

December 2018

Iraq case study

Improving user journeys for humanitarian cash transfers

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Responsibility for the information and views expressed in the report lies entirely with its authors. This material has been funded by UK Aid from the UK government; however the views expressed do not necessarily reflect the government's official policies.

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Background

Purpose

As cash transfer programmes increasingly become a standard component of humanitarian responses, aid agencies and donors seek a more comprehensive understanding of delivery mechanisms that are effective, efficient and offer good value for money, while meeting the preferences of affected people. This research project looks at how recipients of humanitarian cash transfers – including forcibly displaced people – experience cash assistance in different forms and combinations, particularly where these make use of digital delivery mechanisms. The main objective is to understand how delivery mechanisms can be designed to best respond to people’s needs and expectations.

Iraq case study

As a middle-income country with an established social transfer system and highly integrated markets, Iraq is a conducive environment for cash programming (CaLP, 2017). In recent years, international actors and the government are increasingly using cash transfers delivered through a range of mechanisms such as smartcards, money transfer agents and mobile money transfers. In 2018, 25% of humanitarian programming across all sectors channelled through the Humanitarian Response Plan was expected to be delivered in the form of cash (Iraq Humanitarian Response Plan, 2018).

At the same time, Iraq remains one of the most under-banked countries in the Middle East and North Africa (MENA) region. By some estimates, over 80% of the population do not have a bank account; difficult access and lack of trust in the banking system are among the key reasons (UNHCR, 2014). Money transfer agents (Hawalas) are the most commonly used financial providers in the country, offering a widely-available cheap and traditionally trusted network to move money between individuals (Deblon and Gutekunst, 2017; CCI, 2018; UNHCR, 2014).

The study was designed to include opinions from recipients who have experienced the four delivery mechanisms most commonly used by the international community, as described in the following table.

Delivery mechanism	Who is using it	How it works
Direct cash (delivered through money transfer agents or Hawala)	The Cash Consortium for Iraq (CCI) delivers Multipurpose Cash Assistance (MPCA) to vulnerable, conflict-affected households, according to the Cash Working Group’s harmonised guidelines. This means that each eligible households receive a one-off transfer of USD \$400 (480,000 IQD), which was defined through a survival minimum expenditure basket. The most vulnerable conflict-affected households receive the same cash transfer amount (USD \$400) every month, for up to three months.	Following assessment, eligible households receive an SMS on their mobile phone or a call to notify them of upcoming cash distribution, typically one day before distribution takes place. Each CCI partner has individual agreements with money transfer agents (Hawalas) and pays a fee to them to carry out the cash distribution. The CCI partner in charge is present on site alongside Hawalas during distributions to oversee the process and verify recipient identification.
Mobile money transfers	Mobile money transfers are relatively new to Iraq but constitute the primary cash transfer mechanism adopted by UN agencies in the country. UNHCR initially partnered with Zain to deliver standard MPCA (see above), as well as differing values of cash for core relief items and seasonal assistance to refugees and IDPs. At the same time, WFP has established a partnership with Asiacell to deliver cash transfers of different values targeting IDPs and refugees, which UNHCR has also capitalised on by working with Asiacell as well when increased capacity was required.	Eligible recipients are contacted either via SMS or phone call and notified that they can obtain a Zain or Asiacell SIM card at relevant shops. Once a transfer is made, recipients receive an SMS message on their SIM card and can collect their cash entitlement at Zain or Asiacell shops. In some IDP camps where no Point of Sale (POS) is available nearby, recipients can use a mobile POS operated by Asia Hawala who visit the camps to carry out cash distributions to its residents over four days each month.
Qi Card	Qi Card is an Iraqi national debit card with biometric authentication managed by International Smart Card, the leading provider of electronic financial transaction services in Iraq. It is used by the government (e.g. Ministry of Labour and Social Affairs – MoLSA) and the Ministry of Migration and Displacement – MoMD) to disburse pensions, salaries, and safety net cash assistance, including grants to IDPs.	Eligible households can register for and collect the Qi Card at designated distribution points or ministry branches. Recipients can cash out their entitlement at the many Qi Card partners found across the country and at most national banks by inserting their Qi Card into a POS. Here, the identity of the cardholder is verified through fingerprint and iris scan. A receipt is handed over to the recipient for signing, once the transaction has been completed.
E-voucher (SCOPECARD)	SCOPE is WFP’s digital platform for beneficiary and transfer management, developed in-house by WFP to deliver cash or e-vouchers. One of its payment instruments is SCOPECARD, a smartcard platform equipped with biometrics identification technology. In Iraq, WFP provided e-vouchers using the SCOPECARD to refugees interviewed for this research for a value of USD \$19 (22,000 IQD) per person, per month.	Following registration of identification information and fingerprints into WFP’s database, eligible recipients are given a SCOPECARD and a PIN number, which they can use to redeem their e-voucher entitlement at designated shops. Here, the SCOPECARD is inserted into a POS and the identity of the recipient is verified either through fingerprint or PIN. A receipt is handed over to the cardholder for signing once the transaction has been completed.

1 The CCI was established in 2015 and currently comprises Mercy Corps (CCI lead), Norwegian Refugee Council, Danish Refugee Council, Oxfam, and International Rescue Committee.

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. 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.

The user journeys documented in this report are a result of this approach. They depict the experience of receiving cash transfers from the standpoint of different users. Actively empathising with cash users enabled the research team to identify unmet and latent needs, as well as opportunities for change from the users themselves. Detailed user interviews were conducted to better understand what it means to receive cash-based assistance through different delivery mechanisms.

The team conducted 21 in-depth interviews with humanitarian cash recipients in northern Iraq. Interviews took place in Ninewa and Erbil Governorates, in the districts of Makhmour, Bartella, Akre and Erbil and Mosul cities. Interviewees were selected from four programme implementers' (CCI, MoLSA, UNHCR, WFP) beneficiary lists to include a diverse set of recipients who experience the four main delivery mechanisms currently used in Iraq (see the table).² The sample covers men and women of different age groups in urban, rural, IDP and refugee camp settings. Interviews were mapped to identify patterns and trends, which were then used to group similar people together into three "personas" or key archetypes that represent the needs, goals, values and behaviours of larger user groups.

The team also conducted a survey of 333 respondents in northern Iraq in the locations specified below. 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 on key performance dimensions that were identified in the literature about electronic delivery mechanisms. These were further refined and complemented based on the specific experience of surveyed populations. The weighting with respect to geographical distribution ensured that subsamples in urban, rural and camp settings were large enough to allow reliable conclusions.

Finally, a one-day workshop was conducted in Erbil, to present the user journeys, discuss emerging findings, and make sense of the data. The workshop provided the opportunity to co-create the recommendations that have been included in this report using participatory methods. Participants were engaged in the research and represented different perspectives including implementing agencies, donors, the government and private mobile phone sector.

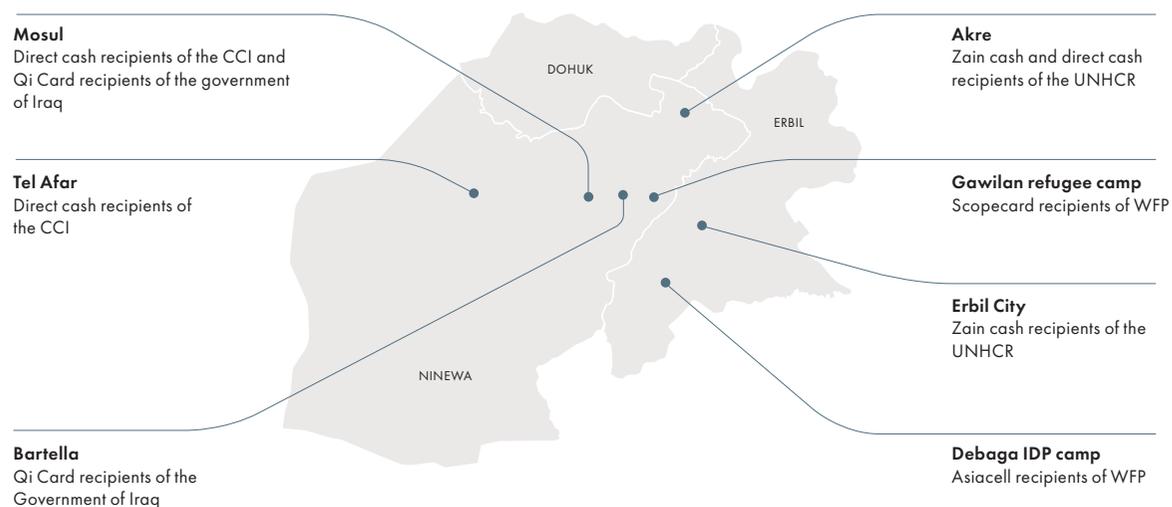


Erbil workshop participants going through findings

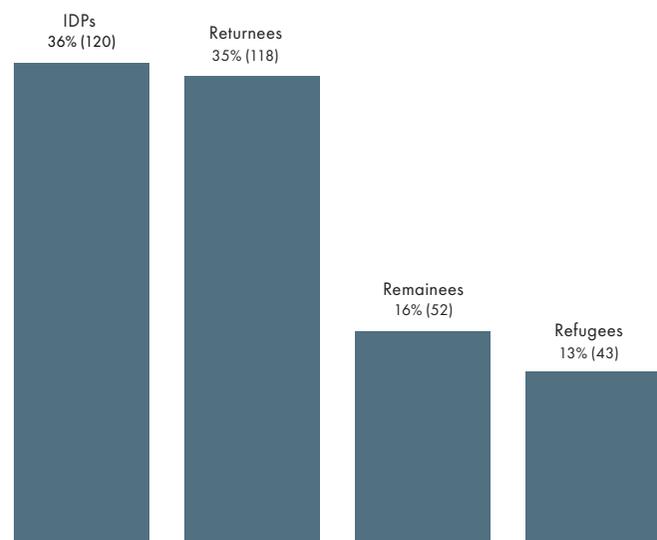
- 2 Some users identified through lists from the Ministry of Labour and Social Affairs also described their experience with grants they received from the Ministry of Migration and Displacement. Both ministries use the Qi Card for social transfers, as well as other grants and pensions.

