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

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Persona

Fabrice

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

Literacy level: 0 1 2 **3.5** 5

Gender:
Male

Age:
44

Location:
Gisenyi, Busoni

Household size:
8 in total, including his wife, nephew and 5 children

In his own words:
My name is Fabrice. I am 44 years old from Gisenyi colline in Busoni commune. I live with my wife and our five children, as well as my nephew. I completed primary school and can read and write. I own a phone that can access the internet, even though I don't use it. I have a Lumitel SIM card in my personal phone and I keep the Concern SIM for cashing out.

With the harvest, I was able to buy this phone. It's been two months since I bought the phone. But before that, I had another one, which I used for almost five months. I bought it also in the same circumstances, but it fell in water. Most of the time, I use it to call people. I have used both Econet and Lumitel, but now I use Lumitel because it has a strong signal here. Most of the time the phone is with me. We don't have enough money to buy another phone. But if needed, my wife can use it.

Education & literacy: Completed primary school, can read and write

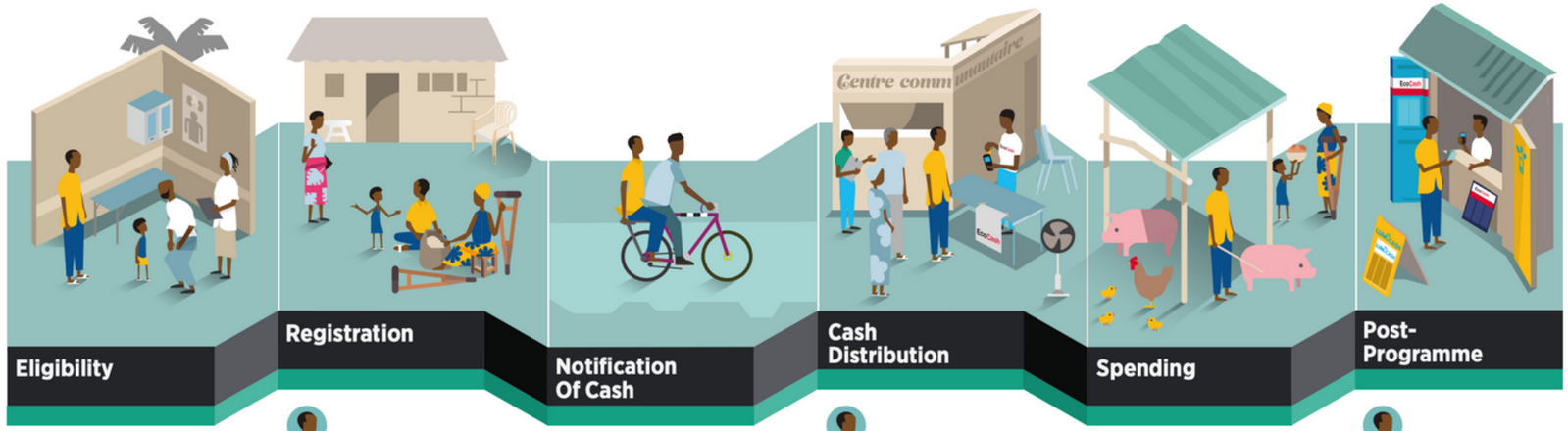
Phone use, ownership & access: Owns a mobile phone and is an advanced user.

SIM card use & ownership: Owns an Econet SIM card provided by Concern Worldwide and a Lumitel SIM card. The Econet SIM card is only used to cash out.

Vulnerabilities & other factors: Fabrice's wife is the registered cash recipient, but because she is disabled, he collects her assistance for her.

Touchpoints: Econet agents, Concern Worldwide staff, and local colline chief.

Fabrice's Journey



Eligibility

"**We have been struggling since the drought last year and one of my kids has serious health issues.** The people working at the hospital said they would search for aid for him because he is very sick. That's how I learnt about **Concern**. For others, they were registered at the *colline* by **mamans lumières** looking at the health of the children. **My wife is the one registered for the assistance, but she is disabled and cannot travel to the distribution days, so I go.**

Registration

"Three months passed before people from **Concern** told the **mamans lumières** that we were in the programme, and they informed us. They told us to go to the commune, where **Concern** staff gave us SIM cards. **I chose the PIN number for the SIM card and I remember it easily. We were told to keep the card safe to prevent it from being damaged or from other people learning the PIN code**. So I kept using my old SIM card in the phone, and hid the project SIM.

Notification Of Cash

"**Mamans lumières** tell us there will be a cash distribution the following day. **Then I put the project SIM card into my phone and get a notification saying I have money.**

My wife cannot travel for a long time, so I go instead. If we are many people going to get money on the same day. We take bicycle taxis as a group.

Cash Distribution

"People from **Concern** gather everyone to give us advice about how to use the money. Then people from **Econet** withdraw money for us. There are 4 or 5 agents. They are the ones who know how to search for money.

When you have your own phone, he does the whole operation on your phone. Then, he hands me back my identity card, the phone, and the 31.500 francs. **I cannot check what he is doing** because we are face to face and it would be impolite to lean and watch.

We are **not afraid** but when it gets dark, as **we live far away**, we take motorbikes home. To reduce the cost, we put 2 people on one motorbike.

Spending

"If I start buying food and other things, I wouldn't be able to achieve anything. So, I gave the first month assistance to someone to keep it for me and **when I got the second month, I put that money together to buy a pig**. Now I raise our pig, and a second pig that belongs to another person. I bought chickens for eggs for my malnourished child, and I use the rest to buy food for the family. In my community we put together 500 francs every week in a savings group, which can also help.

Post-Programme

"My cousin is at university in Bujumbura. My uncle gives me money to send to him. I use Lumicash to send it with an agent. My cousin also sends us money this way.

I know how to use a phone but I was afraid to use the project SIM because I was afraid of disturbing something. There was someone who was not given money because he changed something on the SIM card. **I was afraid to risk losing money** for my family. But I plan to use **Ecocash** if I can and to call friends if it doesn't damage the SIM card.