

## TOOLS: Monitor the perceptions of people receiving cash transfers

### KEY ACTION

- ✓ Capture issues of abuse of power:
  - in post-distribution monitoring by asking cash recipients about their perceptions of their interactions with financial service providers agents and traders;
  - with mystery shopping exercises;
  - with “Trip Advisor” agent rating systems that financial service providers might have in place.
- ✓ Consider programme adjustments and course correction based on the feedback collected during monitoring activities.

### TOOL: [Ground Truth Solutions perception survey](#)

What is in this tool?	This tool has a series of simple questions that can be integrated into existing post-distribution monitoring questionnaires to understand how cash recipients view each stage of the cash assistance process, especially where they interact with financial service providers.
How?	You and your monitoring and evaluation team can add these questions to your regular monitoring questionnaire. The areas of specific questions include: <ul style="list-style-type: none"> <li>▪ Recipient’s experience</li> <li>▪ Functional digital literacy</li> <li>▪ Communication</li> <li>▪ Ethics/behaviour</li> <li>▪ Participation</li> </ul>
When?	As part of regular monitoring activities.

### Perception survey questions for cash assistance:

#### Perception indicators as a performance management tool

The following questions can inform a revision of existing survey tools, in order to understand how cash recipients view each stage of the cash assistance process.

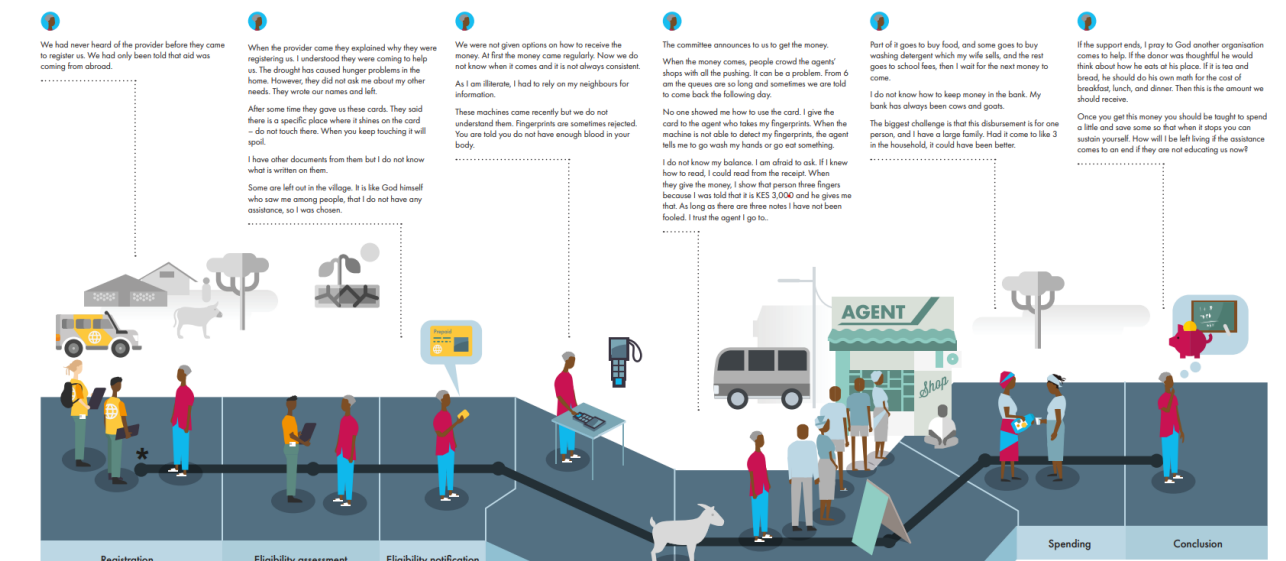
Topic	Questions	Answer Scale
<b>Recipients’ Experience</b>	<i>How easy or difficult did you find the following steps when receiving cash assistance?</i>	1 to 5 (From “most difficult” to “very easy”)
	A. Finding out how to be included in the cash assistance	
	B. Registering to receive cash assistance	
	C. Finding out how much I will receive	
	D. Finding out the site where cash is distributed	
	E. Receiving the cash assistance (on the phone, via the SCOPE card)	
<b>Functional Digital Literacy</b>	Do you need help to read the mobile money messages on your phone?	1 to 5 (From “Not at all” to “Yes completely”)
	[Follow-up Question] If the reply is positive (between three and five), do you find support in your community to read the messages?	Yes/ No
	Do you have to pay to get this support?	Yes / No
	[Follow-up Question] If yes, how much do you pay?	Open-ended
	Do you know what the different amounts received on your phone are for?	1 to 5 (From “Not at all” to “Yes completely”)
	[Follow-up Question] If the reply is negative (between one and three), what amounts are you unsure about?	Open-ended