Survey data

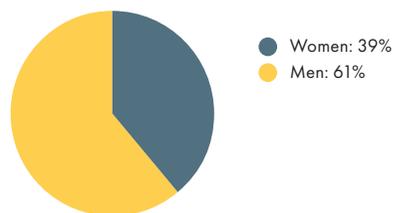
Locations of data collection in Iraq



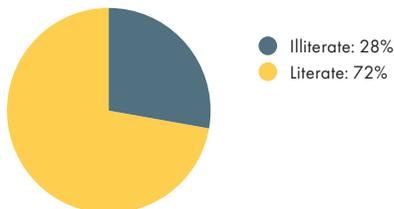
Status of respondents



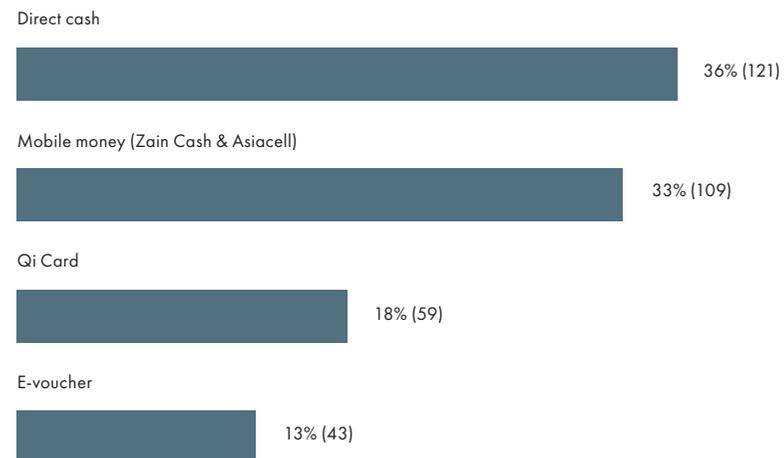
Gender of respondents



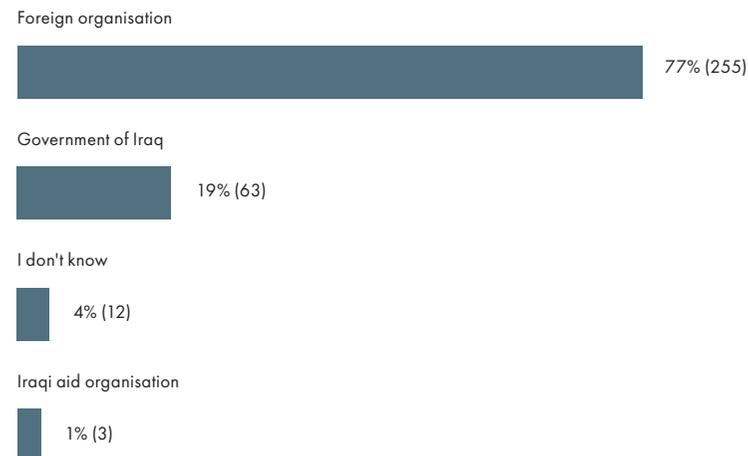
Literacy among respondents



Delivery mechanism



Perceived cash provider



The quantitative survey was implemented through face-to-face, one-on-one interviews with n=333 respondents between 31 July and 16 August 2018.

Key findings

Awareness of eligibility

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



Fairness and satisfaction

Do you think that cash assistance is going to those who need it most?

Mean 3.8



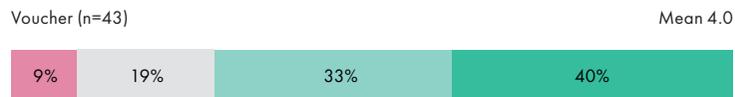
1 Not at all 2 Not very much 3 Neutral 4 Mostly yes 5 Yes completely

Overall, are you satisfied with receiving cash this way?

Mean 4.2



Overall satisfaction levels do not differ significantly between delivery mechanisms, with mean values showing only a difference of 0.4 on a scale from 1–5.



1 Not at all satisfied
2 Not very satisfied
3 Neutral
4 Mostly satisfied
5 Completely satisfied

Awareness of cash transfer programme duration (only those still receiving cash)

Do you know how long you will be receiving cash assistance for?



Awareness of cash transfer programme duration by cash provider

A foreign aid organisation

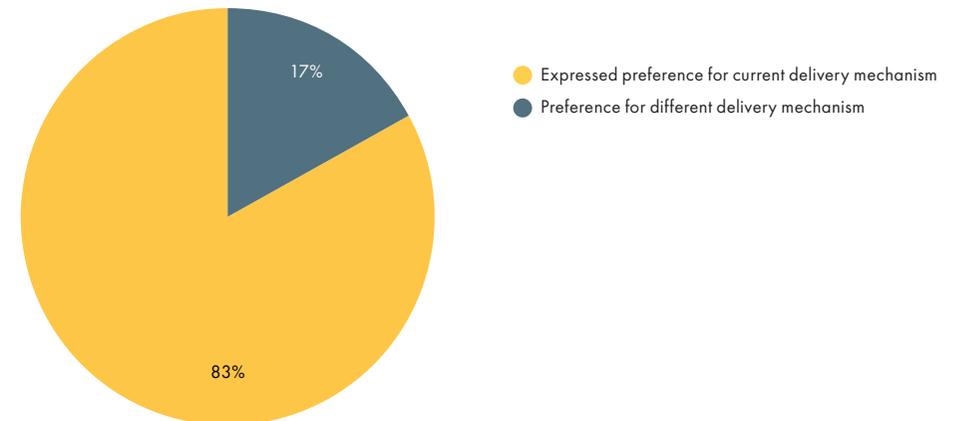


Government of Iraq



Just over 70% of male respondents indicate not knowing how long they will be receiving cash assistance for, compared to almost 90% of females.

Preference for a delivery mechanism other than the one you are currently using



User experience

The survey examined the importance of a set of aspects that characterise experiences with payment systems identified through the literature review – see Figure 2. Enabling others to pay into their mobile money and card accounts, as well as other financial inclusion features, were seen as relatively less important than deciding freely what to spend transfers on and receiving them reliably.

When asked to rate the ease of their experience, respondents in Iraq did not report clear differences between mechanisms, as Figure 3 shows.³ Users find the first steps, such as becoming aware of cash assistance and registering for it, harder than ensuing steps, such as receiving notification that a transfer has been made, collecting and spending it, potentially suggesting a learning effect (Figures 3 and 4).

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. The survey data does not show why those receiving direct cash consider spending the transfer most difficult. The qualitative findings provide a possible explanation, with several people complaining about receiving partially old and unusable banknotes. This could also explain the relatively high share of people who are not at all or not very satisfied with receiving direct cash. Another possible reason could be that access to markets is lower in areas where we sampled direct cash recipients. As Figure 4 shows, the survey did not show a significant difference in the user experience between Iraqis and Syrian refugees.

Figure 2: What do cash recipients in Iraq care about?

