

Paving the Way Towards At-Scale Cash Assistance in South Africa

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Executive summary

Climate change presents severe threats in South Africa where droughts, floods, storms, and fires are becoming more frequent and intense, exposing vulnerable populations to heightened risks. After storm surges caused severe flooding of the KwaZulu and Free State provinces in January and April 2024, the South African Red Cross Society has been among the first responders in assisting people affected through a multitude of measures. To enhance their delivery of cash assistance, the National Society began collaborating with the Netherlands Red Cross' data and digital initiative, 510, in expanding their [cash information management](#) portfolio and integrating the [121 Platform](#) within their services.

The 121 Platform is a tool designed to streamline the delivery of cash assistance, enabling disaster-affected individuals to meet their needs in a self-determined way. It reduces registration and payment processing times significantly, and ensures data protection and accountability through secure, transparent operations. Complemented by tailored trainings in cash information management, the South African Red Cross Society adopted the 121 Platform to ensure efficient, at-scale and timely financial support to those affected by extreme weather events.

Since its launch in early 2024, the 121 Platform has enabled the South African Red Cross Society to reach 500 households, in a step towards rebuilding their lives and livelihoods. The platform's success has since led to an extension of the programme to cover additional households. This underscores the platform's potential to enhance humanitarian responses and make cash assistance faster, safer, and more efficient, making it a pivotal tool in modern humanitarian action.

Setting the scene

Climate change poses significant hazards to lives and livelihoods globally. In [South Africa](#), these risks manifest in the form of drought, floods, storms, and fires. With rising temperatures and changing precipitation patterns, projections point to an enhanced frequency and intensity of extreme weather events and variable rainfall. In the face of these multifaceted climate risks, urgent adaptation measures are needed to mitigate the impacts on South Africa's ecosystems and communities, especially drawing attention to health, nutritional, socio-economic and educational vulnerabilities.

In January 2024, a [storm surge](#) struck the provinces of KwaZulu-Natal and Free State in eastern South Africa, resulting in severe flooding. This affected over 6,000 people in both regions, causing fatalities, population displacement, and significant infrastructural damage. In April 2024, violent storms and heavy rains struck the same provinces again, while the South African Red Cross Society was still assisting affected communities in coping with the previous events. Combined, the storms required a strong intervention to meet increasing needs and mitigate risks such as food insecurity, loss of housing and disruptions to education.

[Providing cash to people affected by disasters](#), widely practised in the Red Cross Red Crescent network, is a multi-purpose

Select	Person Affected	First name	Last name	Phonenummer	Status	Preferred language	Registration created	Transfer value(s)	Financial Service
	PA.#20	Test	mock-address-city...	14155238886	Included	English	2024-07-05, 11:20	1*	Visa debit card
	PA.#19	Test	mock-fail-create-or...	14155238886	Included	English	2024-07-05, 11:20	1*	Visa debit card
	PA.#18	Test	succeed	14155238886	Registered	English	2024-07-05, 11:20	1*	Visa debit card
	PA.#17	Test	succeed	14155238886	Registered	English	2024-07-05, 11:20	1*	Visa debit card
	PA.#16	Test	mock-current-balan...	14155238886	Declined	English	2024-07-05, 11:20	1*	Visa debit card
	PA.#15	Test	mock-current-balan...	14155238876	Included	English	2024-07-05, 11:20	1*	Visa debit card

Figure 1: Screenshot of the 121 Platform

and dignified method of humanitarian assistance, supporting individuals to independently meet their needs. In recognition of the benefits of this approach, the South African Red Cross Society reached out to the Netherlands Red Cross' 510 team to help integrate the 121 Platform in the National Society's cash assistance services in support of individuals affected by extreme weather events. This activity was financed as part of a broader [storm surge response package](#) by the International Federation of Red Cross Red Crescent Societies' (IFRC) Disaster Relief Emergency Fund (DREF), as well as the Ministry of Foreign Affairs of the Netherlands and the Netherlands Red Cross.

About the 121 Platform

The [121 Platform](#) is an intuitive tool designed to simplify the delivery of cash assistance, helping disaster-affected individuals meet their needs in an accessible manner. The platform's design is distinguished in its ease of use, allowing users with basic knowledge in cash assistance to navigate it without needing expertise in information management.



The platform's efficiency is highlighted by a substantial reduction in the time required to register participants and process payments. Whereas these tasks could take up to several weeks when conducted manually, 121 cuts this

time down significantly, ensuring that affected households will receive the money they need as fast as possible.

Another key stand-out feature of the 121 Platform is its commitment to data protection and accountability. 121 brings all project partners onto a single platform with customised access levels, enabling only a selected number of operators to enter and modify data while others have view-only access. This setup enables efficient and transparent donor reporting and eliminates fears of accidental human errors generating false data. Moreover, any change made to a participant's profile within the system must be accompanied by a justification. These changes, along with their reasoning, are displayed on the platform, ensuring transparency and providing a comprehensive overview for users. This level of accountability is essential for maintaining the integrity of the cash tool, generating trust among users, ensuring that funds are utilised transparently, and deterring fraudulent or unauthorised changes. As such, the 121 Platform exemplifies innovation in humanitarian aid by prioritising simplicity, speed, and security.

