

Report

# Improving user journeys for humanitarian cash transfers

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Cash transfer programmes have become a standard component of humanitarian responses. This research explores how to optimise them from a user perspective, based on a better understanding of recipients' preferences, expectations, and satisfaction levels at various points of interaction with individual cash programmes and delivery mechanisms. This report is based on evidence collected in Kenya and Iraq. Please refer to the separate country case studies for more information: [cashjourneys.net](http://cashjourneys.net)

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This report was written by Elias Sagmeister of Ground Truth Solutions and Sara Pavanello of the Humanitarian Policy Group (HPG), together with Maximilian Seilern of Ground Truth Solutions and Ledia Andrawes of Sonder Design, who led the qualitative research in Kenya. Paul Harvey (Humanitarian Outcomes) and Anna Kondakhchyan (OXFAM GB) have contributed to the overall research and the report. The report was designed by Oliver Read (Ayla consulting) and user journeys illustrated by Florian Sanger. The authors would like to thank all contributors to the research process thus far, particularly cash recipients in Iraq and Kenya who have shared their experiences with us during interviews and surveys, and aid professionals who contributed their experience and expertise during workshops in both countries where the findings of our research were discussed and validated.

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# Glossary

This report uses terminology as defined in the CaLP glossary.<sup>1</sup>

**Agent:** An entity or retail outlet where an e-cash or mobile money transfer can be spent or redeemed for cash and/or where e-cash account holders can perform other transactions. Different financial service providers (FSP) – such as banks and mobile network operators – can also have agents. Agents are managed by FSPs, not humanitarian agencies.

**Cash-based assistance, cash transfer programming (CTP):** These terms refer to all programmes where cash or vouchers (for goods or services) are provided directly to beneficiaries.

**Delivery mechanism:** A system for delivering cash or vouchers. This can include bank accounts, prepaid cards, smartcards, mobile money accounts, paper vouchers, mobile vouchers, cash over the counter, etc.

**Financial inclusion:** Financial inclusion means that a full suite of financial services is provided, with quality, to all who can use them, by a range of providers, to financially capable clients. Cash transfer programmes that promote financial inclusion attempt to promote recipients' access to and uptake of formal financial services.

**Mobile money:** Mobile money uses the mobile phone to access financial services such as payments, transfers, insurance, savings, and credit. It is a paperless version of a national currency that can be used to provide digital humanitarian cash transfers.

**Personas:** Personas are fictitious characters who illustrate the needs, goals, values, drivers and behaviours of larger groups of people. Acting as stand-ins for real people, personas are tools that help guide design teams when asking questions and, ultimately, making decisions about the functionality of something.

**User-centred design, human-centred design:** an approach that requires designers to envision design solutions from the user perspective, then iteratively refine the design with multiple cycles of user testing in the real world.

**User journey map, user experience map:** The illustrative maps developed as part of this project display not only a persona's touchpoints with the service or system, but also their thoughts and feelings about that experience. They aim to expose and document the experience of receiving cash transfers from different standpoints. This opens up a design space to consider how to remedy the pain points people experience. Maps were developed based on detailed user interviews to better understand what it means to receive cash-based assistance through different mechanisms.

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<sup>1</sup> [www.cashlearning.org/downloads/calp-updated-glossaryfinal-october-2017.pdf](http://www.cashlearning.org/downloads/calp-updated-glossaryfinal-october-2017.pdf)

# Introduction

Humanitarian agencies are increasingly using digital payments, such as mobile money, pre-paid or smartcards, bank cards and electronic vouchers, to deliver cash assistance to affected populations. At the same time, the analysis and use of payment technologies have become more important, as have partnerships with financial service providers and other stakeholders.<sup>2</sup> Joint efforts have taken place among humanitarian agencies, donors and private sector actors to develop a common vision around what can be achieved through digital payment systems<sup>3</sup> and to strengthen partnerships and cooperation.<sup>4</sup> Humanitarian agencies have also developed guidance and tools, often in the form of sequential decision trees,<sup>5</sup> to inform the choice of cash delivery methods, in addition to other aspects of programme design and implementation.

While these initiatives and existing guidance include some user-level considerations – such as the need to understand cash recipients’ needs and preferences around payment mechanisms, potential safety risks, opportunities for boosting financial inclusion and others – the experiences and preferences of cash recipients around delivery mechanisms remain poorly understood.

