



Developing guidelines  
for cash transfers in Somalia:

# Post distribution monitoring



This document *Recommendation 3 – Post distribution monitoring* belongs to a larger set of recommendations aimed at improving mobile money cash transfer processes in Somalia. Topics covered in the set of recommendations include: MPSP service offering, automation of the cash transfers, post distribution monitoring, common recipient registry, proof of ID, and enabling ecosystem. This document focuses on surveys for post distribution monitoring.



The GSMA represents the interests of mobile operators worldwide, uniting more than 750 operators with almost 400 companies in the broader mobile ecosystem, including handset and device makers, software companies, equipment providers and internet companies, as well as organisations in adjacent industry sectors. The GSMA also produces the industry-leading MWC events held annually in **Barcelona**, **Los Angeles** and **Shanghai**, as well as the **Mobile 360 Series** of regional conferences.

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The Somalia Cash Working Group (CWG) leads the inter-sectoral cash coordination mechanism and aims to improve the coordination of cash assistance, quality of implementation of cash assistance monitoring, evaluation and learning. It is co-chaired by the World Food Programme and Concern Worldwide/Somali Cash Consortium. The Financial Service Provider (FSP) workstream's objective is improving the systems and processes of humanitarian mobile money cash transfers in Somalia, benefiting programme participants by working with implementing agencies, mobile network operators, private sector and learning partners. The GSMA M4H has supported the FSP's work since 2020.

Further information on the Somalia CWG can be found here: [www.humanitarianresponse.info/en/operations/somalia/cash-activities](http://www.humanitarianresponse.info/en/operations/somalia/cash-activities)

## GSMA Mobile for Humanitarian Innovation

The GSMA Mobile for Humanitarian Innovation programme works to accelerate the delivery and impact of digital humanitarian assistance. This will be achieved by building a learning and research agenda to inform the future of digital humanitarian response, catalysing partnerships and innovation for new digital humanitarian services, advocating for enabling policy environments, monitoring and evaluating performance, disseminating insights and profiling achievements. The programme is supported by the UK Foreign, Commonwealth & Development Office.

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# 1 Current state

INGOs/agencies in Somalia conduct post distribution monitoring (PDM) to:

1. Understand the impact transfers have had on recipients' vulnerability.
2. Receive complaints and feedback.
3. Directly verify with recipients whether they have received the funds. This is considered an additional layer of verification that can help identify potential issues during the cash transfer process, such as technical issues on the MPSP side, fraud, lack of training of recipients on how to use mobile money, etc.
4. Gather information on recipient usage of the funds. As most mobile money cash transfers are unconditional, it is of interest to many INGOs/

agencies to gather such information, to inform their future programming.

INGOs/agencies in Somalia use two different types of methodologies to conduct PDM: phone surveys and face-to-face surveys. PDM is generally conducted every few months and on a limited number (usually a sample) of recipients due to its associated challenges (see Section 2 below). This means that for larger programmes, PDM is currently not being conducted systematically on all recipients. Many INGOs/agencies also have a facility whereby recipients can call or send an SMS to a hotline in case of an issue with the cash transfer or if a phone is lost/stolen. However, this approach requires recipients to remember the number and take the initiative to reach out, which tends to limit its efficiency.

# 2 Identified challenges

The current approaches for conducting PDM requires a lot of logistical support. The main challenges identified are:

- 1. Cost of PDM surveys:** Phone surveys and to an even greater extent face-to-face surveys are expensive;
- 2. Time-consuming:** Organising, conducting and analysing PDM surveys is time consuming for INGOs/agencies staff;
- 3. Intrusive for recipients:** Recipient fatigue can be a recurrent challenge.

As a result of these challenges, INGOs/agencies tend to limit the frequency of their PDM surveys to once every few months, which makes it more difficult for them to take corrective action when issues are identified. Further, INGOs/agencies can usually only afford to administer PDM surveys to a limited number of recipients, and for large programmes this means only interviewing a small sample of the recipients, thereby limiting the accuracy of the verification.

“ We are not necessarily happy with the [PDM] system. It takes a lot of time of staff and recipients to get this breakdown of the spending. I feel this process could be a lot more intelligent.”

- INGO

Recipients in general have expressed that they are more than willing to participate in PDM surveys because they believe it helps to inform INGO/agency programmes. However, they also signaled that they prefer phone surveys to face-to-face surveys for time reasons.

