

“It is practically impossible to test too much and too early.”

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



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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)