The purpose of this research project, commissioned by DFID and implemented by Ground Truth Solutions in collaboration with the Humanitarian Policy Group (HPG/ODI) and Oxfam, is to start addressing this gap and to improve evidence on how transfer systems satisfy people’s needs and expectations.

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2 See the Electronic Cash Transfer Learning Action Network (ELAN) [[www.cashlearning.org/elan/elan/](http://www.cashlearning.org/elan/elan/)].

3 See the Eight Principles for Digital Payments in Humanitarian Response (the Barcelona Principles) developed in 2016 [<https://nextbillion.net/eight-principles-for-digital-payments-in-humanitarian-response/>].

4 See the Principles on Public-Private Cooperation in Humanitarian Payments launched in 2017 (WEF, 2017).

5 See for example Harvey et al. (2010); UNHCR (2017); UNHCR (2017a); Mercy Corps (2017).

# Research design and methods

This research is inspired by human-centred design, an approach that examines the experiences of users to make a product or service work better for them. This usually involves organisations changing the way they operate to make decisions based on user experience rather than their usual internal processes and procedures.<sup>6</sup> More philosophically, human-centred design has also been described as ‘an affirmation of human dignity’ and an ‘ongoing search for what can be done to support and strengthen the dignity of human beings as they act out their lives.’<sup>7</sup> More practically, taking a human- or user-centred design approach requires designers to envision design solutions from the user perspective, then iteratively refine the design with multiple cycles of user testing in the real world. While it was beyond the scope of this project to actually design solutions and test them with users, a human-centred approach was taken to guide the qualitative research to better understand and empathise with the user experiences of cash assistance delivered through different transfer mechanisms.

Primary qualitative data was collected through over 40 in-depth interviews with humanitarian cash recipients in Kenya and Iraq, selected from the beneficiary lists that programme implementers shared with the research team. Interviews were mapped to identify patterns and trends that were used to group similar user characteristics together to create the User Personas. The User Persona is an abstraction tool used to create an archetype that represents the needs, goals, values and behaviours of larger user groups.<sup>8</sup> Similarly, the patterns and trends in the data were used to consolidate the stories from the interviews into a set of user journey maps. The user journey map is a visualisation of user experiences over time and space required to accomplish a certain goal, where the moments of interaction or touchpoints construct a “journey” that allows designers to see what is working and what needs improving.<sup>9</sup> The result of both these exercises are the illustrative personas and user journey maps shown in the separate country reports. These maps show what the current user experience is to receive humanitarian cash transfers. In doing so, they display not only a person’s interactions and touchpoints with the service or system, but also their thoughts and feelings about that experience. The selection of interview participants sought to include a diverse set of recipients who experienced the main delivery mechanisms in both Kenya and Iraq. The selection of participants covered both men and women of different age groups in urban, rural, IDP and refugee camp settings.

The team also conducted a standardised survey of 264 recipients of cash transfers in Kenya and 333 respondents in Iraq. 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 were built around several key performance dimensions that had been identified in the literature review conducted for this research. The weighting with respect to geographical distribution ensured that subsamples in urban, rural and camp settings were large enough to allow reliable conclusions.

Finally, 21 semi-structured key informant interviews were conducted with representatives of a range of organisations including the United Nations, NGOs, donor agencies and independent experts, in Iraq and Kenya and at the global level.

Two co-creation workshops were conducted in Nairobi, Kenya and Erbil, Iraq to present the user journeys, discuss emerging findings, and refine personas with relevant stakeholders. The workshops provided the opportunity to make sense of the collected information and co-create the recommendations that have been included in this report using participatory methods.



Participants from the workshop in Erbil, Iraq, going through user journeys.