“ I sometimes participate in such surveys [...] because this will support INGOs to know the sustainability of their interventions and how the cash provided was utilised.”

- Female recipient, Mogadishu

“ I would personally prefer to be called over the phone because it only takes a few minutes. The face-to-face surveys might take longer.” - Female recipient, Borama

“ Post-distribution monitoring is very logistically heavy.” - INGO



# 3 Potential solutions

Several mobile-enabled solutions – available on simple phones – exist to conduct surveys efficiently. They are particularly relevant for monitoring of mobile money cash transfers as, by definition, all recipients own a mobile phone and can therefore be surveyed with such methodologies. Potential solutions include:

**1. Interactive Voice Recording (IVR surveys):**

Respondents receive an automatic phone call and are asked by a pre-recorded voice to answer some questions. They can answer the questions orally or by typing the answer option number on their numeric keypad;

**2. USSD (short code) surveys:** Respondents type a short code (which can be sent to them by SMS) to connect to the USSD menu. They are asked questions which they can answer by navigating through the menu;

**3. SMS surveys:** Respondents are sent SMS containing short questions. They answer these SMS typing simple words or the answer option number.

Compared to the traditional phone and face-to-face surveys, IVR/USSD/SMS surveys are much shorter (only a few questions can be asked at a time) and have to be much simpler (limited number of answer options, limited number of characters in the question, etc.). Respondents may also sometimes prefer providing face-to-face feedback due to weak digital literacy and overall preference. Response rates can often be significantly lower than for face to face surveys.

“It does not bother me at all to answer these questions, but this community is not familiar with the new technology that simplifies things. We would rather the direct surveys.” – Male recipient, Borama

However, they present several advantages:

**1. Cost:** IVR/USSD/phone surveys are very cheap compared to phone surveys or face-to-face surveys. While their usage remains rather

limited so far in Somalia, indicative pricing from other markets indicates the following order of magnitude: -0.1 USD/interview for SMS or USSD surveys and 0.5 USD/interview for IVR surveys, compared with indicative costs of around 15 USD/interview for phone surveys and 20 USD/interview for a face to face survey;

**2. Reach/sample size:** It is possible to reach a very large number of recipients (thousands or even hundreds of thousands) at once, as the process is entirely automatised and does not require any enumerators' teams;

**3. Ease of implementation:** Once the system is set-up, the process of launching a new survey is rather easy and quick;

**4. Less intrusive for recipients:** Surveys are conducted without any human interaction and are therefore less intrusive for recipients, who can more easily refuse to participate. Results also tend to be less biased compared to when questions are asked by an enumerator.

These advantages generally lead INGOs/agencies that use these solutions to conduct PDM surveys more frequently and therefore to greatly improve their feedback loop time and ultimately their reaction time in case of issues. The frequency of such surveys should however remain reasonable in order to avoid survey fatigue on the recipients' side. Some solutions also include automatised data analytics, which enable INGOs/agencies to obtain results to their surveys in almost real-time.

Rather than replacing the current traditional face-to-face or phone PDM surveys with IVR/USSD/SMS surveys, these IVR/USSD/SMS surveys could be used to complement traditional PDM surveys. Indeed, traditional PDM surveys are implemented to fulfill donor, reporting and accountability requirements and require qualitative responses. The purpose of IVR/USSD/SMS surveys could instead be to ensure that funds were received by recipients and to monitor the utilisation and effectiveness of these funds. These IVR/USSD/SMS surveys could therefore be added on a more frequent basis between rounds of the traditional PDM surveys, rather than replace them.



## Strengths and weaknesses of IVR/USSD/SMS surveys<sup>1</sup>

	Strengths	Weaknesses
<b>IVR</b>	<ul style="list-style-type: none"> <li>• Reach: illiterate recipients can be targeted as well</li> <li>• Quick to set-up (once the system is in place)</li> </ul>	<ul style="list-style-type: none"> <li>• High set-up costs</li> <li>• Relatively expensive compared to USSD or SMS (but still much cheaper than phone or face-to-face surveys)</li> <li>• Oral answers from respondents take time to process</li> </ul>
<b>USSD</b>	<ul style="list-style-type: none"> <li>• Cheap to set-up</li> <li>• Cheap to execute</li> </ul>	<ul style="list-style-type: none"> <li>• Necessitate a short code</li> <li>• Sessions can time-out due to network issues or if respondents take too long to answer</li> <li>• No open-ended questions allowing for in-depth or nuanced answers possible</li> <li>• Respondents must be (at least to some extent) literate / digitally literate</li> </ul>
<b>SMS</b>	<ul style="list-style-type: none"> <li>• Cheap to execute</li> <li>• Possibility to ask (simple) open-ended questions (one or two words answer)</li> </ul>	<ul style="list-style-type: none"> <li>• Respondents must be (at least to some extent) literate/digitally literate</li> <li>• No open-ended questions allowing for in-depth or nuanced answers possible</li> <li>• High set-up costs</li> </ul>