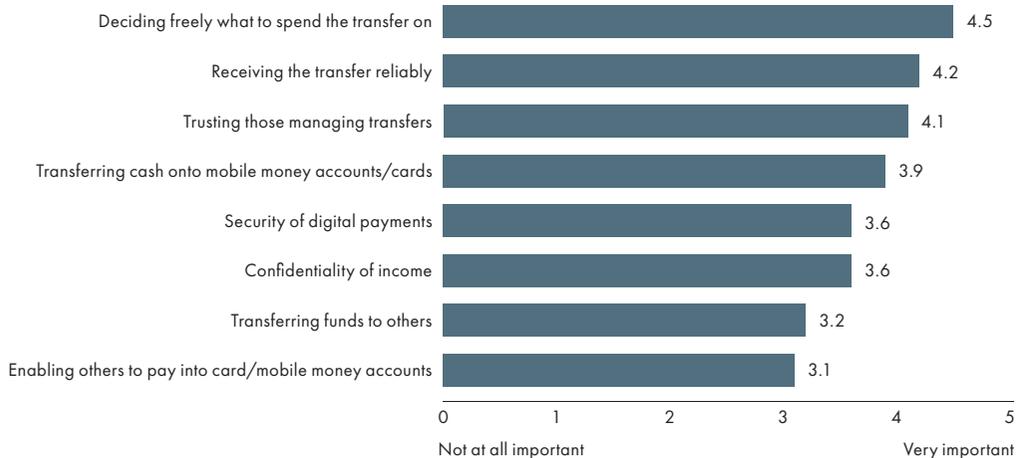


Figure 3: Perceived ease of experience of delivery mechanism

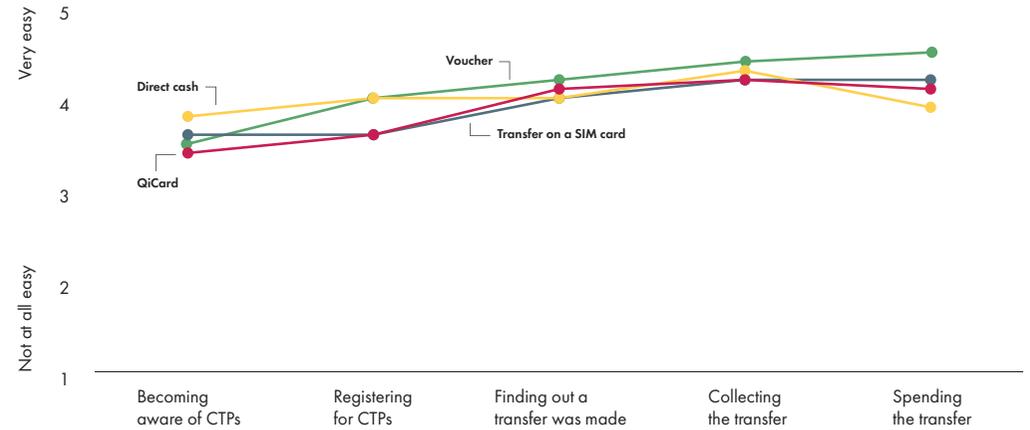
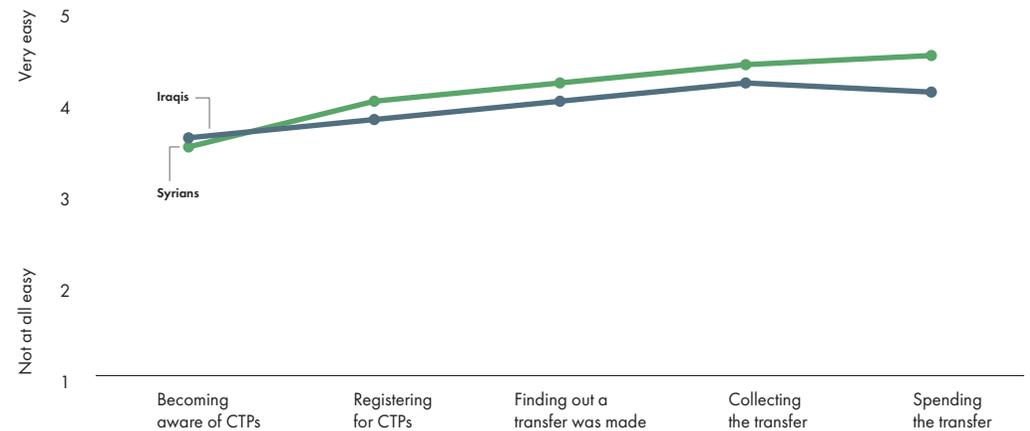


Figure 4: Perceived ease of experience of delivery mechanism



³ This is a pattern observed during this research with recipients in Iraq, as they tend to give short, yes or no answers and are unlikely to elaborate on potential concerns. The qualitative interviews provided more nuances in this regard.

User personas

Detailed user interviews conducted in Iraq allow us to understand user experiences of different types of users. The user journeys presented in the following section also show aspects that make their experiences frustrating and some that make them satisfying. Depending on the user type, individual experiences diverge substantially from average user experiences captured in our surveys. This shows potential for improvements. After completing the user interviews, the research team considered major patterns and themes from their individual experiences and considered how these insights could be divided up based on different user characteristics.

The three personas of Akram, Sara, and Mohammad presented here are fictitious characters that represent archetypes as summarised below. Creating personas from observed patterns can be useful for stakeholders to understand needs, ask new types of questions, generate insights and ultimately design programmes specifically targeted towards latent needs of cash recipients.

Each persona has very different motivations and challenges



Mohammed (56)

"People in my family have received different kinds of support, we put it all together. Some organisations gave us food, some beds. Those from the EU and the Gulf did not give anything to the displaced. There were millions of dollars for refugees set aside in 2014, but these people are thieves and took it all for themselves."

"I used to own four houses, a shop and a car. All of it has been damaged or taken or sold because of the war. I have borrowed so much money over the years, to this moment, I am still 14 million in debt. When I think about how much I need to feed this family, to pay for the generator, food, medicines and everything else, the future is gloomy."

"There is no law here, that is the problem with Iraq. Iraq is a rich country. This government should do better at distributing the wealth. They don't treat us like humans. The truth is, my heart is dead."

"I still own this shop where I sell men's clothes. When I returned after ISIS, I found it completely destroyed. I fixed everything, but the business is slow, the market is empty. What we most need in this area is money."



Akram (27)

"I have been in this camp for four years. I married a daughter from this family. I am responsible for them now. My mother-in-law is very sick, she has been this way for three years. She has no son to help. Do we leave her to die? If you want to help people, it is not just about changing the amount of money you give, you need to help them live."

"Only 900 out of the 1,500 families in this camp receive assistance. Everything here is based on 'wasta' (نفطساو). With us, every time, they give us the run around, tell us to go speak to that person and this person. Then they say your name is not on the list, we can't give you money. If you have the right connections, everything works for you."

"My plan for the future? I don't know, hopefully we are able to return home one day. But this country does not have a working plan, do you want me to have a plan?"



Sara (38)

"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]."

"When my daughter was born we saw that she had the same brain damage and disability as her cousin, who is now an orphan I also take care of. They both need to take medications every day. My husband left me after our daughter was born."

"We have second hand clothes. We collect money just to pay rent. The money is never enough. Sometimes we have breakfast but no dinner. Sometimes we have dinner but no breakfast. My cousin works as a construction worker and helps us with money. The only way we survive is through people's generosity."

"For the future, I so wish for a monthly salary. It is better than having to ask for help. We cannot go back to Mosul. There are no services, no water, no hospital, no nothing. It smells bad and is full of diseases."

Each represents others with similar characteristics

Status	Former IDP
Location type	Returned to city after displacement
Duration of financial need	Medium term (up to two years)
Reason	Displaced by conflict
Family	Head of large household with several families (>15 persons)
Education	Completed further education (e.g., diploma or degree)
Language	Arabic
Written literacy	Can read and write fluently
Financial literacy	Owns a mobile, has used formal banking services prior
Work type	Owns a clothing shop

Status	IDP
Location type	Living in camp
Duration of financial need	Long term (over two years)
Reason	Displaced by conflict
Family	Head of small household with several dependents
Education	Completed high school
Language	Kurdish
Written literacy	Can read and write fluently
Financial literacy	Owns mobile, limited experience with formal banking
Work type	Energetic and able to work, but has no job

Status	IDP
Location type	Not returned, living in a new place, semi-urban
Duration of financial need	Long term (over two years)
Reason	Displaced by conflict
Family	Head of small household with dependents
Education	Did not complete high school
Language	Arabic
Written literacy	Cannot read and write
Financial literacy	Owns a mobile, no experience with formal banking services
Work type	No job

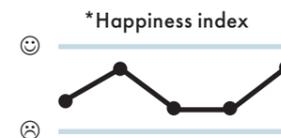
User journeys

The following pages illustrate five typical user journeys for these personas – Mohammed, Akram and Sara.

Journeys are documented in the first person and adhere as closely as possible to the statements taken from user interviews. The user journeys presented include elements that enhanced or frustrated user experiences.



Mohammed's journey with a Qi Card (Bartella)



”

I registered with many organisations, like UNHCR, Oxfam, the Ministry, Qandil. That's what you do when you become displaced. Each time I went to see an organisation I paid 5,000 IQD for the taxi. Some organisations make you pay to register and process your paperwork. And then you never hear back from them.

Soon after we arrived in 2015 it was announced on television that all married IDPs [nazih] would get a return package of seven million IQD from the Ministry of Migration and Displacement: three million first and four million IQD upon return. Everyone we knew was talking about this.