6 Junginger (2008).

7 Buchanan (2001).

8 Grudin and Pruitt (2002); Grudin (2006).

9 Stickdorn (2011).

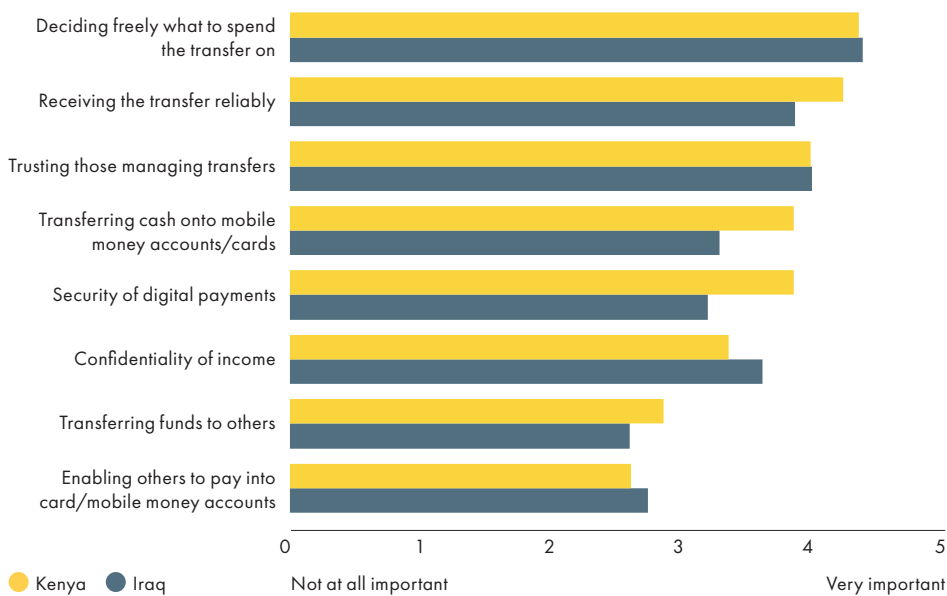
# Main findings

The needs, priorities and expectations of end users of humanitarian cash transfers differ from those of donors and agencies. The choice and implementation of cash delivery mechanisms most often respond to donors' and agencies' requirements and priorities, which typically include efficiency, value for money, traceability, transparency and others.<sup>10</sup> By contrast flexibility, reliability, familiarity, and usability are among the key characteristics of cash delivery systems that users mostly value. In Kenya and Iraq cash recipients consulted mostly wanted cash transfers (rather than vouchers) delivered through flexible, trustworthy and reliable mechanisms. They also greatly valued face-to-face communication with the frontline staff of agencies and service providers and, unsurprisingly perhaps, they appreciated being listened to, treated with respect, and empathised with. They also wanted to know where to get information in case of problems with the cash transfer or if they felt that they had been unfairly excluded from assistance. The majority expressed a marked preference for familiar, safe and free from fraud cash delivery mechanisms that allowed access to cash entitlements through a limited number of clear and easy to follow steps.

## Users want cash transfers delivered through mechanisms that are flexible, trustworthy and reliable

Our findings indicate a marked preference for cash transfers over vouchers. Both surveys in Kenya and Iraq showed that cash recipients cared most about being able to decide freely what to spend the transfer on. In both Kenya and Iraq we did not find differences between displaced and non-displaced individuals. Our qualitative work in both Kenya and Iraq also highlighted how users preferred cash transfers delivered through delivery mechanisms that are flexible and allow them to withdraw and spend the money as they saw fit.

Figure 1: What cash recipients care about



<sup>10</sup> The literature review conducted for this study included sources from humanitarian cash programmes (Wilson and Krystalli, 2017; DRC, 2014; Bailey, 2017), cash transfer social programmes (ISPA, 2016; Barca et al., 2016; McKee et al., 2015) and the private sector (Abrazhevich, 2004; Oney et al., 2017). The review shed light on key aspects that determine users' satisfaction and dissatisfaction with cash delivery mechanisms which informed the design of perception surveys and user interviews.

This finding confirms the limited evidence available, indicating that cash recipients prefer flexible payment mechanisms that do not depend on a single company or agency and are not limited to specific physical shops or locations (Wilson and Krystalli, 2017; The Boston Consulting Group, 2017). Wilson and Krystalli (2017) found that refugees in Jordan, Greece and Turkey showed a clear preference for open-loop cards that could be used across different shops, rather than closed-loop cards that could only be used within specific store networks.

Trust and reliability are also key characteristics that users look for in cash delivery mechanisms. As shown above, in Iraq and Kenya trusting those managing transfers was among the top priorities of surveyed users when asked what they cared about in relation to a cash delivery mechanism. Our qualitative interviews in Iraq showed that users widely preferred the Qi Card system – the electronic smartcard platform- used by the government (Ministry of Labour and Social Affairs and Ministry of Displacement and Migration) to deliver social transfers, pensions and other grants. In addition to familiarity and widespread availability of Qi Card distribution points across the country, recipients of the government’s social protection programmes in particular preferred the Qi Card over manual payments, which was perceived as greatly reducing the risk of government employees interfering with the transfer process or stealing cash entitlements off beneficiaries. Reliability is closely related, as systems with a track record of low reliability, as well as novel systems that have not built an established reputation tend not to be trusted by cash recipients (Abrazhevich, 2004; McKee et al., 2015; Zimmerman and Baur, 2016). In both Kenya and Iraq, users who relied on the transfers for paying rent and those who were dependent on regular transfers for meeting their basic needs in camp settings described how important it is to receive cash entitlements reliably and on time.

