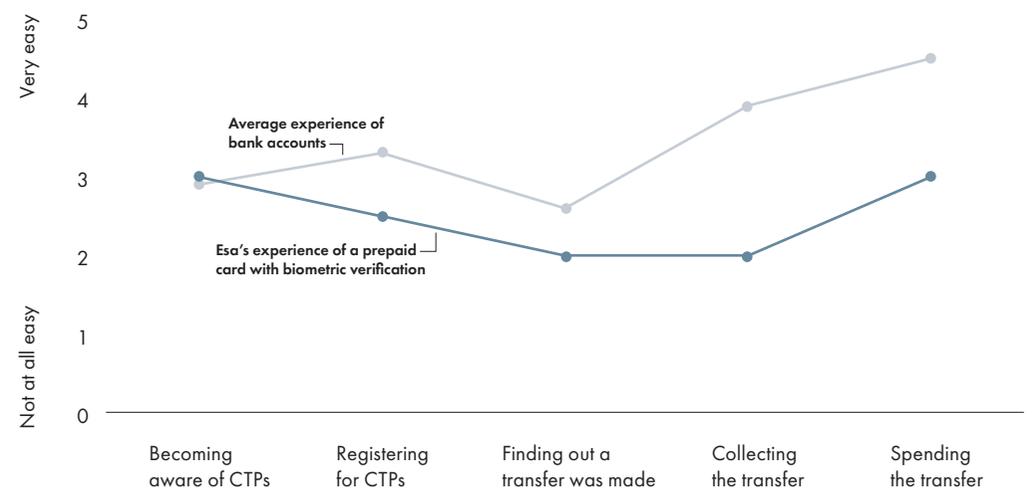
## M-Pesa



## Prepaid card



## Bank Account



# Conclusions

When choosing mechanisms, agencies and donors for the most part look for characteristics related to efficiency, value for money, traceability, convenience, transparency, and beneficiary safety. These are all widely documented features of cash transfers and often described as important advantages that digital cash offers over manual payments (Sossouvi, 2013; Sourourian, 2017; Bailey, 2017). However, they are not necessarily geared towards optimising delivery mechanisms from a user perspective and improving experiences for all types of users.

Priorities from a user perspective are reflected in the results of the standardised survey, where users were asked to assess payment mechanisms based on key characteristics identified in the literature. The responses suggest that **users prefer mechanisms that are flexible, reliable, and delivered by actors they can trust and communicate with**. The survey also showed that features relating to financial inclusion, such as transferring money between accounts or mobile wallets, were considered relatively less important. These patterns are confirmed also by the qualitative user interviews conducted.

To summarise the experiences of archetypal user types documented above, **frustration mostly derives from:**

- a lack of communication;
- information being provided to users in a way that was not understood (due to illiteracy, language barriers, or inexperience with payment mechanisms and the larger aid process);
- reluctance from users to seek information, for fear of losing entitlements or being perceived as a burden;
- concerns around safety by users, particularly amongst displaced people including traumatised and highly vulnerable individuals;
- a lack of flexibility to withdraw and spend the money as users see fit;
- a lack of perspective on how to cope when cash transfers end.

Users also reported a range of **technical difficulties relating to identification, withdrawal, and account management**. Depending on the type of persona affected, such difficulties can have marginal or serious implications. For example, a daily limit on withdrawals can be annoying for some users, while for others it can mean not being able to pay for rent as promised.

User experiences are enhanced where:

- users know where to get information easily, to plan ahead and fix potential problems along the transfer process;
- users feel helped and listened to by their interlocutors and aid agency staff;
- users trust interlocutors along the process, particularly financial service providers and shopkeepers;
- processes to target and roll out cash transfers have been informed by communities' input, making users appreciate fairness and transparency.

## Recommendations based on the Kenya case study

Based on our findings, we can summarise the following recommendations:

### 1. Talk to users to address their respective pain points

**Why?** Users experience different high and low points along their journeys, even if they are offered the same transfer mechanism.