”

I went to the ministry with my son and my widowed daughter. They told us to go find our names on big posters. We memorized the codes next to our names, lined up and presented our documents and code to the desk. They looked at the computer and gave me a slip of paper that I took to the cashier.

I signed, put my fingerprint, and I got the cash. My son and I got one million IQD each. They refused to give my daughter money, even though her name was on the list. She cried and yelled: "What about my children who have no father now?" They did not care, they told her there was no more money, and too many people. True, it was so crowded, it was a killer!

”

One year later, we heard on TV that we needed a Qi Card to get our next payment. So at 4 a.m. I went to the ministry where they distributed Qi Cards, and already there was a long queue. People started complaining and fighting. There was even a shooting. It was a really difficult and long day, but what could I do? I gave my name at 4 a.m. and was called at 6.30 p.m.

They asked for my documents and took my fingerprints and iris scan. 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.

”

Some six months later, my son saw on the ministry's Facebook page that money was available on the Qi Cards.

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. The amount was 250,000 IQD each for the three of us, and the same again six months later.

I think the Qi Card is the best option, it is the safest option because people cannot steal the money.

”

Each time I got the money I was so happy. We were really in need. I paid for rent, I bought things for the house, food, and I settled some of my debts.

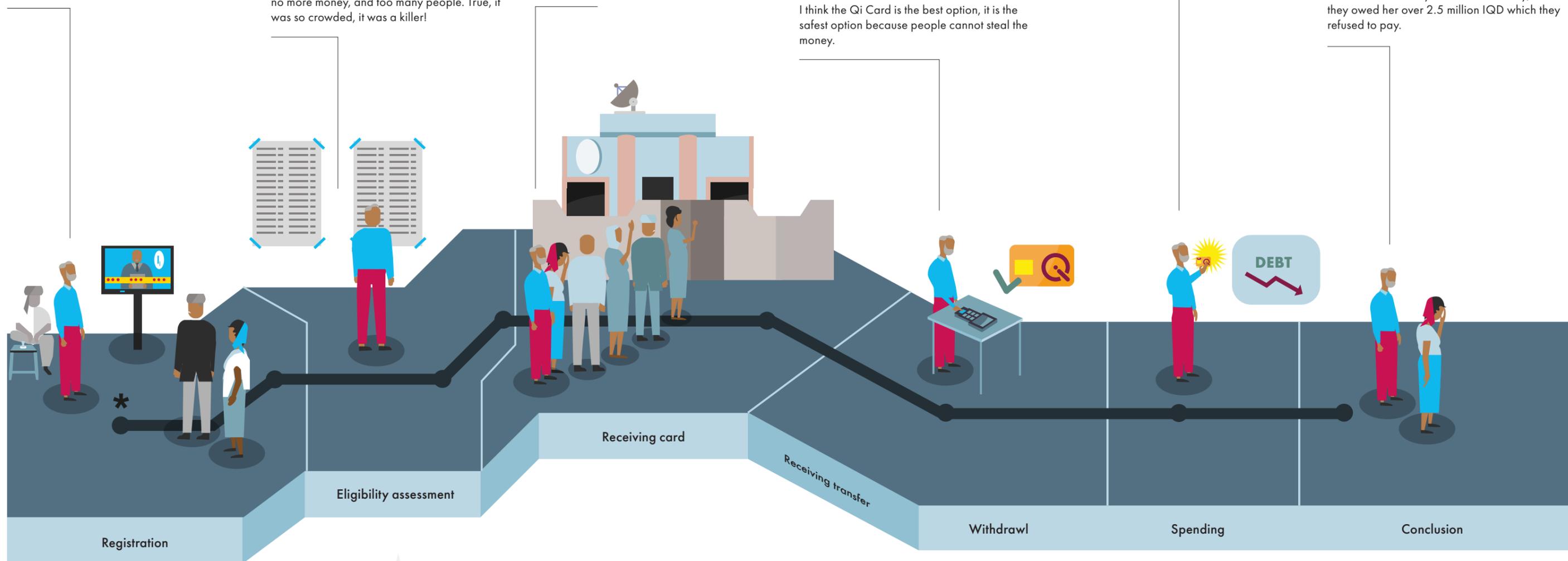
I had to start from zero, so this money helped a bit. But I still have lots of debts. So what is this help we received? Do you think it is anything? It does not last for long.

”

Now we are waiting to receive the return package that the Ministry of Migration and Displacement promised us.

Last year they [the Ministry of Labor and Social Affairs] cut my daughter's payments. They said they need to send someone to check if the kids have passed into adulthood. What nonsense is this? They can tell from the ID cards. Every month, she would go from the Qi Card agent to the ministry office to try to sort it out. She was suffering. They made her re-do her documents, and each time they had an excuse.

After six months they restored her salary, but they owed her over 2.5 million IQD which they refused to pay.



- + Heard about IDP assistance on TV, and from relatives and friends.
- Looking for assistance is costly and takes time.

- + Easy to follow the steps to collect cash at the ministry.
- Distribution site is extremely crowded.
- Receiving cash is haphazard and employees do not care.
- Payment not what was expected.

- + Heard about Qi Card on TV.
- Long queues, chaos at Qi Card distribution site.
- Paid 10,000 IQD to receive card.

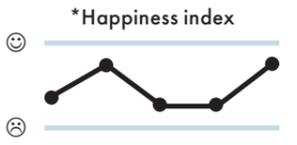
- + Read about it on Facebook.
- + Easy to use the Qi Card.
- + Large network of shops dealing with Qi Card.
- + Qi Card safer from fraud than cash.

- + Happy and relieved to get assistance.
- Amount not enough.

- No idea when IDP return package will be delivered.
- Transfers stopped for no reason.
- Given the runaround.
- No compensation for missed transfers.



Akram's journey with Asiacell Mobile Money



”

We all started to receive cash through mobiles in the past year.

Before, there was some assistance here and there, but now the financial assistance is regular and the amount does not vary.

”

We took our documents to a committee at the camp management office. It was easy, quick, and organised. In one window they checked my documents, in another window I got the Asiacell SIM Card.

After I got the Asiacell SIM card I bought another mobile phone for 50,000 IQD to make sure that it remains active. They told us that we must charge it with 5,000 IQD credit every month or else the SIM card is deactivated. We are not happy about this, but what can we do? It is not worth letting go of the whole assistance just to save 5,000 IQD.

”

I got a message from Asiacell a few days after getting the SIM card that money was being distributed. The text was in Arabic and was very clear. My friend also told me that money was being distributed here. Ever since, we receive a text message at the beginning of every month informing us that there will be cash given out on the following day.

”

Usually a white Chevrolet comes to the camp with three employees to give us money. Every month they pick a different spot in the camp. It is easy to know where they are; there will be a big crowd.

In the first few months I would take my phone to where they come. Sometimes, I would have to come back after a day of waiting. I give the mobile to the employee, they type a code into the mobile, the total amount of cash appears on the screen, and the employee gives me the cash. The employees are polite and respectful. But the 1,000 IQD notes they give us are old. Out of 140,000 IQD, sometimes around 50,000 IQD are unusable.

”