A common challenge in humanitarian contexts is that cash recipients are often not familiar with digital channels such as ATM cards, mobile money or even mobile phones (Bailey, 2017; DRC, 2014; Wilson and Krystalli, 2017). In those cases, users often end up relying on third parties, such as mobile money agents, NGO staff, family or community members to access their cash entitlements, which can expose them to manipulation, exploitative behaviour or fraud (Bailey, 2017). In Iraq, our qualitative findings showed a marked preference for delivery mechanisms that are familiar and easy to use and have widespread reach, such as the government-led Qi Card system or informal mobile transfer agents (hawala). At the same time, our findings pointed to a great deal of confusion among some user groups across different stages of the transfer process when cash was delivered using channels that were largely unfamiliar, such as mobile money transfers in Iraq, and involved multiple and complicated steps.

While the findings of our standardised surveys in Kenya and Iraq indicate that cash users generally prefer mechanisms that are flexible, reliable and delivered by actors they trust, responses also show that aspects relating to the security and confidentiality of payments were considered more important in Kenya than in Iraq. Features relating to the transferring of money into accounts and between users were considered relatively less important in both countries. Again, these patterns confirm other evidence (Harvey et al., 2018) and were further examined in qualitative user interviews conducted.

### **Users are satisfied with current delivery mechanisms but find the start and end of journeys most difficult**

Our desk review showed that evidence around users’ experiences, perceptions of and satisfaction with humanitarian cash delivery mechanisms is scant. In part, this can be explained by the predominant focus of research, monitoring and evaluation functions that are often more concerned with understanding preferences in relation to other features of cash programming than payment mechanisms, for instance preferences around transfer modalities – whether cash, in-kind or vouchers (The Boston Consulting Group, 2017; Wilson and Krystalli, 2017; CCI, 2018; WFP, 2018).

The evidence generated through our surveys in Kenya and Iraq indicates that for the most part recipients rate their experience with humanitarian cash transfers positively. In both countries, 77% of respondents say they are completely or mostly satisfied with how they receive cash.

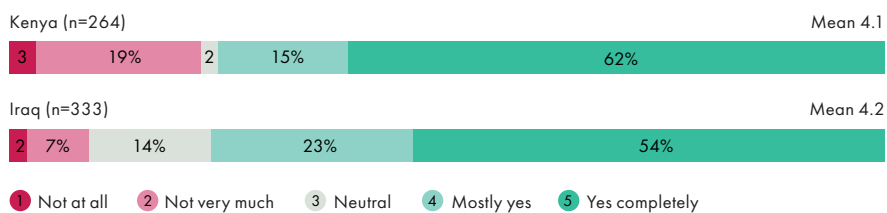


You do not have the freedom to withdraw. You are like a parasite, dependent on the shopkeepers.

Voucher recipient, Kenya

## Figure 2: Overall satisfaction

Overall, are you satisfied with receiving cash this way?

