

THESE TITLES SHOW THE CLUSTER GROUP

THESE ARE QUOTES FROM MALAWI

MLW

THESE ARE QUOTES FROM ETHIOPIA

ETH

NOT ALL THE QUOTES FROM THE COD SESSIONS HAVE BEEN ADDED.

THE AMOUNT OF QUOTES SHARED FROM EITHER COUNTRY
DOES NOT DIRECTLY CORRELATE TO IMPORTANCE OR RELEVANCE.

IN YELLOW ARE INSIGHTS POST CLUSTERING
THE INSIGHTS ALSO SHOW
SIMILARITIES & DIFFERENCES
OBSERVED AND ARE IMPORTANT TO TAKE
INTO ACCOUNT FOR BOTH

**DIF SYSTEM DESIGN
& DIF CEA PLANNING**

GENERAL MALAWI & ETHIOPIA PILOT COMMUNITIES INSIGHTS

ETH Pilot community is a highly entrepreneurial displaced community that suffered physical and financial loss through forced migration

whereas

MLW Pilot community is structurally poor and fewer people we COD with were directly affected by a specific (flood) disaster

ETH Pilot community used to using phone mainly to generate livelihood

whereas

MLW Pilot community uses phone mainly stay in touch with friends & family

ETH Pilot community plan their phone /SIM/battery/ airtime use

Just like

MLW Pilot community plans their phone/SIM/battery/ airtime use

ETH Pilot community has familiarity with banking

versus

MLW Pilot community has high familiarity with mobile money

ETH Pilot community has high digital literacy

relative to

MLW Pilot community little to none

ETH Pilot community is a displaced community relies less on centralized community

whereas

MLW Pilot community relies heavily on the chief and village structure

ETH Pilot community has higher general literacy

relative to

MLW Pilot community little to none (or through children)

ETH Pilot community uses proxy phones

Less than

MLW Pilot community

ETH Pilot community high familiarity with national Id cards

as does

MLW Pilot community high familiarity with with national Id cards

ETH Pilot community is a displaced community shared less about other communication channels

whereas

MLW Pilot community shared a lot about their sources of information

IDENTITY & PERSONAL INFO MALAWI & ETHIOPIA

I use my (national) ID card for hospitals, and wherever I go I carry it because I might need it.... I registered for my ID card at a local primary school. They ask me about my age, name, address, & my picture was taken.
MLW

Registration (for MOH) was name and the village where you coming from, written down on paper.
MLW

I just had to give them a copy of my (national) ID card.
ETH

I bought my phone from someone, it already had a sim card but it is now registered on my name.
MLW

My children registered my phone for me, they used my (national) ID card to do so.
MLW

If I then go to the bank, I have to show them my ID card. Then I can get the money out.
ETH

We received a household code + our picture was taken when we arrived in the settlement camp. This info cannot be faked.
ETH

To get the simcard I showed my (National) ID card and bought it.
ETH

Children have provided me with a SIM Card using my (national) ID Card.
MLW

ETH Pilot community high familiarity with national Id cards
as does
MLW Pilot community high familiarity with with national Id cards

CASH BASED AID RECEIVING MALAWI & ETHIOPIA

I can budget properly if I would have received that money on my phone. Also I will not doubt anyone because it is directly on my phone, so it is not going through anybody's hands.

MLW

I would like the cash to be paid into my bank account, I would then buy some items and resell them to get some income. I would get items from other regions where it is cheaper and sell it to the locals here.

ETH

IF I could chose the way we get financial support, I would think of receiving loans. For example governments give loans to groups of people, so we can share the collateral. Private loans would be better because, much better for the freedom of doing business. Because then I do not have to consult anybody except my own mind, my own thinking. I can act.

ETH

We would like both, cash and food. With money we could buy whatever we like. I would buy pasta, macaroni, rice.

ETH

I would prefer if it was send to a phone, because its money (translator implies that she hints on money disappearing when changing hands)

MLW

Cash put in my bankaccount would be preferred, because cash can be looted or lost.