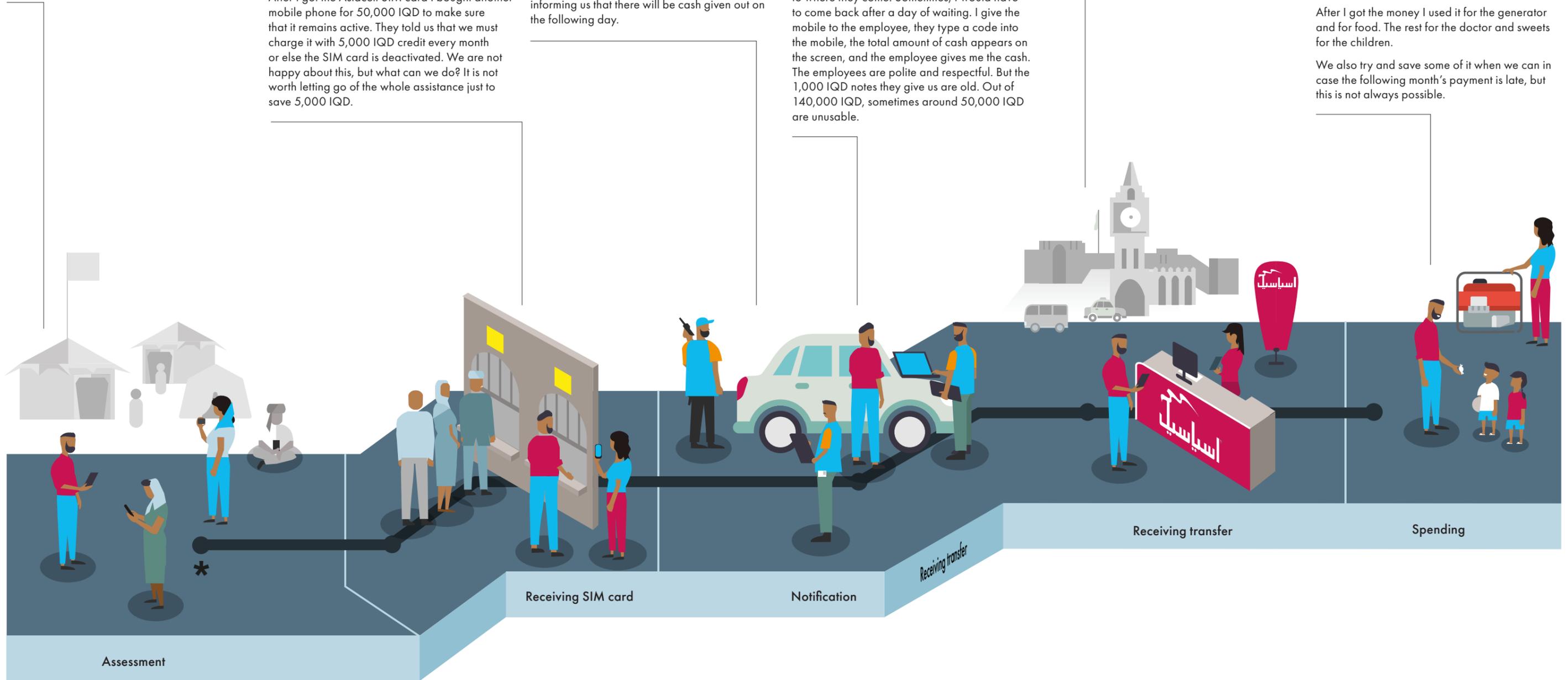
Now we have found a better way. My eldest son takes the text message and goes to Erbil to collect the money. The Asiacell office in Erbil has no queue. The notes that we get are brand new; so new that they make a sound!

”

It is good that they give us this money so that we can use it outside the camp to pay for a doctor, for example. We also need money to buy food that is not in the food package that we get. It is a good package but there is not enough. I also buy meat with the money.

After I got the money I used it for the generator and for food. The rest for the doctor and sweets for the children.

We also try and save some of it when we can in case the following month's payment is late, but this is not always possible.



+ Assistance is regular and the amount is fixed.

+ Obtaining the SIM card is easy and the process is organised.
- Buying a new phone and keeping the SIM card active costs money.

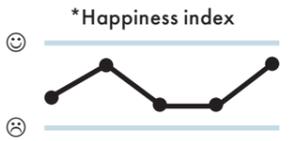
+ Collection at Asiacell shop is quicker and the banknotes are new.
- Long queues to receive money.
- Some banknotes are too old to be used.

+ Information on coming cash distribution via SMS is clear.
- Cost to go to Erbil and receive cash there.

+ Flexibility of cash helps to address multiple household needs.
- Amount is limited.



Akram's journey with SCOPECARD



”

When we first arrived we used to get 20kg of food in a box every month. Then they distributed this new card. But I did not get it. Every month for two years, I would go and line up to ask and complain: Why was I not getting the card? But they would just say no, no, no without giving me a reason. Finally, two years after I complained every month, I got the card.

Of 1,500 families in the camp, about 600 were not given this card. They said that those families were not in need, but the reality is different.

”

They came to our homes but didn't say where they were from.

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 odd 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.

It's not fair for these strangers to decide which families are in need or not.

I am a refugee in a camp. Of course I am in need! Otherwise, why would I stay here?

”

Each sector of the camp is given a day for distributions each month. So on my sector day I go to the [WFP/World Vision] hall and line-up to get a number.

”

When my number is called out on the speaker, I go to the window and give them my card, my PIN, and my UN form. They scan the barcode on my UN form and put my card into a machine, and a paper voucher comes out. I sign another paper to say I received the voucher. The voucher is for 20 USD each month.

Even when my wife tells them that her mother is sick and cannot stand in the queue, they say: you have to line up like everyone else. I wish they were easier on us.

They should have a special line just for families, old people, the sick, pregnant women.

”

The World Vision/WFP shop here in the camp is only open one day a month. Once I was out of town and my wife had her period and could not go. So we had to wait until next month to buy things we need.

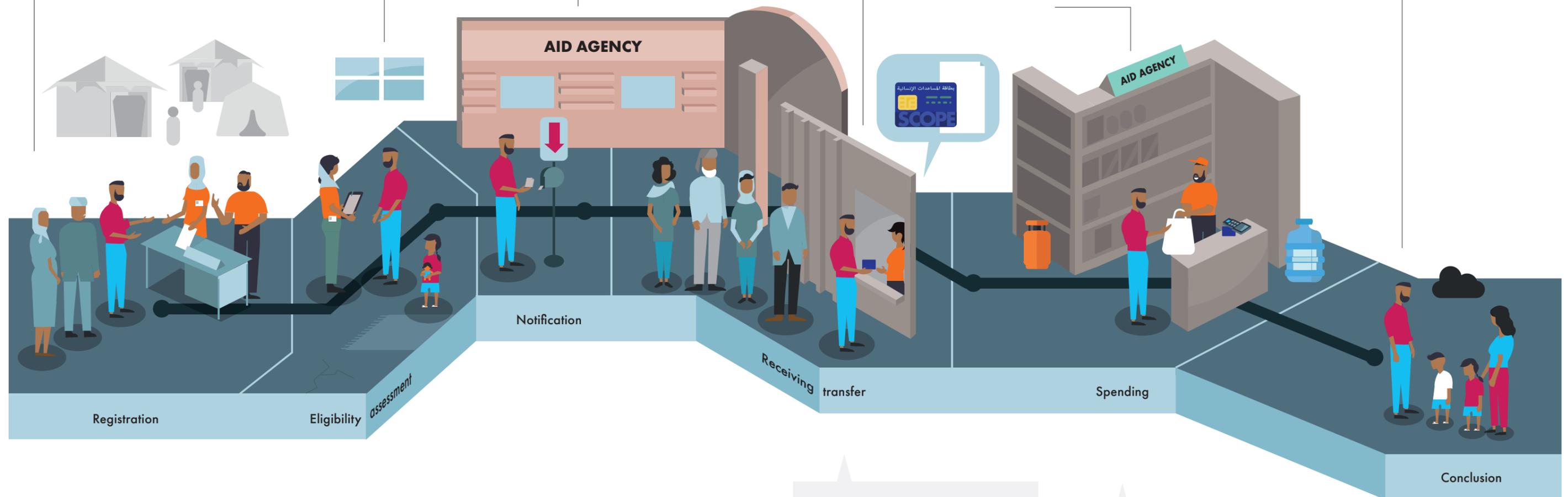
They call 10 people at a time to go inside the shop I pick up what I need. I go to the cashier and give him the card and UN form. When the amount is used up, the cashier stops packing.

The food in the shop is of poor quality and expensive.

They buy things cheaply and sell to us very expensively. A bag of salt is 500 IQD, but in the open market that is run by other refugees like us, it is 250 IQD.

”

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?



- Repeatedly refused assistance without being given a reason.
- Targeting is unfair.

- Assessment questions are weird.
- Eligibility criteria are unfair.

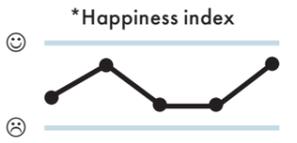
- + Following the steps to get the voucher is easy.
- Can only collect the voucher in person and there are long queues.
- Collecting the voucher is hard for the elderly, sick, and pregnant women.

- The voucher can only be exchanged on one day.
- Feeling of being cheated.
- Food is of low quality and expensive.

- Lack of perspective about the future.



Sara's journey with Zain Mobile Money



”

In April, my neighbour called me to say an organisation is asking for displaced people living in this area. The people from this organisation went from house to house to speak to residents here. They told us that we would get some financial assistance, but I did not really expect anything.

”

The people from the organisation asked many questions about my situation and wanted documentation to confirm what we were telling them.

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.

I feel shy when people we know give us money. But when we get it from organisations it is different. It is as if the government is giving it, like a salary. And when they give us the money, nobody needs to know about it.

”

Ten days after this organisation came, I received a text from Zain. It said I needed to get a Zain SIM Card from Akre.

It was easy to find the Zain shop in Akre. I showed the employee my identification. He gave me a SIM Card and a pink receipt. He told me to never turn my mobile off because I will be receiving financial assistance on it.

He also 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.

Around one month later, people started receiving SMS to pick up the money but I didn't. So I gave my SIM to my cousin who went to Dohuk to check this. He learned that there was a text from Zain, I just had not seen it.

”

Some people said that the Zain office in Akre doesn't give out money, and that only the one in Dohuk does.