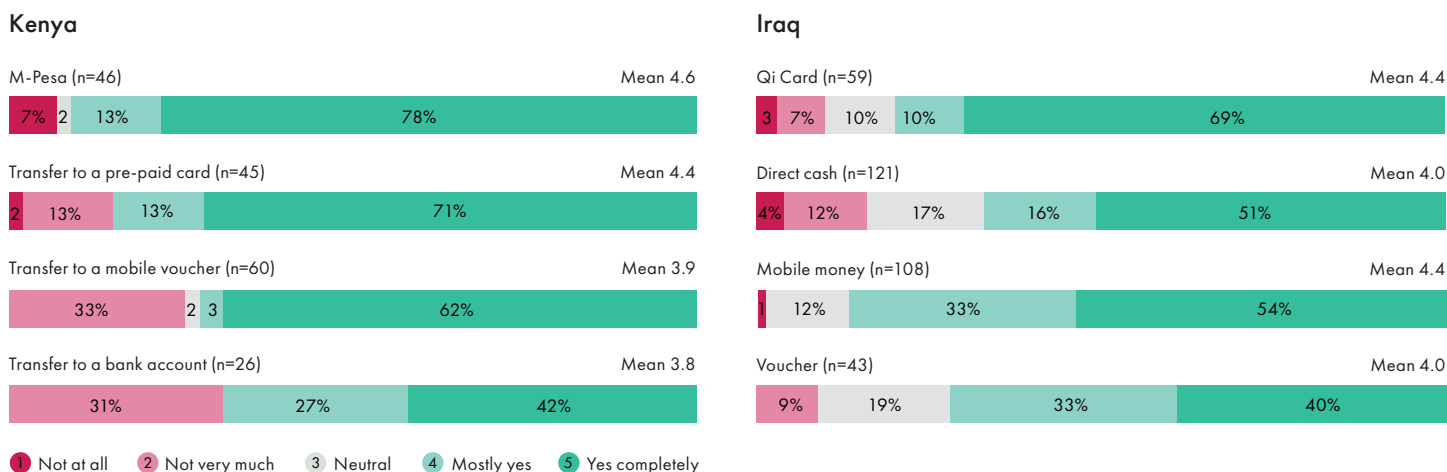


Analysing satisfaction data further shows a strong familiarity bias, i.e. that the vast majority of users say they prefer the mechanism they currently are exposed to.

The surveys show only minor differences in satisfaction levels across different delivery mechanisms, rather than marked preference towards one mechanism (see Figure 3 below). Financial mechanisms that have long been used among affected populations in a given country often are characterised by higher levels of trust familiarity from a user perspective than those newly introduced by humanitarian actors. In Kenya, users express a higher level of satisfaction with M-Pesa compared to mobile vouchers, whereas findings from Iraq suggest that, as also indicated by the quantitative findings below, receiving cash through the Qi Card system or mobile money is slightly more satisfactory than other channels. In Kenya, refugees expressed lower satisfaction than Kenyan citizens, whereas in Iraq we did not see a discernible difference. Notwithstanding positive perceptions, because of the fact that users generally tend to prefer the mechanism they have experience with, these findings should be interpreted with caution. Moreover, even where users state that they are satisfied with a delivery mechanism overall, their cumulative experience across multiple interactions and over time needs to be seen as complex and fraught with challenges and negative aspects.

## Figure 3: Satisfaction across delivery mechanisms

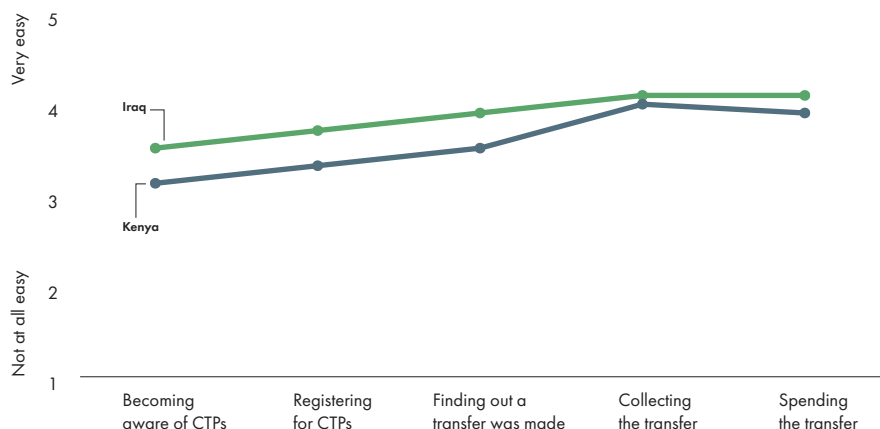
Overall, are you satisfied with receiving cash this way?



Both quantitative and qualitative data in Iraq and Kenya also show that people generally find the beginning of their user journey most difficult, with their experience gradually improving over subsequent steps in the process of receiving and spending cash. That said, we also commonly see a drop in the user experience at the end of user journeys, as the final steps are often characterised by great uncertainty around the discontinuation of cash assistance, and in turn the future.



**Figure 4: Perceived ease of experience**



**Users are unaware and confused about basic elements of cash transfer programming**

While the average user expresses satisfaction with how they receive cash, we also find a great deal of confusion and lack of awareness around some basic elements of the programmes. Users are generally unaware of how agencies decide who receives cash and who does not. This is neither unique to the two countries studied nor to humanitarian cash transfers. Humanitarian targeting systems and mechanisms are often opaque for recipients of humanitarian assistance and communities more broadly.