<b>Communication</b>	Do you feel informed about how the mobile money system works?	1 to 5 (From "Not at all" to "Yes completely")
	[Follow-up Question] If the reply is negative (between one and three), what information do you need?	Open-ended
	How do you prefer to receive information from aid providers?	Open-ended
	Do you know how to make suggestions or complaints to the aid providers?	1 to 5 (From "Not at all" to "Yes completely")
	Are you satisfied with the time it takes to get a response to your issue (made by you or another member of your community)?	1 to 5 (From "Not at all" to "Yes completely")
<b>Ethics / behaviour</b>	How would you like to make complaints or suggestions to agencies?	Open-ended
	In your view, has the aid your community receives been provided in an honest way (without corruption, influence, or immoral behaviour)?	1 to 5 (From "Not at all" to "Yes completely")
<b>Ethics / behaviour</b>	In your opinion, do aid providers treat you with respect?	1 to 5 (From "Not at all" to "Yes completely")
	Do you feel your views are taken into account by the aid providers in decisions made about the support you receive?	1 to 5 (From "Not at all" to "Yes completely")

Source: Ground Truth Solutions (2019)

➔ These perception surveys can help [you map/visualise a cash recipient user journey](#) such as the ones designed by GTS:

### Esa's journey with a prepaid card (with biometric verification)

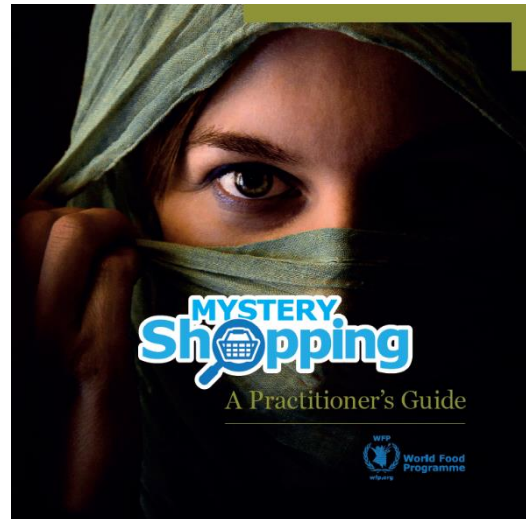


**TOOL:** [WFP Mystery Shopping, A Practitioner’s Guide](#)

What is in this tool?	This tool is a step-by-step guide to review the quality of customer service provided by agents or traders.
How?	Mystery shopping is a monitoring methodology in which an actual or potential beneficiary is trained to assume a particular profile and follow a script when visiting a commercial agent or trader. For best results, involve the actual or potential cash recipient in the development of particular profiles and scenarios. .
When?	As part of regular monitoring activities.

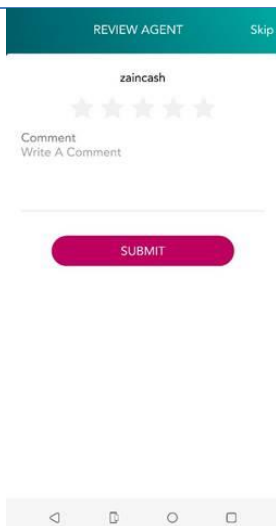
**What can mystery shopping test?**

1. Compliance of agents/trades with agreed rules for delivering cash assistance and quality service expectations.
2. The ability and willingness of an agent or trader to accurately guide a beneficiary through the transaction.
3. Beneficiary awareness of terms and conditions, fees and prices.
4. Reliability of the service, such as agent and trader working hours, network connectivity or agent’s available float and cash flow.
5. Changes in beneficiary behaviour, knowledge and needs during a programme lifespan.
6. Quality and accessibility of complaints and feedback mechanisms.
7. Quality and value for money of goods being purchased.
  - ➔ See also [this mystery shopping test script](#) for various mystery shopping scenarios to be adapted to your context.

