

Mobile Money Empowered Me to Make My Own Decisions for My Family on My Time

Two of the most chronically food insecure districts in Zimbabwe are Binga and Kariba. More than 40,000 people in these areas often cannot acquire nutritionally adequate foods during the lean season, contributing to nearly a third of the nation's child population suffering from chronic malnourishment. When the harvests or rains are bad, Save the Children typically delivers U.S. food commodities (cereals, oil, and pulses) to feed vulnerable families through the UN World Food Programme. In the lean season of 2014, we tried something different.

In October 2014, through a USAID Emergency Food Security Program, funded by Food For Peace, we transferred cash to more than 6,700 food insecure households (around 30,250 people) using a mobile phone network system for six months.

Participants who could work were required to attend either a cash-for-training or cash-for-work activity one day a week throughout the growing season (carefully timed not to interfere with planning or harvesting times). In addition to receiving immediate hunger relief, participants were trained to use conservation agriculture techniques or helped restore or build community-chosen assets such as diptanks for livestock and community gardens. A small subset of households—typically led by disabled, pregnant, or elderly individuals—received unconditional mobile cash transfers.

Based on five focus groups held with 94 participants, the use of mobile money had three main outcomes for the targeted families.

Cash transfers, primarily via the mobile service provider EcoNet, made getting food quickly easier, made connecting with others easier, and put food decision-making power in the palm of the participants' hands.

Efficient Food Acquisition

With the Ecocash platform, food assistance distribution processes quickened by more than 15 hours with the elimination of food transport, storage and oversight. In nano-seconds \$28 USD was transferred from EcoNet headquarters to SIM cards of selected households in Binga and Kariba.

To function quickly in putting food on the table, mobile money needed to be accessible with network coverage, service agents needed to be located strategically in the districts, and food needed to be available in the local markets for those with cash. Econet, our partner and mobile service provider of Ecocash, helped facilitate some of these conditions.

EcoNet ensured connectivity by expanding mobile coverage in the districts through the optimization of the network signal. This allowed text messages to be sent to participants telling them when their monthly funds were available without them having to travel far and allowed the Ecocash agents to access the funds and provide cash to participants when requested locally.

EcoNet also expanded the presence of Ecocash agents in the districts from 19 to 120 agents to limit the travel distance for participants. Merchants, including local markets and cereal traders, were specifically targeted to become Ecocash

agents. There was a two-fold benefit for them, 1) receive roughly 50% of the EcoNet commission on the cash transfers, and 2) the market advantage that those with cash would be in their stores or areas, as potential customers.

To determine whether the mobile money cash (totaling more than \$1.1 mn USD) transferred was sufficient to provide food to vulnerable families and being used to that end, we regularly monitored market supply and prices and we surveyed select households after each cash distribution.



“Now there’s a shop five minutes away,” said Manhina of ward 6, Kariba. Above her, Chenai shows off her phone.

Time schedule was mine

Food distribution is a planned process that depends on many factors including, when the food supply is available, how quickly it can be transferred over land, and how quickly a community can mobilize to get to the designated distribution sites.

Mobile money reduced many of these burdens by relying on the market. Food was not supplied by an NGO, but by private local vendors in response to the demand of customers with cash. Participants could cash out completely or partially when they wanted, eliminating the time spent queuing in distribution lines that sometimes conflicted with school days. Participants still had to travel to get cash and buy food but as the number of Ecocash agents increased and word spread that people in the communities had money, travel time was reduced. For example, early on in implementation most respondents were traveling on foot between one to three hours to cash out. By April 2015, 28 percent were traveling less than 1 hour and most were travelling less than 3 hours.



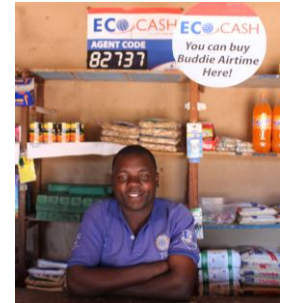
“[Mobile money] helped us anytime. You don’t have to go on a bus to get your money. It is your money and you don’t have to go when you get the message; you can go on the next day,” said Makanda of ward 3 in Binga pictured left.