ETH

Sometimes we sell some of the things to buy other things that we need such as detergents.

ETH

Cash would be the best way, because then we can go to other markets and get things cheaper there. A workplace would be second.

ETH

But if it is the bank, for just 500 birr we have to worry about transportation to get it out of the bank. That is not worth it for 500 birr, than rather cash in hand.

ETH

I would also like to paid in hand, because that is very immediate.

ETH

We receive food support everyone month, but sometimes it is delayed and it does not cover all our needs. But we are still thankful to the government for the support.

ETH

The advantage of having it a bank account, is that we can go wherever we want and the money is safe.

ETH

ETH Pilot community has familiarity with banking

versus

MLW Pilot community has high familiarity with mobile money

PROXY PHONE INFO MALAWI & ETHIOPIA

If someone tries to reach me they first try my daughters phone, if they cannot reach they call my neighbor.

MLW

I use the phone of my uncle to send/receive money. We send it via phones and then we can get it out via an agent.

MLW

I use the phone of my uncle to send/receive money. We send it via phones and then we can get it out via an agent.

MLW

I know someone with a phone that I can use, it is a neighbour that I got to know from here (feature phone). I call my family when I feel I miss them. When I have money I buy airtime and I charge up the phone of my neighbour.

ETH

I do not know anyone in MY village with a smartphone but I know someone in other village that has one

MLW

I use the phone of my daughter, she is 27 and lives with me. I use her phone to call relatives and friends from church. I receive many calls (4 to 6) and I call three to five times a week. My calls are not that long, I have never called for longer than an hour.

MLW

I bought my phone from someone, it already had a sim card but it is now registered on my name. If I call I have short and long conversations, long is for 10 minutes.

MLW

My husband has a feature phone, so I sometimes ask him and use it.

ETH

My husband has a feature phone, so I sometimes ask him and use it.

ETH

Would like to use a niece's phone

MLW

I sometime use my uncle's phone for calling, who lives close by. If I have to call I buy Airtime at the trading center which is about a 40 minute walk.

MLW

I know someone with a phone that I can use, it is a neighbour that I got to know from here (feature phone). I call my family when I feel I miss them.

ETH

I use the phone of my son who is living with me. I use the phone 3-5 times per month. I use it to check-in with people, or to communicate with my brother in my own village. I mostly have my son pay for the airtime.

MLW

I have a phone, well it is actually my wife's phone. (But he is carrying it though)

ETH

ETH Pilot community uses proxy phones

Less than

MLW Pilot community

PHONE USE MALAWI & ETHIOPIA

I use my phone to talk to my family but also as a Pastor I use it to communicate with MoH and with people to encourage them and support them. I also use whatsapp to communicate with all sorts of people, friends, church members, MoH etc.
MLW

My other sources of information are that I sometimes receive sermons via whatsapp, I like to read those but also jokes and general information
MLW

I used to be a trader so I mostly used my phone for business, to make photo's of products and receive photo's of products from other markets, negotiate prices.
BEFORE DISPLACEMENT
ETH

I have a phone but it is charging in the city, because there is no electricity on the site I am charging it in a shop. It is with someone I know, so I do not have to pay for it.
ETH

The phone is very important because through it I can call or receive calls for trading opportunities. Also call friends and relatives.
ETH

The message through the chief is better than being dependent on a phone from someone else, because people might not have airtime or battery is down
MLW

I use my phone to call friends and family, look for trading opportunities or to solve some issues.
ETH

When I had a phone I would use it for calling, to share my concerns and problems with friends and family. I only called, I was not taught how to text.
BEFORE DISPLACEMENT
ETH

I use it to catch up on life (text and calling)
MLW

I don't send texts, I just call friends and relatives. For social, trading, general info. For trading we share market information, where to sell etc.
BEFORE DISPLACEMENT
ETH

When I had a phone I would use it for calling, to share my concerns and problems with friends and family. I only called, I was not taught how to text.
BEFORE DISPLACEMENT
ETH

