

Digitalizing cash: using the 121 platform to distribute cash in Addis Ababa, Ethiopia



CASE STUDY

Lead organization: ZOA, Netherlands Red Cross, Dorcas, Cordaid, Tearfund
Duration: 1st April 2021 – 31st March 2022
Donor: Dutch Ministry of Foreign Affairs through DRA



To test, improve and scale-up the use of the 121 platform and related products, ZOA conducted a cash project in Addis Ababa, Ethiopia. During the project, conditional cash grants were distributed to women who have returned from the Middle East in the recent past and who have already started a business. In this case, a mobile service provider, HelloCash, was integrated with the 121 platform and used to digitalize the complete cash project cycle and transfer mobile money digitally. Over the past year, the platform and associated products have been adapted to the specific context through co-creation with persons affected and the project team.

Our approach

Registration

To find the right people to participate in the project, ZOA used the Person Affected (PA) App for (self-)registration. During the registration in the community center, ZOA staff explained the process and functionality of the app. All people were invited to register via a link sent to each individual person.

Lessons learned: Although some people registered themselves, most of them needed additional help with registration or required data. It is important to offer offline registration options for people without (financial) access to internet. Challenge: illiteracy and lack of smartphones reduces the use of self-registration functionality.



"The 121 platform helps and supports us from registration to project evaluation. It's easy to invite beneficiaries for registration and it makes our work easier. In the past, we had to call banks or a local government to organize payments. Working with the 121 platform is cost-efficient and time-saving, and the system is easy to manage. In addition, it is helpful to have all documentation on one digital platform. This makes the system easy for both managers and officers to work with."

Temesgen Eskezia
cash and livelihood officer

Validation

After registration, the selected households were validated house-to-house using the Aid Worker App to check registration data. After a first selection by the 121 platform, based on registration scoring criteria, 57 matching households were visited at home, selected on the 121 platform, and, via the communication tool of the system, informed by SMS.

Challenge: The process of validation is time-intensive



"Before, we didn't fully oversee our beneficiaries and systems, but now we can check necessary data and make informed decisions about registration and payment. The platform minimizes ghost beneficiaries and enhances projects."

Ashenafi Kassa

Cash and Information
Management Coordinator



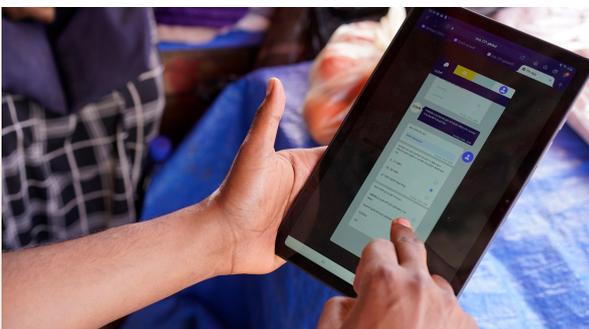
Project implementation including cash payments

To receive the first cash payment, all selected persons needed to attend training and write a business plan. ZOA's Cash Program Managers managed the process from program design to monitoring and evaluation completely online. After a final check, cash payments were made online on the platform. PA's received an SMS that they could pick up the money at a nearby bank.

Challenge: The tailor-making of 121 platform to fit the project is labour- and time-intensive

Working together with the Head Office

The use of 121 platform accelerated the standardization of cash programming in Ethiopia, therefore increasing quality project implementation. Data was easily accessed and analyzed by Head Office to make informed decisions. Also, activities in the field were immediately reflected on the digital platform. This improved timely implementation and allows for remote management of cash projects.



"Compared to the past, 121 platform increases quality and speed of cash programming in Ethiopia, while making cash distributions more accessible to targeted people."

Henry Bos - Cash Specialist

BENEFITS FOR AID WORKERS



Get easy and complete insight into beneficiary data to make informed decisions (e.g. selection, payments)



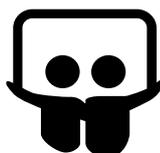
Easily manage and monitor distributions through the whole project cycle. Just log in and check the status and period of the project.



Do mass (self-)registrations in a short timeframe.



Control data administration and manage data efficiently. Check any transition you want.



Integrated accountability practices including digital information sharing options



The system helps to detect problems and issues like inclusion/exclusion errors, fraud

Overall experience

Overall, it was an inspiring experience to contribute to the development of 121 system and implement the product in Addis Ababa, Ethiopia. The system helped ZOA staff to standardize and digitalize their cash activities while at the same time ensuring that targeted people remain central in the process through co-design activities. The simple, stage-by-stage lay-out of the 121 platform is a real strength of the system, making it easy to use for field staff. Also, the option for self-registration is an added value in contexts where smartphones are commonly used.

On the other hand, the co-designing process is quite labor- and time-intensive, which is challenging in relief settings. Also, the tailor-making of the 121 platform requires coordination and resources, which was not always available within a short timeframe. Lastly, in contexts where smartphone use is not yet fully adopted, the apps do not reach their full potential yet.



"The system works very easily. I received useful, clear, and useful information in my own language: a text message told me when and where to collect the cash. Such an SMS system works easily for us. I can imagine you can use it for all kinds of projects."

Wede Demesie, PA