**Figure 5: Awareness of eligibility**

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

Kenya (n=264)



Iraq (n=333)



Our qualitative interviews also revealed that, beyond targeting, users are also often unclear about duration of assistance, transfer values and find the steps required to receive cash, particularly when digital channels are used, complicated and confusing. Such confusion can undermine users’ ability to trouble-shoot and find solutions along their user experience while providing fertile ground for myths and speculations about how agencies target, for how long cash assistance is provided, how much, and what might cause it to stop.




**What generates frustration and what enhances users’ experience**

The quantitative and qualitative methods that were adopted in this research reveal different insights. The survey data suggests that the average user of each delivery mechanism expresses satisfaction with how they receive cash. At the same time, the individual trajectories described for User Personas in Iraq and Kenya focused on potential for improvement. The user experiences documented as part of this project describe the experience of cash from different perspectives, including through the eyes of those who are more disadvantaged





or vulnerable compared to the average user. Moreover, even where users state that they are satisfied with a touchpoint or delivery mechanism overall, their cumulative experience across multiple interactions and over time needs to be seen as complex and fraught with challenges and negative aspects, including the ones described below. Detailed journey maps for all the main delivery mechanisms observed in both countries are included in the separate case study reports. They show the following.

## Frustration along user experiences mostly derives from:



**A lack of meaningful participation by crisis-affected people in assessment, design, implementation and monitoring of humanitarian cash.** This includes, but is not limited to, a lack of communication or information provided to users in a way that is not understood and retained due to illiteracy, language barriers, inexperience with payment mechanisms and the larger aid process.

-  Joi: "I know little English. I cannot read what is on the card and envelope all by myself and understand it. Luckily, a woman security guard at the bank was there. She explained how to use the ATM, then she moved away for me to put in my PIN."
-  Esa: "As I am illiterate, I had to rely on my neighbours for information. No one showed me how to use the card. I give the card to the agent who takes my fingerprints. When the machine is not able to detect my fingerprints, the agent tells me to go wash my hands or go eat something."
-  Akram: "They asked us weird questions like whether I eat meat and how often. Even if I am not eating meat, I would be too embarrassed to admit it. They also asked if we have young men in the family. But just because there is a young man does not mean that you have income! They have these weird conditions. A family should have someone over 60 years and someone under 18 years old. I have never seen a family like this. Some families don't meet these conditions and still, they receive help."






**A lack of clarity around discontinuation of cash assistance.** Around two-thirds of our survey participants did not know for how long they would continue to receive cash transfers. Similarly, the findings of our qualitative interviews pointed to very little clarity around the duration of assistance. This for example made it difficult for users to factor in cash assistance into household planning, and thus potentially limited positive household and individual outcomes (health, food security and livelihoods). This uncertainty was also found to further compound feelings of anxiety and worry about the future.

-  Akram: "I don't know how to continue. Even if I find casual or seasonal work, then they will stop helping us. But when the work stops, what will we do then?"
-  Joi: "The money stopped after just three months. I got so confused. I just stay in bed sometimes crying. My card's expiry date is the year 2022. Why do they help me for three months only when the card is valid until 2022? I am not throwing away that card because maybe one day they will call me again."
-  Martha: "I do not know what I will do when BC stops. Maybe I will die."
-  Esa: "We were not told when this is going to end. I have not asked. Who do I ask? I am afraid to ask."



**Problems linked to the flexibility of the cash delivery mechanism.** In both Iraq and Kenya, some mechanisms do not provide users with the flexibility to withdraw and spend the money as they see fit, but limited options to preselected shops or goods. This was perceived as a significant constraint by users.

-  Martha: "You do not have the freedom to withdraw. You are like a parasite, dependent on the shopkeepers. I do not trust them. They hike up their prices. Some shopkeepers withdraw the money and forget. Then they check the balance and say there is no money."
-  Akram: "The shop is only open one day a month. Once I was out of town and my wife had her period and could not go. The food in the shop is of poor quality and expensive. They buy things cheaply and sell to us very expensively."