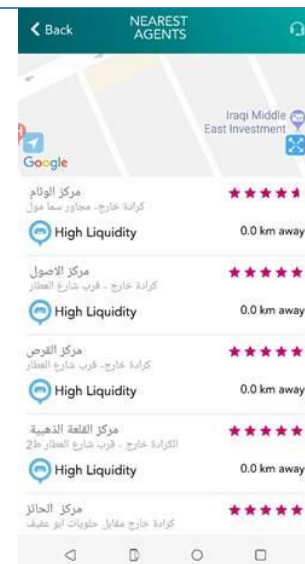


**TOOL:** [Zain\\_Iraq “ Trip advisor” like agent rating system”](#) / screenshots

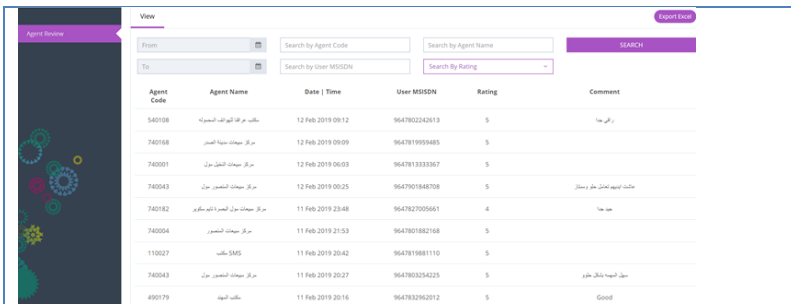
What is in this tool?	Zain Iraq piloted an agent rating system for cash recipients and any users of mobile money by connecting through the Zain application (smartphone ownership was high in the context).
How?	You could advocate with your financial service provider to set up a similar application. This enables the direct collection of customer satisfaction on the quality of service offered by field agents, including good behaviour and the extent of availability of liquidity.
When?	In establishing/further developing your partnership with the financial service provider.



Customers can rate and comment on the Zain application to provide immediate feedback on agents’ performance after the transaction is done.




Customers can also read the agent rating score upon searching for the nearest agent using the Zain cash app.



The screenshot shows a web interface for an 'Agent Rating' dashboard. It includes search filters for Agent Code, Agent Name, Date | Time, User MISON, Rating, and Comment. Below the filters is a table with the following data:

Agent Code	Agent Name	Date   Time	User MISON	Rating	Comment
840108	مكتب مركز التوظيف السعودي	12 Feb 2019 09:12	9647802242813	5	رائع جدا
740168	مركز خدمات عملاء الصعود	12 Feb 2019 09:09	9647819959485	5	
740001	مركز خدمات العملاء	12 Feb 2019 06:03	9647813333567	5	
740043	مركز خدمات العملاء	12 Feb 2019 00:25	9647901848708	5	ممتازة التوجيه والعمل على العملاء
740182	مركز خدمات عملاء الصعود	11 Feb 2019 23:48	9647827055661	4	جيد جدا
740004	مركز خدمات العملاء	11 Feb 2019 21:53	9647801882168	5	
110027	مكتب SMS	11 Feb 2019 20:42	9647819881110	5	
740043	مركز خدمات العملاء	11 Feb 2019 20:27	9647803254225	5	ممتازة التوجيه والعمل على العملاء
400179	مكتب التوظيف	11 Feb 2019 20:16	9647832062012	5	Good

Zain can access the agent rating dashboard showing all ratings and comments- for internal use.  
Zain's customer care team conduct follow up calls in cases of poor ratings to further understand and identify the issues.



For the top-rated agents, Zain would send them a gift of appreciation.

**TOOL:** [IRC Safer Cash Toolkit](#)

What is in this tool?	This toolkit has been designed to address the challenge of insufficient information available to systematically identify the risks that people face as a result of receiving and using cash in humanitarian programmes. The toolkit is designed to capture the minimum amount of information to ensure that organizations can make informed decisions on how to design, implement and adjust cash and voucher programmes at a field level to prevent and minimize harm. The toolkit is a set of three tools and additional guidance.
How?	The toolkit facilitates a comprehensive and continuous analysis of risks and the implementation and monitoring of risk mitigation measures in cash assistance guided by protection principles.
When?	As part of regular monitoring activities.

**Tool 3 monitoring questions:**

- The third tool facilitates the monitoring of protection risks through post distribution monitoring, supplier monitoring and trader monitoring.
- You can load the [monitoring questionnaire](#) (see also p. 10 of the toolkit) into Kobo for digital data collection.
- There is also comprehensive guidance (from p. 12) on how to analyse tool 3 -monitoring data.

