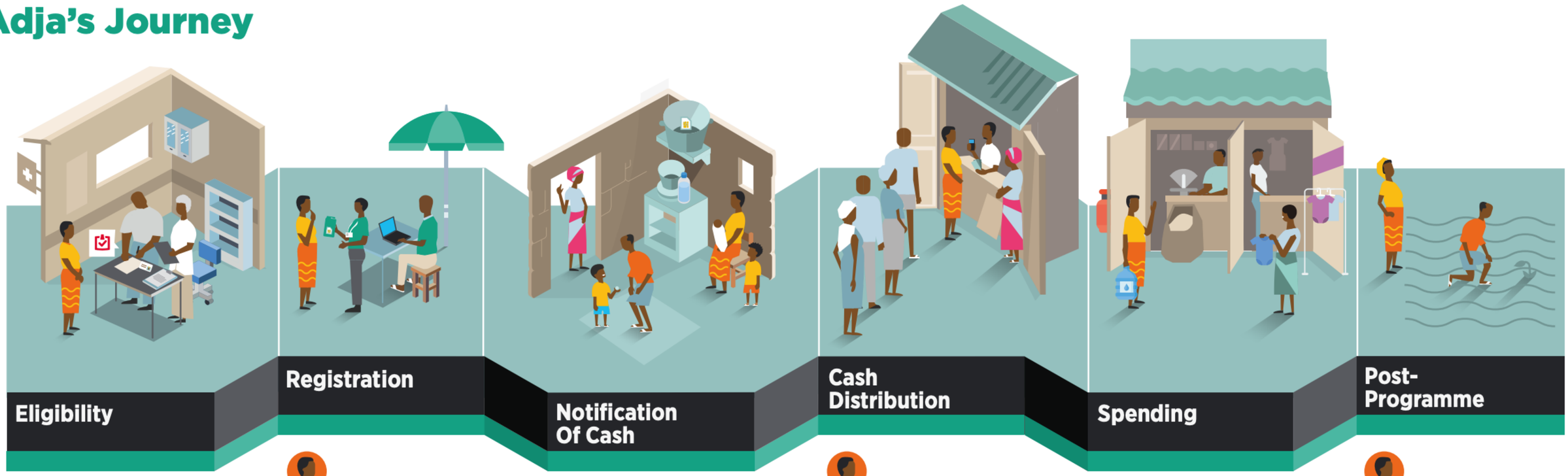
Download the full report - Mobile money enabled cash assistance: User journeys in Burundi

This initiative has been funded by UK aid from the UK government and is supported by the GSMA and its members.
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Adja's Journey



"My two youngest children were treated at the health centre for malnutrition. **We heard that each parent whose child is getting nutrition help will be assisted with cash to purchase food for the child**. We were registered at the health centre, by someone whose name I don't know, and our ID cards were given to the **mamans lumières**.

"The SIM card was given by others, but I don't know who they were working with. I gave my ID card.

They only told me that I will get the cash assistance via the SIM card. **They kept saying, Keep [the SIM card] very carefully because if you lose it, you will have lost your cash assistance.**

They told us that if we have **no phone**, not to put the SIM in other people's phones. **Because we had no phones, we didn't really know much about the SIM cards.**

The people from **Concern** told us that whenever we receive information from the **mamans lumières** that there is a distribution, come with the SIM cards and the agents will check for you if money is there.

"I stuck the SIM card in my ID card, I put them in a plastic bag in a pot and covered it. **Because they had not given us phones, I was not sure how to see a message to know if money was there.**

The **maman lumière** would come to our home and tell me to go quickly with the SIM card so that we can receive money.

When the chief of the colline did not have time to come, he could send one of his collaborators. We go to the communal office, which is not far. Only 2 minutes and I am there.

"The **maman lumière** was with me. They called us per colline and first helped those who came from far away. They called us last. They said it is hard for those who come from far away to go back late in the evening, people can get lost on their way back. **Sometimes, we are served at 2 pm, having arrived at 8 am.**

I gave the SIM card and they gave me money. Those with phones sit in front of money, I don't know where they are from. I give the SIM to them, they put it in their phone, and I see them pressing buttons and they give me money. Nothing else. They cash the whole amount out for me.

"Sometimes we are very hungry, and purchase food to eat before going back home. There is no trouble in the house to spend it, I collaborate with my husband. If we decide to buy clothes or food, that is what we do. For food, we prefer to buy a big quantity at once instead of buying things daily.

I like that we receive money as a group because a neighbour might not be happy to see me shopping when they have nothing to eat. This way, everyone receives at the same time. If I need help, I turn to the **maman lumière.** She is the one who helps us count the cash to see if it is the exact amount, she deals with it very well without removing a single coin.

When the **mamans lumières** came to assess how we are doing, I had been cultivating without harvesting due to bad climate, so they re-registered me for another cohort.

"**We began an association in which we do collective saving and loan-giving**. **Concern** gave us a box to keep the money, and we each save 500 francs per week.

The big losses for us are agriculture related. We have to rent the land and landowners ask too much. Plus, we need money to purchase seeds. Then, we go to plant the seeds, and if there is a lot of sun or too much rain, we harvest nothing. But thanks to **Concern** now we can put on good clothes and we are no longer street beggars.