**Problems linked to the accessibility of the cash delivery mechanism.** Accessing cash assistance sometimes costs money, time and, in some cases, a great deal of struggle. This includes expenditures for transport, topping-up SIM card balance to keep it active, buying an additional mobile phone, long journeys or waiting time in the heat to reach the distribution point. It also entails dealing with staff at distribution points who showed no concern when users face problems and being given deteriorated notes that could not be spent.

-  Mohammed: "I paid 10,000 IQD. This is because the government works with a private company to issue the cards and they need to make a profit."
-  Akram: "The 1,000 IQD notes that they give us are old. Out of 140,000 IQD, sometimes around 50,000 IQD are unusable."
-  Sara: "The employee said I must put 5,000 IQD credit on the SIM card or it would get deactivated. I immediately went to buy a second-hand phone that could take two SIM Cards, so that I would not risk missing out on assistance."
-  Joi: "I am charged 30 shillings for each withdrawal. This is unfair. I cannot send anyone money directly. I have to withdraw from the agent first and then send, incurring extra fees."
-  Esa: "When the money comes, people crowd the agents' shops. It can be a problem. From 6 a.m. the queues are so long and sometimes we are told to come back the following day."

**Deep-seated concerns around personal safety.** This was particularly evident in Kenya, among the displaced people interviewed, some of who were visibly traumatised and highly vulnerable. For them, pervasive concerns for their personal safety and the fears that they experienced in their day-to-day lives were often reflected in their experience with receiving cash transfers and also overshadowed the specific user experience. While cash assistance was found to be helping with immediate material needs, it was often indicated as not providing the protection that they critically needed. Acute concerns for safety also appeared to make grasping information around the cash delivery mechanism more difficult for some users. As one respondent in Kenya explained "I didn't understand anything [of the instructions on how to use the cash delivery mechanism], I was just scared."

-  Joi: "What I need more than money right now is security. Bad things keep happening to me, but I need to depend on myself. Actually, I am willing to refuse that money and instead insist on them giving me real protection. I am still scared for my life."
-  Sara: "We left when ISIS took over Mosul and the area became unsafe. We don't want to go back because it is still unsafe. Here it is safer. There is nothing in the world better than safety. You have no idea of how our life was before [under ISIS]."

## User experiences are enhanced when:

**Users have the right information.** They knew where to get information and were provided with information that they could understand and rely upon to plan ahead and fix potential problems along the transfer process. Face-to-face communication and knowing who to turn to in case of problems was particularly valued.



Esa: "When I have a problem with the cash transfer I tell the representative and they call the organisation. You do not have to go far. The person is local and is always here. They usually come to ask if we have received it and if we faced any problems. Usually, someone from the organisation informs us that the cash will be sent tomorrow."



Sara: "Although my phone was later stolen, they called a relative to tell me to go to collect the next instalment. They have a list of names and if someone is not answering they will call the mukhtar to find them. We all know each other in this neighbourhood, so nobody will miss out."

**Users are meaningfully involved in all phases of the cash programming process.** In some instances, users had been involved in the rollout of cash assistance and had provided an input in targeting processes. Users appreciated when they felt listened to, were treated with respect and greatly valued when frontline staff of aid agencies, government, telecommunication companies, banks and others showed genuine concern and empathy.



Sara: "I think it was good that they asked all these questions, so they could understand our situation and make calculations. They recorded my answers on a laptop and wrote a report about us. They were professional."



Joi: "An NGO person came and asked me questions about my problems again and offered me counselling. It was hard to explain again, but I think they really listened to my problems and were fair in helping me."

**Accessing cash assistance consisted of a limited number of steps that users found clear and easy to follow.**



Sara: "It's all very quick. Their system is organised and the people are dedicated to the work."



Mohammed: "Getting money through the Qi Card is much safer and easier than getting cash from the ministry: (1) you go to one of the many shops nearby and put your Qi Card into a machine; (2) you push to let the machine read your fingerprint; (3) a message shows that there is money in your card and how much; and (4) you are given the money and a receipt."

**Users trusted their interlocutors, particularly financial service providers and shopkeepers, and perceived the delivery mechanism to be safe from fraud.**



Mohammed: "I think the Qi Card is the best option. It is the safest option because people cannot steal the money."



Esa: "My bank was cows and goats. Now my phone is also my bank. It is safe, and my money does not get lost."



Joi: "I only use the one agent. She knows me. If I have done something wrong, she can find me through my friend, who is like my guarantor."