### Case Study

## UNICEF U-Report

- U-Report is a **free mobile-enabled programme by UNICEF** which aims to connect young people all over the world with relevant information
- U-Report has four main features:
  - **Feedback:** to collect data directly from young people by conducting surveys via SMS and social media (WhatsApp, Viber, etc.);
  - **Live chats:** to offer one-on-one advice/counselling to youth;
  - **Self-skilling:** to enable youth to navigate content and self-educate;
  - **Community action:** to mobilise people on the ground.
- U-Report was launched in 2011 in Uganda and now reaches **6.5m users in 55 countries** around the world. **Somalia is not one of them yet**, but UNICEF is exploring this option
- The **feedback feature of U-report** is a good example of **how digital channels can be used to reduce the cost of surveys** and **collect rapidly** information and **very large sample**
- In 2019 for instance, UNICEF **collected data from 170,000 U-reporters in 30 countries** on young people's experience of social media bullying.

Sources: <https://www.unicef.org/innovation/media/4171/file>; UNICEF poll: More than a third of young people in 30 countries report being a victim of online bullying; September 2019, UNICEF website.

<sup>1</sup> Based on Sustainable data collection: Mobile Modes, Insights to Impact, October 2017.



## 4 Targeted recommendations

Stakeholder	Recommendation	Difficulty <sup>2</sup>	Timeframe <sup>3</sup>	Cost <sup>4</sup>
<b>CWG</b>	Introduce members to external technology companies that provide digital PDM solutions during the CWG monthly meetings	Low	Short-term	Low
	Systematically request MPSPs or third parties to propose options to conduct PDM surveys leveraging digital channels (in the case where the MPSP provides these services rather than a third party)	Low	Medium-term	Moderate
<b>INGOs/ agencies</b>	Negotiate the fees for these additional services as part of the wider framework agreement with MPSPs for mobile money enabled cash transfers (in the case where the MPSP provides these services rather than a third party)	Low	Medium-term	Moderate
	Train staff (including programme managers) on how to use these new tools to quickly and efficiently generate recipients' feedback on the programme's cash transfers, and take corrective actions if issues are identified	Moderate	Medium-term	Moderate
<b>MPSPs</b>	Define a pricing for these additional services and systematically offer them to humanitarian customers, as part of a wider package	Moderate	Medium-term	Low
	Pilot and offer innovative PDM solutions to better meet the needs of humanitarian actors' customers	Moderate	Medium-term	Moderate
	Consider partnering with external technology providers who have the expertise to set up such systems	Moderate	Long-term	Moderate
<b>Government</b>	Clarify the regulations <sup>5</sup> for external technology providers to encourage them to enter the Somali market, thereby fostering innovation in the mobile money sector	Low	Medium-term	Low
	Provide a more conducive business environment and additional regulations to encourage foreign technology providers to enter the market <sup>6</sup>	High	Long-term	High

<sup>2</sup> The level of difficulty refers to the level of effort and coordination required to implement the recommendations. Recommendations with a 'low' difficulty level might only require coordination within one type of stakeholder, while those with a 'high' level may require coordination between multiple types of stakeholders.

<sup>3</sup> The timeframe refers to how long it is assumed to take for a recommendation to be implemented. 'Short-term' recommendations are those that could be implemented within a period of three months, 'medium-term' could be implemented between three months and year, while 'long-term' recommendations could be implemented over period of more than a year.

<sup>4</sup> The cost refers to how much each recommendation is expected to cost to implement. 'Low'-cost recommendations should require little to no cost at all to implement, 'medium'-cost recommendations would require a certain amount of investment but which could be covered by one type of stakeholder, while 'high'-cost recommendations would require significant investment from multiple types of stakeholders.

<sup>5</sup> For more details, see 'Recommendation 5 - Enabling Environment' and 'Regulatory Environment Analysis' within this series of documents

<sup>6</sup> For more details, refer to the World Bank Group's 'Doing Business Somalia 2020'