So I went to Dohuk myself, in a shared taxi for 5,000 IQD. It was hot and very far. When I finally found the Zain shop, it was very crowded. I told them the password and they typed it into the computer. The employee counted the money and told me to count it as well. It was 1,400,000 IQD – a large sum of money in one go. I signed a paper, but I did not read it. The man at the desk said they take 10,000 IQD in fees. I said to him that in their message it says they don't take fees. He said it was not his problem and why else would they open an office?

”

When I got home everybody was waiting for me. They were all very happy and it was like a party. Everyone started to ask for treats.

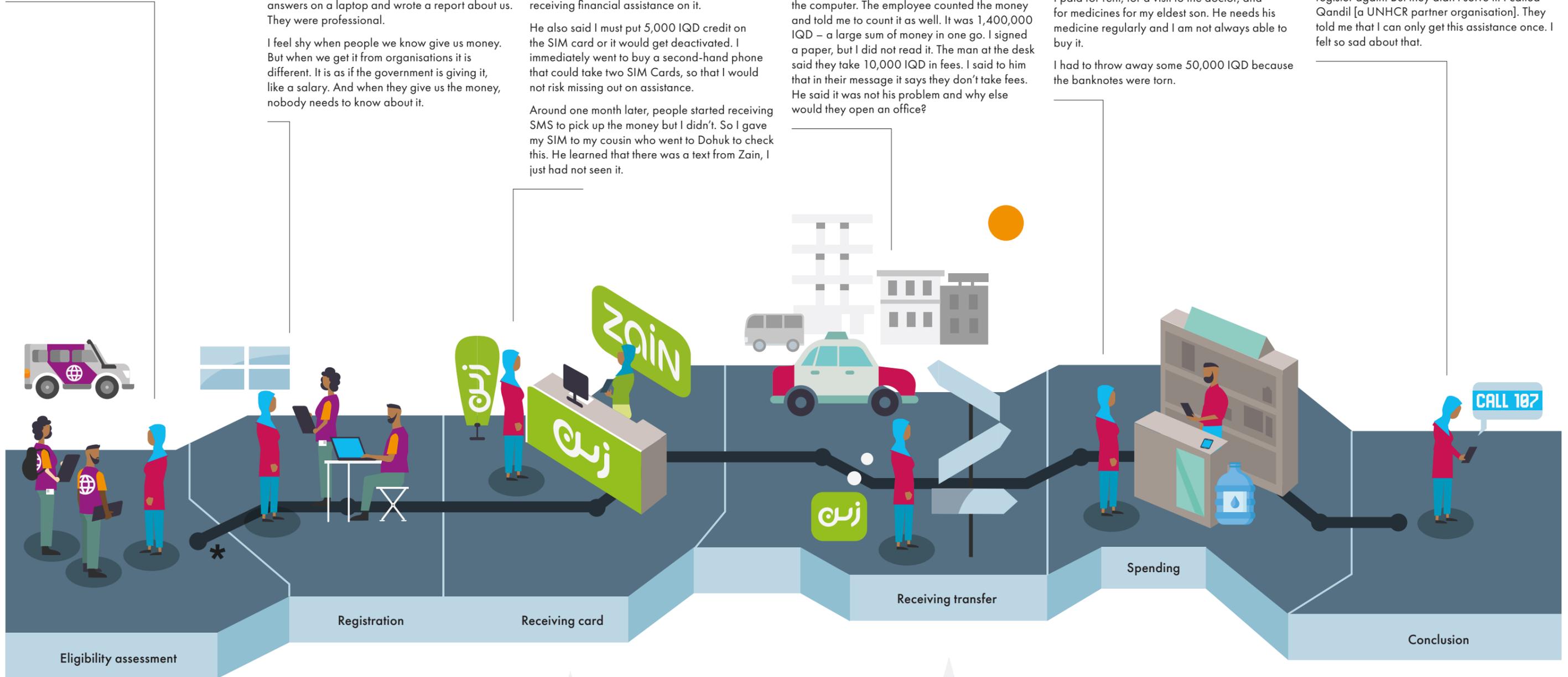
I owed money to three different grocery stores. So I went straight away and settled all my debts. Finally, no-one is knocking on my door anymore.

I paid for rent, for a visit to the doctor, and for medicines for my eldest son. He needs his medicine regularly and I am not always able to buy it.

I had to throw away some 50,000 IQD because the banknotes were torn.

”

Two days after I got the money, I received a message that said: "This Zain service account has been suspended. For more information please call 107." I called 107, there was an automated voice. I pressed 0, there was music and I waited, but there was no answer. Then I went to a Zain office and they sent me to another Zain office to register again. But they didn't solve it. I called Qandil [a UNHCR partner organisation]. They told me that I can only get this assistance once. I felt so sad about that.



- + New help arrives in the neighbourhood.
- Does not believe that assistance will be provided.

- + Assessment is professional.
- + Receiving cash from the organisation is anonymous.

- + The process to get the SIM card is easy.
- + Zain employee provides information.
- Difficulties with receiving SMS.
- Buying a new phone and keeping the SIM card active is costly.

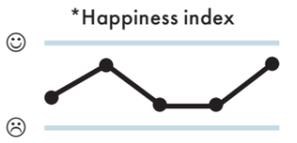
- Hearing about cash transfer from friends and relatives.
- Journey to collect money is long, tiring, and costly.
- Unexpected fee is charged.
- The Zain employee does not care.

- + Money allows settling debts and covering food and health expenses.
- Banknotes are old.

- Difficulties in contacting Zain helpline.
- Given the runaround.
- Abrupt cutoff in assistance is disappointing.



Sara's user journey with direct cash delivered through Hawala (Mosul)



”

An organisation came to our house with their laptop and forms to register our names. They went from house to house, knocking on the doors. After they came, the neighbours started to ask each other: Have they been to your home? Have they spoken to you? Here we all know each other.

”

When they came to us they didn't come in, they stood at the door and asked a lot of questions: How much soap do you use? What do you eat? We were surprised why they would ask such questions. I think it's because they have to understand who is poor and who is rich to come up with the amount they will give us. They did not tell us when the money would come or how long we would have to wait. We did not actually believe them when they said they would give us money.

”

Five months passed before we each got a call; my daughter, daughter-in-law, and myself. They told us to come to Al Nahda school at 9 a.m. the next day to receive 480,000 IQD – the first of three installments – and to bring our documents. I was surprised. 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 neighborhood so nobody will miss out.

”

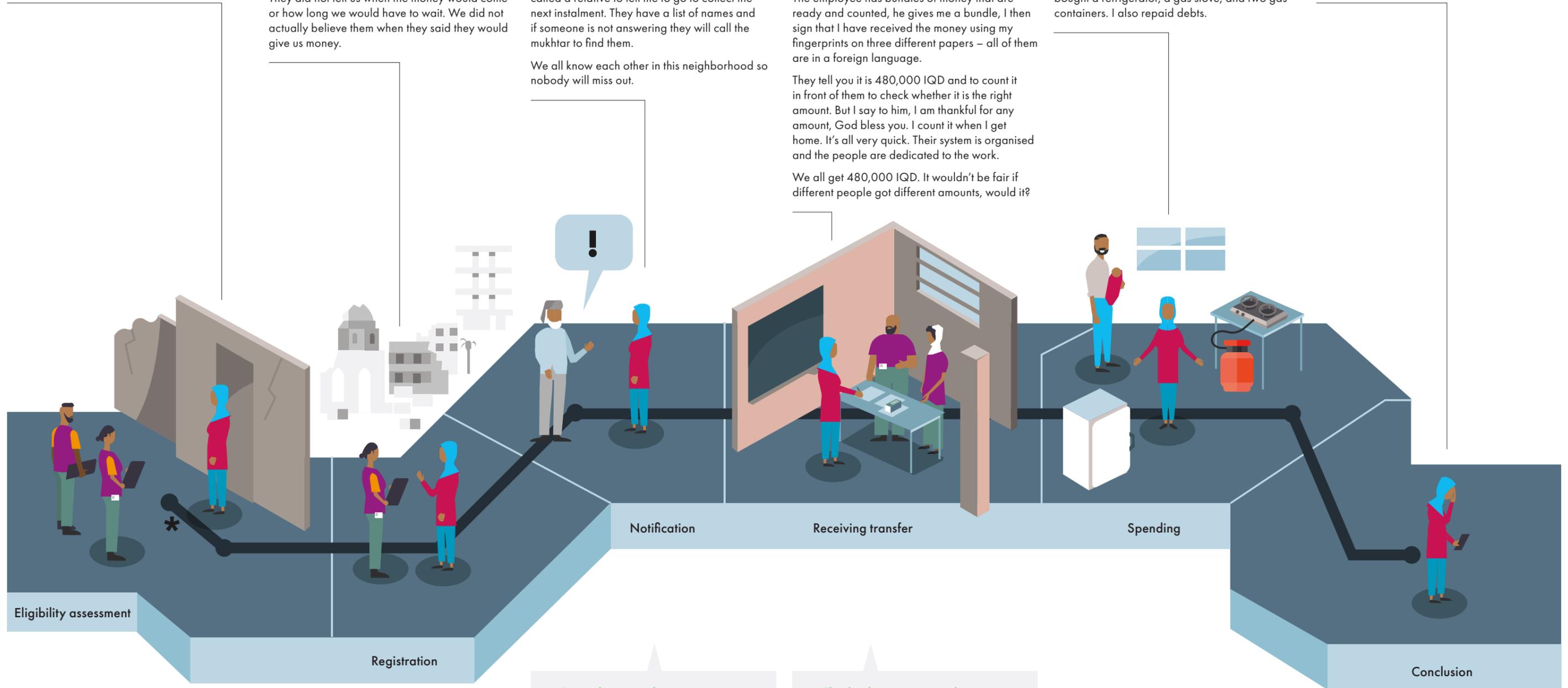
The school is not far. At the entrance there is a man with a list of names. He checks your documents and gives you a number on a piece of paper written in a foreign language. They call out the numbers and let us in five at a time. I gave that paper and my documents to the employee inside. The employee has bundles of money that are ready and counted, he gives me a bundle, I then sign that I have received the money using my fingerprints on three different papers – all of them are in a foreign language. They tell you it is 480,000 IQD and to count it in front of them to check whether it is the right amount. But I say to him, I am thankful for any amount, God bless you. I count it when I get home. It's all very quick. Their system is organised and the people are dedicated to the work. We all get 480,000 IQD. It wouldn't be fair if different people got different amounts, would it?