# Recommendations

The research identified the following recommendations for improving the user experience with cash transfers along different stages of the project cycle:

## Programme/project design

- 1. Use familiar and commonly-used delivery mechanisms, whenever possible.** Agencies should strive to understand how local delivery mechanisms can be tapped into and how to mitigate related risks around data protection, scalability, fraud and other risks. Even where a mechanism that is not widely used in a given context is chosen to facilitate delivery of cash quickly and at scale, humanitarian actors should continue the quest to shift towards more familiar mechanisms later in the response.
- 2. To optimise user experience, rethink efficiency.** Interventions should be designed to maximise net benefits for users, even where this means accepting higher transfer costs for agencies implementing cash programmes. This means that the cheapest way to transfer money is not always the best solution for cash end users. Transfer fees should not be the only or even the primary consideration when choosing financial service providers, but quality from a user perspective, should feature more prominently in how financial service providers are selected, monitored and evaluated. Similarly, many of the below recommendations require additional resources that can compromise efficiency, but enhance quality and user experience.
- 3. Provide opportunities for meaningful participation.** Donors and implementing agencies should ensure greater participation of end users in assessments, design, implementation and monitoring of humanitarian cash transfer programmes. Whenever possible, face-to-face interaction with aid agency staff should be offered, but participation can also be achieved through community cash champions or “buddy systems”, such as mobile social workers or help desks close to communities.

## Implementation

- 4. Better communicate programme features.** Targeting criteria and entitlements should be communicated more clearly to prospective and existing recipients. Regular updates and repeated messaging throughout the project cycle should be provided to inform users in a transparent and predictable way. Short-lived projects and a proliferation of cash interventions by multiple partners may undermine communication effectiveness, but donors and agencies should see communication as a public good in the interest of all aid providers and recipients. Communication efforts of different agencies should thus be combined in joint dissemination campaigns, common services such as toll-free hotlines and community engagement initiatives. The effectiveness of communication efforts should be tracked continuously, using existing monitoring efforts, not only to track users understanding of the transfer process but also that of financial services providers (FSPs) and other key actors in the process.
- 5. Intensify training of users and frontline financial service providers.** Agencies should invest more in training of users and service providers, not just at the beginning of programmes, but with refresher training throughout the project cycle. The effectiveness of training should be assessed regularly to address remaining knowledge gaps and debunk myths around how technological solutions work. Further support where users encounter problems and guidance on seeking recourse could also be provided by community cash champions or through a “buddy system”.



**6. Provide opportunities for referral and links to complementary interventions.**

Acknowledging the limited scope of cash transfers to address multiple needs and redress protection issues, donors and agencies should strive to build more linkages with other actors and interventions. They should also help users seek complementary support. Workshop participants in Kenya and Iraq suggested referring users to sources of support for when the transfers end, potentially including savings and credit cooperative organisations (SACCOs), national social protection schemes or microfinance institutions, as well as partnering with development actors and longer-term initiatives.

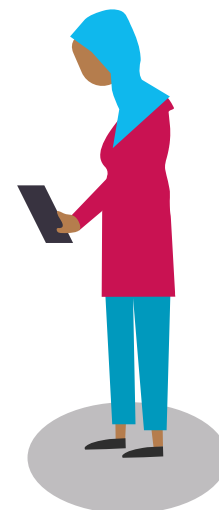
## Monitoring and evaluation

**7. Mitigate the risk of exploitation and fraud by service providers.**

Systematically monitoring service providers' compliance with agreed-upon processes should be donors' and agencies' standard practice. Compliance can be further enhanced, for example through the use of mystery shoppers, user interviews and focus group discussions, and by having set procedures in place for how to deal with non-compliance, fraud or exploitation.

**8. Leverage user-centred approaches to improve M&E functions.**

By systematically adopting a qualitative and user-centred approach, M&E functions of cash programmes can better shed light on users' experiences and perceptions of payment systems and mechanisms. In addition to quantitative output data, donors and agencies should ensure that M&E systems include qualitative investigation aimed at understanding attitudes, expectations, motivations, impulses and behaviours from the standpoint of cash users. Similarly, ensuring that frontline staff are trained to empathise with and understand the human experience of cash assistance can enable agencies to better identify unmet and latent needs, and inform the design of better solutions.



To see individual user journeys for personas from Iraq and Kenya, please refer to the separate country case studies: [www.cashjourneys.net](http://www.cashjourneys.net).

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