



Cash and Crises

The potential benefits – and key considerations – of using mobile money for cash assistance programmes in humanitarian and low-income contexts.

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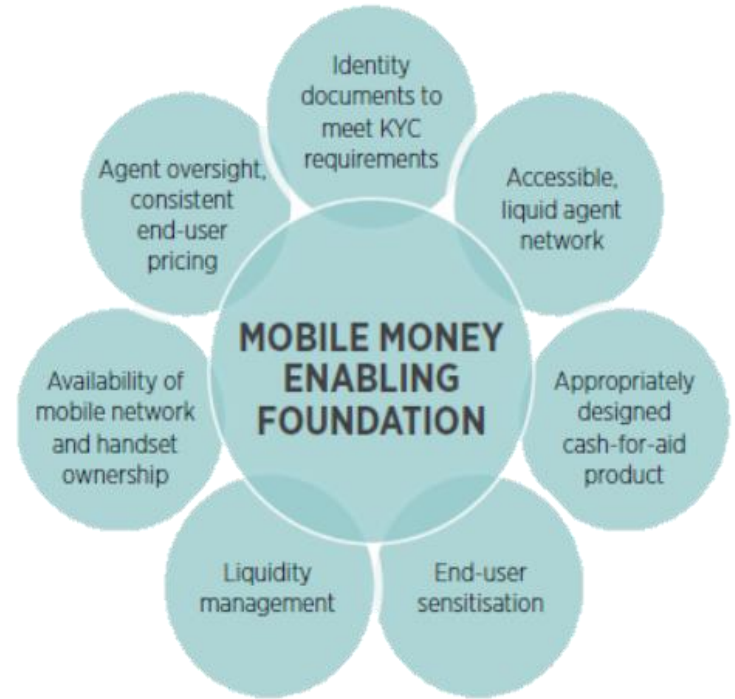




Mobile money has the potential to be a transformational tool

Context is crucial and end-user preferences must be taken into account.

“Mobile money is NOT just a tool [for CVA delivery], and it needs to be actively managed and invested in if it is going to be used to transform societies”





Experiences of Mobile Money: Client experiences

Benefits

- 1 Speed and convenience
- 2 Security
- 3 Discretion
- 4 Financial planning and saving
- 5 Ability to use mobile-enabled services post programme end

"If I lose my wallet, I lose my cash. If I lose my phone, I can get another one. No one knows my (mobile money) password, so I can still access my cash from another phone." (Syrian, male)

Challenges

- 1 Delays in withdrawing money, at times attracting unwanted attention
- 2 Lower literacy levels hampered ability to use mobile money
- 3 Societal norms can prevent women accessing and using mobile phones and resources
- 4 Weak network coverage inhibits use of mobile phone

"We are illiterate. We are not educated so how are we supposed to know about these things. If we were educated, we would not have faced issues in reading or understanding the messages." (Pakistani, female)



Unlocking the potential of mobile money and leaving no-one behind



- **Learn** from past failures



- **Understand local context** - especially from end-user perspective



- **Put users at centre** when designing MM CVA programming



- Move beyond one-off procurement relationships to **long-term strategic partnerships**