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

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Persona Divine

Mobile phone use 0 1 **2** 3 4 5

Literacy level **0** 1 2 3 4 5

Gender:
Female

Age:
56

Location:
Kigoma, Bugabira

Household size:
6 in total, including her son and his wife, as well as their four children

In her own words:
I am 56 years old from Kigoma, Bugabira commune. I live with my son, his wife and their four children. I did not attend school and cannot read or write. We do not own a phone but sometimes a neighbour helps me make calls with her phone. I use the project SIM card to cash out on distribution days. I live with a physical disability that makes walking difficult. Last year we were severely affected by water deficit and struggled to find income. Recent heavy rains caused my roof to collapse, damaging many of my things, including the Concern SIM card.

Education & literacy: No education, cannot read or write.

Phone use, ownership & access: Does not own a phone, but can use her neighbour's anytime she needs one.

SIM card use & ownership: Owns only one SIM card, which was provided by Concern Worldwide and is only used for cashing out.

Vulnerabilities & other factors: Divine lives with a physical disability and must travel long distances to the cash out points. She has been affected by water deficit and lives in poorly constructed house, which resulted in a damaged SIM card.

Touchpoints: *Mamans lumières* and a female deputy colline chief. Divine is unaware of Cassava Fintech staff.

Divine's Journey



Eligibility

"They registered me at the health centre, where I was getting biscuits for my grandchild. After some weeks, **mamans lumières** came to tell me that I will get money. **They chose people who were in poor condition. There had been drought, which caused a lot of hunger because we had not harvested.**

Registration

"**They told us to keep the SIM cards carefully and that if we damage them, we won't get anything.** If we stored the SIM cards carefully, we would receive cash assistance from **Concern** to support our malnourished child. They said we shouldn't spend it on alcohol, but instead focus on our family's needs.

The **maman lumière** that registered me misbehaved by keeping beneficiaries' cash for herself. She lost her responsibilities, so we chose new **mamans lumières.** We voted for three new ones and up until the support ended, we never had any other problems with them.

Notification Of Cash

"**After getting the SIM cards, we could only go home and wait. Two months later a maman lumière came to tell us to take our SIM cards to get the cash.**

When we arrived, someone from **Concern** held a meeting to tell us that we were going to get cash via the SIM cards to take care of our children.

Cash Distribution

"**I have no solid house and the SIM card got damaged by rain one day.** They told me that I had to go to the **Econet** office in Kirundo to buy a new one. I have a **physical disability and can't walk, so I took a bike for which I paid 1.000 francs each way**. When I arrived, I was afraid to enter the office. I waited outside until a young man asked what I was looking for. **The people in the office were very kind.** I was never given a PIN code, so I had to ask in the office. They took my SIM and ID card, and I explained the problem I had, and they gave me the new SIM and PIN code. I got the money the same day.

We had to take money from the distribution place. **I withdrew everything. There was no time for learning something.** We were so many, and agents were rushing to finish before it got dark. There were delays but it was our own mistake, because we came in disorder.

Spending

"First, I bought clothes and food, then I bought a hen. It has chicks, and I see that I am able to assist the child who was malnourished.

With others who got assistance, we began an association to save and provide loans together. The commune gave us a box into which we each put 500 francs per week. They were saying that this cash is for the children and that we should start a collective savings association.

Post-Programme

"A phone is necessary, but I have no money to buy one. It is difficult for me to get food every day. **A phone requires airtime and to pay to get it charged, I don't think I can afford one.**

I won't use mobile money. **The people in Kirundo were helpful, but I don't know or trust those ones in my area**. If I wanted to get money, I would only do so through **Concern's** distributions. I trust them.