**What to do about it:** Rather than prescribing the one best mechanism for all users or programmes, implementers and donors should invest more in finding out what is working and what is not working in order to put the right mitigation measures in place, irrespective of the delivery mechanism used. To find out more, regular PDMs should be complemented with a few qualitative user interviews.

### 2. To optimise user experience, rethink efficiency

**Why?** Minimising costs per beneficiary would not only compromise user satisfaction, but also undermine positive effects of cash transfers.

**What to do about it:** Instead of primarily aiming to save costs when implementing programmes, interventions should be designed to maximise net benefits and

thereby value for money, even where this means investing additional resources into supporting services such as communication or user training. Alternative measures of success should capture the user experience (user satisfaction along the user journey) and the net benefit people see for their lives.

### 3. Leverage non-technical measures to optimise user experiences

**Why?** Most low-points in current user journeys could be softened or avoided entirely if the information gap between aid agencies, payment service providers, and users were reduced through more effective communication.

**What to do about it:** Participants of the Kenya results workshop in Nairobi developed measures to address three main challenges:

#### 3a. Better communicate programme features

**Why?** Communication can make or break improvements in delivery mechanisms. For example, stratified distributions were suggested to avoid queues and liquidity bottlenecks. As many people currently rely on peers to learn when a transfer has been made, this could be counterproductive – unless users are clearly informed of changes by aid providers.

**What to do about it:** Implementers individually and collectively can improve communication in the following ways:

Programme-level improvements	Collective improvements
<ul style="list-style-type: none"> <li>Communicate targeting criteria and entitlements, at least in general terms</li> <li>Share status updates throughout and inform users in a transparent and predictable way (this is transfer #2 out of 3)</li> <li>Continuously track effectiveness of communication using existing PDM efforts</li> <li>Track understanding of the transfer process by agents</li> </ul>	<ul style="list-style-type: none"> <li>Establish minimum communication requirements that major actors commit to (e.g., in the Cash Working Group)</li> <li>Clearly allocate communications responsibilities in the system and hold responsible actors to account for them (cf. use of PDM)</li> <li>Expand use of joint single registry, including complaints referral system</li> </ul>

#### 3b. Invest in building trust

**Why?** Above all, users want payment systems they can trust. Building trust is also necessary to counter frequently expressed concerns that reaching out to agencies may lead to a reduction or discontinuation of services, or is perceived as disturbing.

**What do about it:**

- Allow for more user engagement at the individual level, e.g., through community cash champions or “buddy systems” to pair new recipients with experienced users. Similar schemes can be used to educate agents.
- Invest more in training of users and agents, not just at the beginning of programmes but with refresher trainings throughout project cycles.
- Systematically monitor agents’ compliance with agreed-upon processes by tracking transactions or other means,<sup>1</sup> and telling users about it. Based on this, agent rating systems could be developed to flag malpractice.
- Provide low-threshold communication channels for support where users are lost, e.g., by expanding toll-free help lines like [Uwajibikaji Pamoja](#) and through field-based community workers who meet users where they are.

<sup>1</sup> See for example: [www.cgap.org/publications/mystery-shopping-digital-financial-services](http://www.cgap.org/publications/mystery-shopping-digital-financial-services)

### 3c. Expand complementary interventions

**Why?** Users clearly express demand for complementary programming to help increase livelihoods and provide protection.<sup>2</sup>

**What to do about it:** Whenever possible, such complementary interventions will need to be tailored to, or should be informed by, specific personas if they are to benefit educated urban users such as Joi, as well as rural households like the one Esa heads. Where complimentary programming is not possible, workshop participants suggested referring users to sources of support for the time after transfers have ended, potentially including savings and credit cooperative organisations (SACCOs) and microfinance institutions as well as partnering with development actors and longer-term initiatives.

<sup>2</sup> This has been evident during the last drought response in Kenya, as noted by Peachey (2017).

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