The story I want to share

How to set up an efficient and secure cash transfer program? This was the question at the outset of New Incentives’ journey a few years ago in Nigeria.

We knew that mobile payments and communications through SMS and phone hotlines would be more efficient and scalable. Yet it was unclear whether this would work in the context of remote Nigerian villages.

We conducted various field tests to verify whether our beneficiaries would understand and use mobile money tokens, SMS reminders and phone hotlines.

• Mobile money: randomly handed out 10-digit mobile money tokens/codes to villagers to see whether they would be able to withdraw the cash at an ATM in a nearby town.

• SMS reminders: tested different reminder messages including different "next clinic visit" date formats with focus groups.

• Phone hotlines: set up a hotline where beneficiaries could report issues to obtain constant feedback for further improvement.

From mobile money to SMS reminders: how to use simple digital tools to prototype and scale up impactful development projects.

Lessons learnt

Testing beats theoretical planning!

• User focus and rapid testing are concepts from the world of startups that add considerable value to development cooperation.

• First, test whether your project and tools are well understood. Second, test whether your project and tools are actually used. Iterate where necessary.

• Tests are usually conducted too late. Be comfortable with testing low-quality and partial solutions (MVPs – minimum viable products).

Your digital toolkit for rapid development testing

• Use Google Sheets and Twilio to build a prototype to send mobile money tokens.

• Use textit.in or a similar tool to build an automated SMS reminder platform.

• Leverage Zapier to connect different services (e.g. Google Sheets with Twilio).