Sometimes people come up to her for information because she has a phone
MLW

I use calling mainly, I call friends and family. If I do not have enough balance I will send a call-me-back message.
ETH

I don't send texts, I just call friends and relatives. For social, trading, general info. For trading we share market information, where to sell etc.
BEFORE DISPLACEMENT
ETH

I receive messages from my family in my own village, also from relatives in SA to tell me what is happening.
MLW

ETH Pilot community used to using phone mainly to generate livelihood **whereas** MLW Pilot community uses phone mainly stay in touch with friends & family

COMMUNITY COMMUNICATION MALAWI & ETHIOPIA

Other forms of communication, one via chief where he sends a young person who stands on several speaking points (hills etc) and then shouts the message, my village has 78 households (she mentions that's quite big), if I miss the message I hear it from my friends
MLW

The message through the chief is better than being dependent on a phone from someone else, because people might not have airtime or battery is down
MLW

Messages are sent via the children, if a child forgets you will still pick it up at the waterhole.
MLW

I speak to my friends at the waterpoint
MLW

I go to MoH every Wednesday, we get invited via the children that go to MoH. If the children do not tell me, then I get to hear it from my friends. At the place we talk. I like that way of communicating. I do not see a better way of communicating in this way everyone gets to know.
MLW

I also receive some letters, for example from other parishes or sometimes village chief. But the village chief mostly sends young children, or town criers (young men who go between 19:00-20:00, when everybody is at home, to shout out messages). These messages are something like: LISTEN LISTEN LISTEN, TOMORROW, MEETING AT THE CHIEFS HOUSE or FUNERAL TOMORROW.
MLW

Sometimes people just come to tell me something, for example my friends coming by on a bicycle. Sometimes they just blow the whistle at night, and tell people what happened. The whistle blower is a boy who is sent by the village chief. I also get information from RC volunteers, either by meeting at my home or in meetings.
MLW

I also receive information from people face to face.
ETH

I also get my information from face-to-face meetings, I just go and find them at their house, also if I do not have enough airtime. There is no other form of information I get. I also always trust the information I receive. It is difficult to doubt the information I get, also because people would not lie for example about a funeral.
MLW

ETH Pilot community is a displaced community relies less on centralized community **whereas**
MLW Pilot community relies heavily on the chief and village structure

OTHER CHANNELS MALAWI & ETHIOPIA

I trust the information I get through those ways, because I saw and read it with my own eyes. The info from my phone I trust the most, because it is fast and because it is video and from abroad. Second, I trust the radio because a lot of people quickly broadcast the information and because everyone can access a radio. Third is television and last are friends, because they get the information also from the phone/television/radio.

MLW

I trust the information I get through those ways, because I saw and read it with my own eyes. The info from my phone I trust the most, because it is fast and because it is video and from abroad. Second, I trust the radio because a lot of people quickly broadcast the information and because everyone can access a radio. Third is television and last are friends, because they get the information also from the phone/television/radio.

MLW

I do not have a radio, but sometimes people who have a radio listen to it and come to me to tell me about it. For example, if people hear on the radio that there is a lot of rain, they come to my house and say "Hi mom, there is a lot rain coming so better stay home tomorrow".

MLW

My other sources of information are mainly via the village chief and the boys he sends out and the town criers.

MLW

I listen to the radio from my neighbors house, district radio, mainly for news

MLW

If there is no phone or radio around, then the only source of information we have is from people coming by. It is not often that we only rely on this source of information.

MLW

I listen to a small radio, MBC 1 and MBC 2, mainly for news, national affairs and how people are living in other countries

MLW

So Government initially has important role. Because they can provide relevant and dependable information to the givers about the receivers.

MLW

I listen to radio (with my family), catholic radio station, I prefer to listen to radio that teaches her about traditions and hygiene, they use a playful form to teach (5 minutes), she likes a specific one in the morning called at the crossroads

MLW

I also get information from the radio, neighbors and TV. I like to listen to information of the country, on TV I watch sports, news and sports. Mainly English premiership, Arsenal. I have a TV at home.