”

The first time we received the money, all the notes were damaged on the edges. The shopkeepers would ask: "where did you get this money from?" It was embarrassing. I did not save any of it. Because of ISIS, most people lost their homes and furniture. Everything in this house was bought with this money. I bought a refrigerator, a gas stove, and two gas containers. I also repaid debts.

”

They told me they will give me money next time but they didn't. I know in other areas people have received money four times. But I guess it is up to them what they give, not up to me. As they like. I am not sure what I will do now. We are in need of everything, we will pray and wait for God's help.



- + New help arrives in the neighbourhood.
- + Everybody hears about it.
- Did not know who was responsible for assessment.

- Assessment questions are weird.
- No information provided about type and time of assistance.
- Does not believe that assistance will be provided.

- + Positively surprised to receive notification of assistance.
- + Know how much money to expect.
- + Existing social mechanisms ensure everybody is informed.
- Wrong assumption about number of transfers.

- + The distribution site is nearby.
- + The process to get cash is quick, easy and organised.
- + Everybody receives the same amount and this is fair.
- Some documents are in a foreign language.

- + Money used to repay debts, cover household expenses.
- Banknotes are old and it is embarrassing to use them.

- Incorrect information about length of assistance.
- Nowhere to turn to for more information.

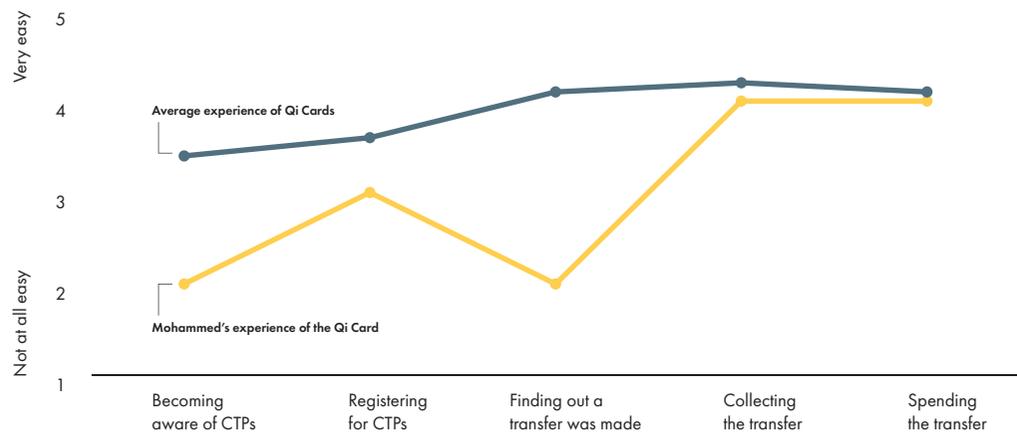
Making sense of user experiences

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. Against this backdrop, some 16% of users receiving direct cash and 10% of those receiving transfers through the Qi Card express dissatisfaction. High satisfaction is largely in line with commonly reported findings from post distribution monitoring of different agencies and other surveys, including our survey in Kenya. At the same time, the individual trajectories described for users like Mohammed, Akram and Sara appear more diverse and more negative thus indicating a gap between survey data and qualitative findings.

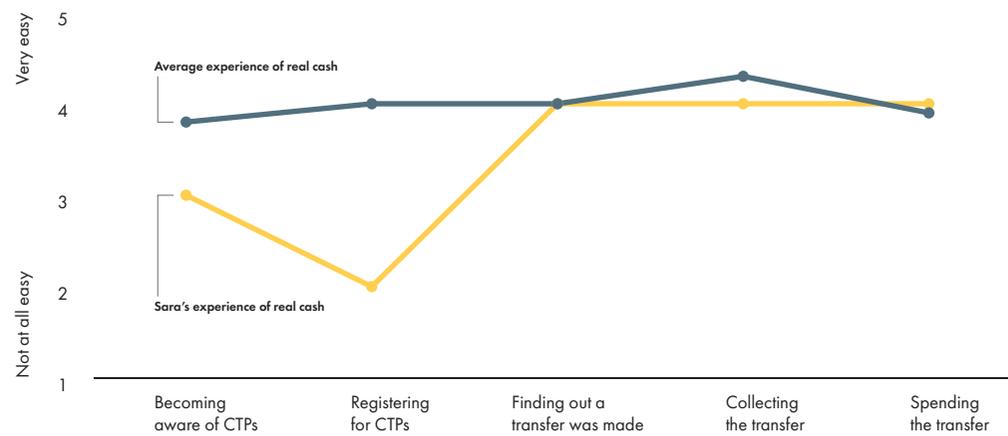
This divergence can be explained as follows. First, the qualitative analysis focused on potential for improvement and on describing the cash experience from different perspectives, including those who are more disadvantaged or vulnerable compared to the average user. This was done in order to inform better solutions, with the underlying rationale being that if a service or product works for user types as diverse as Mohammed, Akram, and Sara, it also works for the average user. The second reason is that 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.

This highlights the analytical power of our approach: focusing only on the aggregated survey responses would have missed the more diverse experiences with the process of receiving cash whereas focusing only on the subjective journey maps would have missed the point that overall, most users find their current delivery mechanism satisfactory. In addition, comparing averages with the experiences of personas has the advantage of highlighting the potential for improvements for different user types. The recommendations below are developed with the explicit goal of finding solutions for the needs of all user groups, including those who find only parts of their experience negative, and those who are less satisfied than the average user.

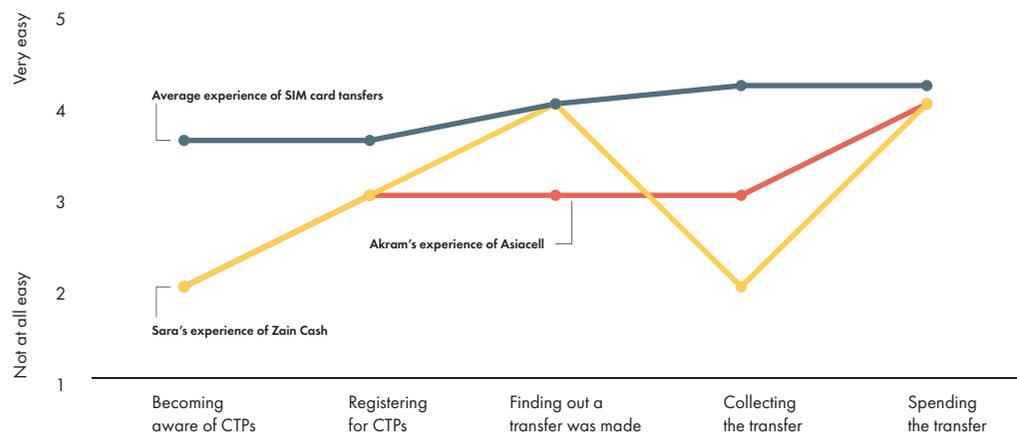
Qi Card



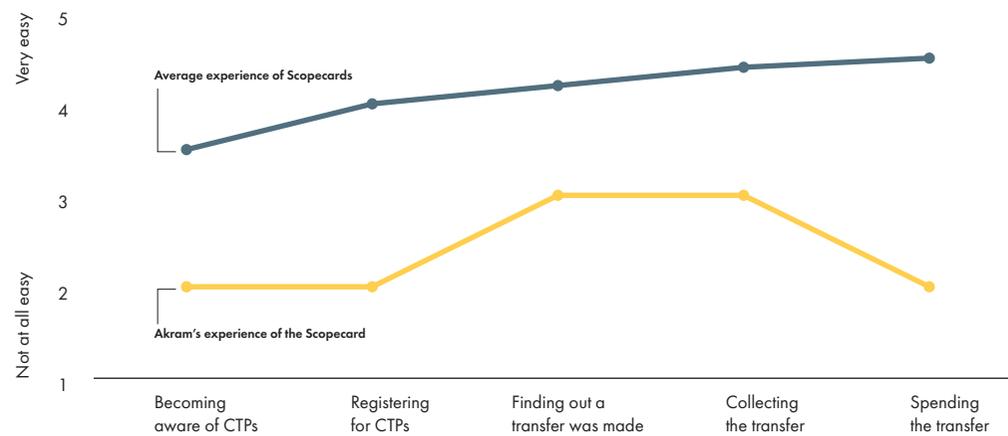
Direct cash delivered through Hawala



Transfer on a SIM card (Zain Cash & Asiacell)