Food available close to home

“Before this program, shops were empty, but now they are full. Stocks also increased and new shops opened as well,” a man in Kariba explained. More than 50 percent of respondents on monthly surveys about food availability stated that staple cereals, like maize, were readily available and the remainder stated that they it was not too difficult to

find. No one reported cereals were scarce or not available at all during the lean season. So, the \$28 USD to cover around 67% of the caloric intake needed to feed a five person family for a month with maize, pulses, and oil could.

As Dennis, an Ecocash agent in ward 6 in Kariba pictured right explained, **“I opened the shop in March 2014. There was one shop at the time. Now there are four...with more shops prices went down.”**



Monthly surveys revealed that 90 percent of participants spent more than half of the cash on cereals. The rest was typically spent on milling or other basic food items, like oil, salt, and sometimes sugar. This was validated by vendor interviews and focus groups. Several focus groups stressed



that it was reassuring to know the money was on your card and secured by your own PIN. This meant if you lost the SIM card your money was not gone. Also, because of the reliability of transfers, many participants reported being able to buy on credit. Christopher of ward 7 in Kariba, pictured left, pointed to the participants in his Ecocash log. **“We are selling more,”** because of the program he said. **“Technology and business, that’s what the project brought here.”**

Facilitated Connectivity

By design, quickly getting food to the hungry and building resilience were our main goals, but what we heard repeatedly was how grateful participants were not just for food access, but for being more connected to their distant friends and family.

The unintended benefit of providing participants with SIM cards was that it enabled their mobile literacy. They learned

to use the cards quickly with instruction from Save the Children as well as the 700 EcoNet brand ambassadors and 120 agents. After some use of the SIM cards, distant family members or groups of people decided to invest in mobile phones for participants and suddenly devices in communities abounded.

In fact, 95 percent of participants surveyed said it was “very easy” to get the cash. “The agents were a great help in assisting us” and “The agents taught us how,” were common replies in focus groups. Other feedback was similar to this comment from a participant in Kariba, “We have increased knowledge of technology and the mobile services. With the SIM [card] we were getting Ecocash and we learned about it.”

Enhanced planning & support

An aspect of life in Binga and Kariba is the cultural connectedness of people. The concept of sharing and taking care of family and relatives is important, yet it is often challenging. Family may live several hours away, even in the same ward, so contact can be limited. Also, people are often expected to share the food they get at the distribution sites with neighbors or others not receiving food. Saying no, participants explained, is not an option.

Mobile money affected both of these aspects positively in unexpected ways. First, less than eight percent of the beneficiaries had SIM cards before and after all 6,700 did. As EcoNet Chief of Sales, Eddie Chibi explained, “We have found that the SIM card and the mobile phone are the first stages in a pathway from basic phone services to other uses beyond airtime like financial transactions with EcoCash, biller services, and savings accounts.”

Leveraging a small amount of resources for airtime proved to result in additional resources as some participants

reported. In Zimbabwe, remittances from family members can serve as an important safety net for many rural families. As Mairos in Kariba explained, “The SIM cards were of great use during the program and even today. We receive cash from our children who live in town,” he said smiling. The introduction of technology to these districts not only facilitated communication, but also allowed people to better manage risks than before. As participants explained, plans could be changed if the river had risen and was infested with crocodiles; word spread quickly when the maize

traders were charging less at market or the grinding mill was closed. Before the technology, participants may only discover such things after 6 hours of walking.

Empowered decision-making

Participants reported feeling empowered to be in control of their resources and time with the SIM card and phones. In ward five of Kariba, participants were proud to state one after the other, “I manage my own food. I would compare prices and I could buy cheaper food! I could buy the kind of cereal I wanted,” and reassured us, “there is food selection available. This allowed us to decide.”

By the end of the emergency food security project, households were reporting access to more diverse food than before and were quick to explain the benefits of the 35 community assets they worked to improve.



“It was hard, very hard ...when there were [food] handouts the beggars would come say ‘please don’t forget me’. But with cash you have courage to say ‘no’ and could pick one or two to help,” said Esnath of ward 3 in Binga.