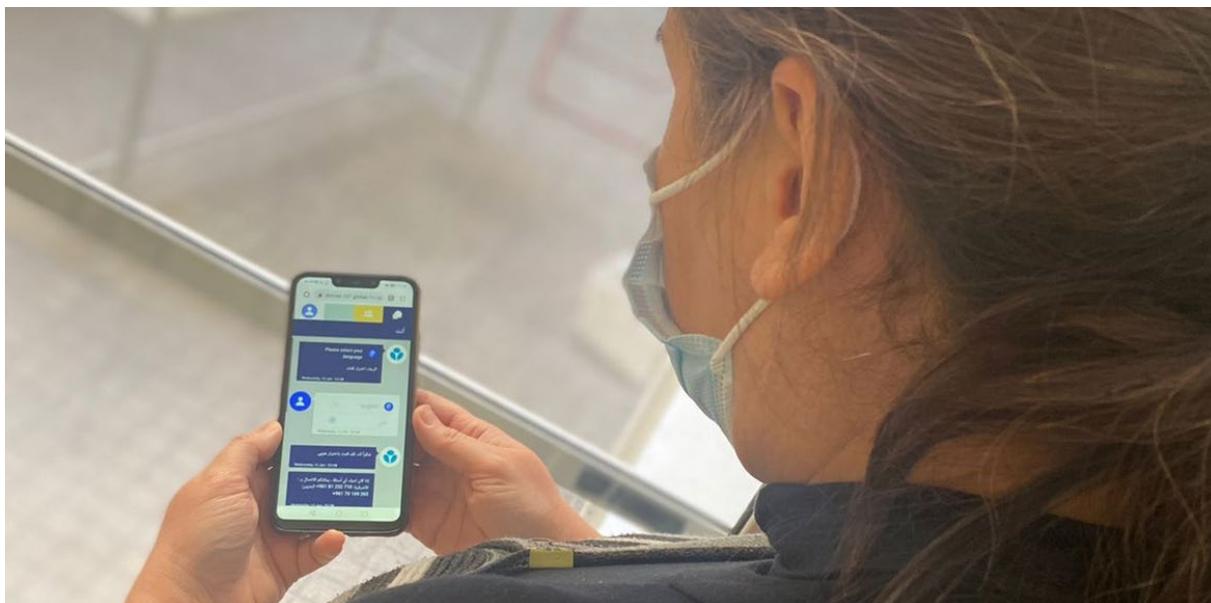# Building Cash Products Through Human Centered Design

The complexity of disaster response projects makes it hard for developers to understand how to develop effective digital tools that meet the needs of the users. Human Centered Design is a design and management framework that develops solutions to problems by involving the human perspective in all steps of the problem-solving process. It aims to help people get a better understanding of the problems they face and the solutions they develop.

Using science based and data driven methods and products to help improve humanitarian aid is very important. Ensuring people trust and use them with ease is just as important. 'When we started with 510 we began with a data-driven approach, as we have evolved, we were able to introduce Human Centered Design into the digital creation process,' says Orla Canavan, Strategic Product Design Lead at 510.

Human Centered Design has played a key role in developing the 121 platform to where it stands now. The 121 Platform has been designed to help humanitarian INGOs and local NGOs to increase the quality and scale of humanitarian cash programming. Through the 121 Platform they can ensure that people receive Cash and Voucher Assistance in an easy, safe and fast way. Read more about the 121 Platform, its interfaces and benefits here.

Benefits of Human Centered Design
Using a Human Centered approach to design and development has substantial social and economic benefits for People Affected, Aid Workers and Humanitarian Organizations (HO). Benefits of designing systems using HCD, are for example:

- **Improved user experience** which reduces discomfort and stress.
- **Increased usability**. HCD generates insight in the needs of the various end users for particular system features and capabilities.
- **Increased productivity** of all users and the operational efficiency of organizations.
- **Reduced training and support costs**, as systems are being designed to be easily understood.

Human Centered Design in practice
One of the first steps of Human Centered Design is to co-design. Co-design sessions involve the end user in the design process.

'We were working with a consortium of five organizations, all with highly motivated and experienced humanitarians that have varying levels of experience with Cash and Voucher Assistance within them. This meant we needed to ensure the co-designs not only identified and documented the common best practices/challenges/situations faced by the co-designees' Orla Canavan, Strategic Product Design Lead 510.

'With so many experts, both as co-designees and in the consortium, it is easy to go through the project on collective assumptions,' says Canavan. The documented insights and problem statement ensure the consortium aligns on the real challenges/problems and further validates these through user testing.

In total 25 co-design sessions were held with the five partners within this consortium (five aid workers per organization). 'We invited each to a one-on-one remote co-design session where we kept to the same co-design structure used since 2018 that included asking the following three questions':

- What digital tools do you use for your work?
- What is your experience with giving, or setting up, Cash/Voucher aid?
- What, if anything, could have helped you with the experience you just described?

Clustering co-designs results
With these simple three questions many insights are gained, that can be clustered.

- Familiar tools (that help with understanding what the familiar way of working is)
- Stakeholders (helps us understand who else may need to use the tools),
- Data collection, challenges like poor internet connectivity and opportunities coming from their best practices.

These clusters then inform the creation of Personas, Problem statements and User Journeys and value propositions that support decision making for all three of the project tracks:
1. Cash Program Design Wizard
2. 121 Platform
3. Training series

Persona Aid worker based in Country Office

Creating Personas

Personas are representations of the people you are attempting to connect with. In the persona creating process, common insights are brought together to create a persona of the types of end users.

The two personas and problem statements that were developed in this process are:

- **Aid worker** based in **Country Office** where program is being implemented.
- **Aid worker** based in organization **Headquarters** where donors work with.

A further third persona was identified as needed as a potential differentiator, that being an:

Aid worker based in the **Field Office** closest to the people affected.

Creating Problem statements

These personas explain 'What are familiar tools the experts are already successfully working with and what are their challenges and opportunities?'. The problem statement helps us identify 'What are their real challenges that they need to have addressed?' An example of a problem statement and person can be found below.

Creating of User journey's and Value propositions

A user journey is a path a user may take to reach their goal when using a particular product. It allows a group of stakeholders to understand where the different touchpoints with the user are.

A total of six user journeys were created.

- **1x: Generic user journey and generic value proposition.**
  These tools are used to support in the general product creation.

- **5x: User journeys specific to each organization.**
  This ensured both local and organizational policies, procedures and experience levels were taken into consideration.

Problem statement of Aid worker based in Country Office

1: Cash Program Design Wizard:
The generic user journeys validated the challenges Aid Workers of different experience when setting up cash programs (which subsequently informed the adaptions to the previous prototype before going to user tests) It also validated the core user stories needed to create the functionality list for Cash Program Design Wizard.

2: 121 Portal:
The specific country insights for Lebanon and Ethiopia informed both the Pilot prep and the Humanitarian Organization Portal redesign work that was then later designed and user tested with 510 Designers Esra Isagur & Stefania Marcuzzi. Both the co-designs and the user tests validated some of the existing functionality and helps prioritizing the user stories added to the 121 Portal backlog. It also further informed the service blue prints in preparations for the live programs.

3. Training series:
The five specific organization user journeys were presented back to the co-designees in five separate sessions, where they and the trainers were able to select which areas they would want to focus on with regards to training. 510 trainer Melissa El Hamouch was also able to use this knowledge to explore how to tailor training content and focus.

When the Personas problem statements and user journeys are ready the organizations and the lead of each track were invited back to validate them and enrich/amend if anything was missing.

The consortium
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