Voucher – Scopecard



Conclusions

The findings of our standardised survey in Iraq suggested that users prefer mechanisms that are flexible, reliable and delivered by actors with who they can communicate and trust. The survey also showed that features relating to financial inclusion, such as transferring money between accounts or mobile wallets, were considered relatively less important. These patterns are confirmed by the qualitative user interviews conducted. Both quantitative and qualitative data collected shows that people find the beginning of their user journeys the most difficult, with their experience gradually improving over subsequent steps in the process of receiving cash. The end of user journeys is perceived to be challenging and characterised by great uncertainty and hopelessness around the discontinuation of cash assistance, which is often perceived as taking place arbitrarily and abruptly.

To summarise the experiences of the archetypal user types documented above, frustration mostly derives from:

- A lack of meaningful participation in assessment, design, implementation and monitoring of cash transfer programmes. This includes but is not limited to: (a) information provided to users in a way that is not understood and retained; (b) limited or no understanding of the approaches used by agencies to assess eligibility; and (c) targeting mechanisms, which are perceived as foreign and weird.
- A lack of understanding of the basic functioning of unfamiliar delivery mechanisms, such as mobile money, amongst people with no or low literacy and little experience with technology.
- Limited or no understanding of how cash transfers are calculated and duration of cash assistance, which further compound feelings of uncertainty and worry.
- The costs of accessing cash assistance (e.g. transport, topping-up SIM card balance to keep it active and buying an additional mobile phone, being asked for fees) and the time and struggle involved (e.g. long journeys in the heat to reach the distribution point, long queues, chaotic scenes, and a lack of solutions tailored to women, elderly, the disabled).

- Staff at distribution points showing a lack of interest and concern when problems arise.
- Being handed out deteriorated currency notes they could not spend, resulting in receiving lower cash amounts and feelings of embarrassment when trying to use them.
- Assistance being stopped abruptly, not understanding the reason why and not knowing who to turn to address the problem.

User experiences are enhanced when:

- Accessing cash assistance consists of a limited number of steps that users find clear and easy to follow, making the process of cashing out straightforward and quick.
- Users are familiar with the cash distribution mechanism and perceive it to be safe from fraud.
- Users feel listened to and helped by frontline staff of aid agencies, government, telecommunication companies, banks and so on.
- Users are provided with information that they can understand and rely upon.

Recommendations based on the Iraq case study

1. Enhance user participation along the project cycle

Why? User experiences point to a great deal of confusion around some basic elements of cash transfer programming. This makes it more difficult for them to look for assistance and find solutions when they encounter problems. At worst, this greatly limits the ability of users to seek out their entitlements, counter the risk of abuse and act as informed clients, vis a vis financial service providers and aid agencies.

How can this be improved?

- Implementing agencies should ensure greater user participation in assessments, design, implementation and monitoring of humanitarian cash transfer programmes. Feedback and complaints mechanisms should be in place and whenever possible, face-to-face interaction with aid agency staff should be offered. Participation can also be achieved through community cash champions or 'buddy systems' to pair new recipients with experienced users, mobile social workers or help desks close to communities.
- Participation should go beyond information sharing and consultation, to allow for actual decision-making power for recipients of cash transfers, e.g. with regards to the choice of preferred delivery mechanism, number of instalments and rating their experience with financial service providers.

2. Invest in making improving the relevance and effectiveness of communication efforts

Why? Short-lived projects in a context of proliferating cash interventions by multiple partners can make communication efforts challenging. Aid agencies in Iraq have invested substantial time and resources in communicating better with cash transfer recipients and communities. Key informants from those agencies expressed their frustration as, despite those efforts, the information provided often ends up being poorly understood, absorbed and retained by users. In parallel, user journeys show the struggle that users – particularly those who are dealing with an unfamiliar delivery mechanism – face in understanding the range of programme processes and features and the frustration that ensues in

their user experience. They also show how users end up relying on rumours and speculations rather than on information provided by agencies.

How can this be improved?

- The relevance and effectiveness of communication should be assessed more systematically and in order for messages to sink in, they need to be repeated along the project cycle. Participants of the Iraq results workshop in Erbil identified a number of measures using a variety of communication options, mixing technological and traditional channels:
 - At the project level, 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 via SMS and face-to-face channels where possible, to inform users in a transparent and predictable way.
 - Donors should view communication as a public good in the interest of all aid providers and recipients and fund it separately from individual projects to develop joined-up dissemination campaigns and services such as toll-free hotlines, mobile units to share information and others.
 - Different communication activities should be tested to identify ones that work best, i.e. that lead to successful absorption of information by users. The effectiveness of different communication options used should then be monitored systematically, as part of existing project monitoring efforts.

3. Address accessibility problems linked to delivery mechanisms

Why? Users interviewed reported several problems when collecting their cash transfers. These included travelling to distant Zain shops, lack of organisation and chaos at delivery points, buying a new phone only to store the new SIM card, being charged unexpected withdrawal fees, and being assisted by frontline staff of government ministries, mobile network operators and others, who were rude and unhelpful. Users also reported being given old notes that were not accepted and therefore could not be spent.

How can this be improved?

- More efforts are needed to systematically monitor agents' compliance with agreed-upon processes. This should be included as standard practice and enhanced through mechanisms, such as the use of mystery shoppers and user interviews. It should be standard practice to have clearly specified procedures for how to deal with non-compliance, for example, in the case of users being charged fees which have not been agreed upon or where the quality of services is low.
- When choosing financial service providers and monitoring their performances, greater attention should be paid to ensuring that the services offered are of high quality and respond to the needs and expectations of users. Transfer fees should not be the only, or even the primary consideration when choosing financial service providers.

4. Use delivery mechanisms that are widely used and understood locally

Why? People in Iraq widely know, trust and understand the government-led Qi Card system and money transfer agent networks. While understanding the potential benefits linked to the use of such systems from the perspective of users, agencies have prioritised less user-friendly mechanisms due to concerns about data protection, scalability, risks of fraud and of diversion.

How can this be improved?

- International agencies should invest in further exploring workable solutions around the use of Qi Card systems in a humanitarian response together with the provider of the Qi Card system (International Smart Company), based on learnings from previous pilots and responsible data principles.
- Not using mechanisms for humanitarian cash transfers that are most familiar for end users should be justified and donors and agencies should regularly reassess this decision.

5. Leverage user-centred approaches to improve M&E functions and staff capacity

Why? By adopting a more explicit qualitative and human-centred approach, M&E functions of cash programmes can better delve into what it means to

experience payment systems and mechanisms— comprising thoughts, attitudes, expectations, motivations, impulses and behaviours – from the standpoint of different cash users. Similarly, ensuring that frontline staff who deal with cash recipients empathise with users and understand the human experience of cash assistance can better enable agencies to identify unmet and latent needs, understand users' touchpoints, motivations, barriers, triggers, pain points, decision points and other patterns. Investing in user-centred approaches and more face-to-face time and communication with users will require resources, so there is a value judgment to be made in this regard jointly by donors and implementers.

How can this be improved?

- Enhance typical post-distribution exercises with more qualitative approaches to better understand preferences, challenges and positive aspects of cash delivery mechanisms.
- Use platforms, such as cash working groups, consortia or third parties to regularly conduct and analyse a few user journeys for different mechanisms.

6. Encourage user-centred programming with more predictable funding

Why? Adopting a user-centred approach to cash programming has the potential to involve end-users more meaningfully across different phases of the cash programme cycle, from vulnerability assessments and targeting, to selection and implementation of cash delivery mechanisms. Donors have an important role to play: the timing of funding and real or perceived pressure to spend funds within a short time period affects the degree to which agencies can prepare and implement user-centred solutions.

How can this be improved?

- Donors need to provide the required funding to implement more user-centred, quality services and for agencies to intensify their relationships with recipients, e.g. through increased communication, feedback and training.
- Funding for cash transfer programming should be as predictable and flexible as possible, to allow aid agencies to find and implement user-centred solutions and optimise arrangements with financial service providers.

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