ETH

I use my phone to call my friends and relatives, to know how they are doing. If people call me I receive information, I listen to the state of the world. I listen to the news on FM radio.

ETH

My other sources of information are radio at my brother-in-laws house. I listen to Zodiac, Radio 2 and Radio 1 in specific for news. My favorite is Galaxy-radio, because the programs make me happy. They make me happy because I can listen there to some spiritual music.

MLW

ETH Pilot community is a displaced community shared less about other communication channels

whereas

MLW Pilot community shared a lot about their sources of information

STOLEN /LOST /CHANGE PHONE INFO MALAWI & ETHIOPIA

MLW

I used to have a phone, but it was snatched from me when we had to flee. It was a samsung feature phone.

ETH

I used to have a phone, but it was snatched from me when we had to flee. It was a samsung feature phone

ETH

I have a Techno phone because of the battery durability. Before that I had a samsung in Somali region, but that was looted.

ETH

I used to have a phone, but I lost it two years ago during the displacement. I don't have any phone numbers since then and do not use the phone of somebody else.

ETH

I had a phone but lost it during the migration, it was a Huawei smartphone.

ETH

I bought it for 200 birr, we lost everything during the displacement. Before that I had a smartphone.

ETH

ETH Pilot community is a displaced community that suffered physical and financial loss through forced migration **whereas** MLW Pilot community is structurally poor and few people were COD with were directly affected by a disaster event

PHONE BATTERY /SIM/AIRTIME COST MALAWI & ETHIOPIA

I bought it from the Telecom company straight away, because then it is cheap and I get a refund if it breaks down early.
ETH

Right now I only use my phone for calling, not for FB because it costs too much airtime. I call with family and friends.
ETH

Right now I only use my phone for calling, not for FB because it costs too much airtime. I call with family and friends.
ETH

The price for simcard changes but I don't understand why.
ETH

I chose this phone (TANAC local version of Techno) because it was cheap (350 birr).
ETH

I put airtime on my phone using different ways. I call 903, I pressed number 1, then give the code on the airtime card, then listen to it. But the better one is now *805* then hit the number and fill in the code on the card. Then I receive a message that it is charged.
ETH

Sometimes the phone disappoints me because the battery is down and I do not have any money to charge it.
MLW

I have a Techno phone because of the battery durability.
ETH

I have a Techno phone because of the battery durability. Before that I had a Samsung in Somali region, but that was looted.
ETH

The message through the chief is better than being dependent on a phone from someone else, because people might not have airtime or battery is down
MLW

I use my phone when people call, I answer but I do not know who calls. It is funny haha, people laugh at me. Because my screen is broken.
ETH

I have a phone but it is charging in the city, because there is no electricity on the site I am charging it in a shop. It is with someone I know, so I do not have to pay for it.
ETH

ETH Pilot community plan their phone /SIM/battery/ airtime use
Just like
MLW Pilot community plans their phone/SIM/battery/ airtime use

GENERAL LITERACY MALAWI & ETHIOPIA

MLW

ETH

MAIN RESEARCH IS DESK RESEARCH
AS COD ONLY WITH 20 PEOPLE PER PILOT LOCATION

ETH Pilot community has higher general literacy
relative to
MLW Pilot community little to none (or through children)

DIGITAL LITERACY DIRECT QUOTES MALAWI & ETHIOPIA

I used to be a trader so I mostly used my phone for business, to make photo's of products and receive photo's of products from other markets, negotiate prices.
ETH

I used my phone for calling and note taking. Note taking (she explains) means saving phone numbers and pictures. I am not educated, I am a mother of many children. I would make pictures of my children and other things, I would not send them, I dont know how to.
ETH

I do not text because my family does not know how to.
ETH

I do not know how to text.
ETH

I like to play games on my phone.
ETH

ETH Pilot community has high digital literacy
relative to
MLW Pilot community little to none