Cash assistance at the South African Red Cross Society – powered by 121

The South African Red Cross Society is already well-versed in administering cash assistance as a firm element of the humanitarian assistance



Figure 2: Netherlands Red Cross employee operating the backend of the 121 platform, April 2024. (c) Fleur Verwer / Netherlands Red Cross

they offer. Faced by urgent needs among communities affected by the adverse effects of extreme weather, the National Society's main concern was to speed up the process of making sure that communities are reached with funds in a timely way. Previously, the registration of people affected was conducted on paper, which was a time-consuming process, as well as being prone to errors and duplications. Inspired by the benefits of the 121 Platform in ensuring timely payments and a smooth process of getting there through digital channels, the South African Red Cross Society approached the Netherlands Red Cross' 510 team to pilot the product as part of the storm surge response. Following trainings in using the platform, as well as in visualising data through Microsoft's dashboard creation tool Power BI, the National Society is now fully equipped to use

the 121 Platform and maintain its cash assistance services autonomously, with ongoing background support by 510.

The success of this programme so far in reaching vulnerable households has demonstrated that integrating the 121 Platform can accelerate emergency cash assistance programmes. Supplemented with trainings in cash information management tailored to individual needs, a structure is provided to accessibly implement a digital approach to cash assistance. If you are interested in hearing about how we could help your National Society or organisation through implementing the 121 Platform and/or providing trainings in cash assistance information management, you can find a list of contact persons at the end of this case study.

“Working with the Netherlands Red Cross has been very handy at a time when we are finding ourselves as a National Society. 121 has enabled us to reap the benefits of digitalisation in our programmes.”

Ireen Mutombwa, Head of Programmes at the South African Red Cross Society

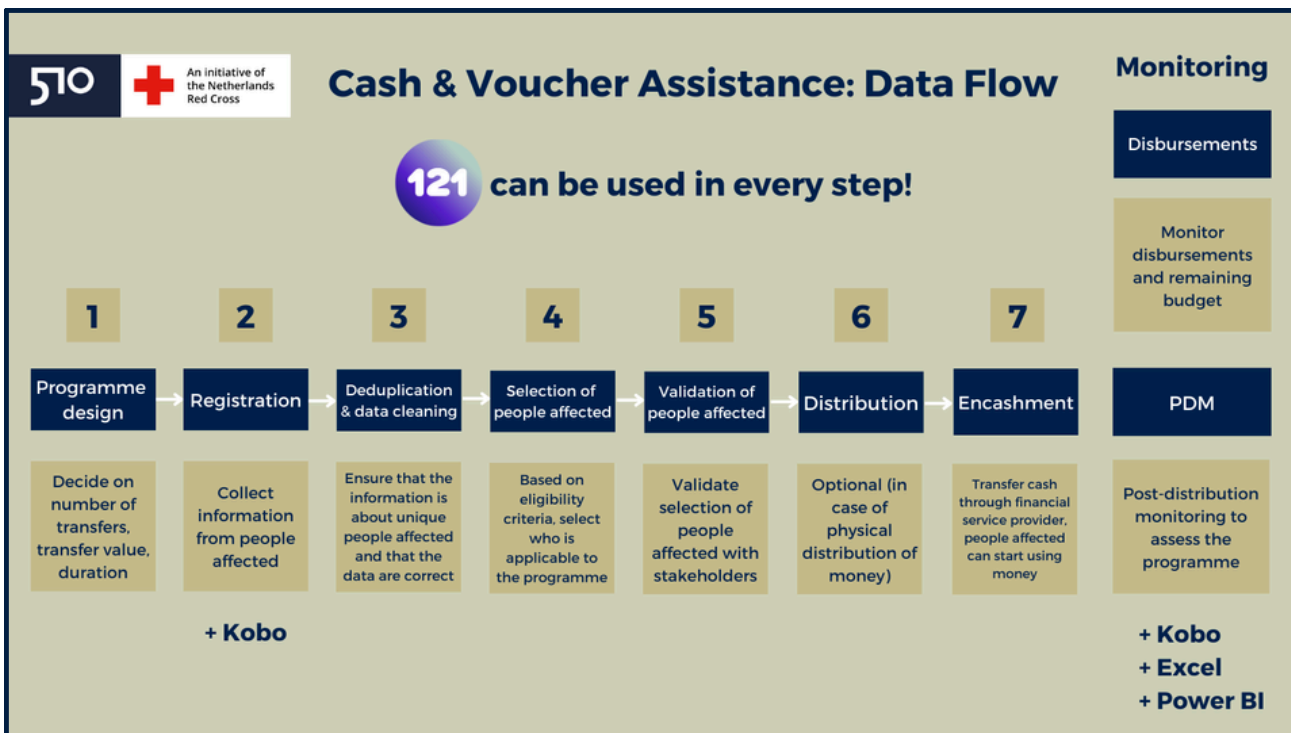


Figure 2: data flow of cash assistance delivered by means of the 121 Platform

How does it work?

The data flow of this cash assistance programme proceeds in seven steps, all of which can be fully or partially conducted using the 121 Platform, with only a minimal set of tools required in addition. The process begins with the set-up of the programme itself (1) at which point decisions are made on the size, duration, transfer values per household, and other metrics. Kobo Toolbox, a data collection tool which supports open-source data systems for humanitarian action and is designed for accessibility even in remote areas with no internet availability, facilitates the registration of people affected through forms (2). Kobo is directly integrated into the 121 Platform, making the information from the forms immediately visible and eliminating any further steps to fill data into the cash tool manually. Once the data are available, 121 can be used exclusively to deduplicate information (3), select and validate people affected who fulfil the eligibility criteria (4 + 5), and finally to

distribute (6) and transfer the cash (7) to selected recipients, allowing them to receive their money safely and smoothly. Throughout the entire cash assistance programme duration, a comprehensive suite of digital tools – the 121 Platform, Kobo, Excel and Power BI – are utilised to monitor payments and visualise data showcasing the programme’s progress overall.

Once the 121 instance is prepared for registration and payment, the tool is shared with South African Red Cross Society provincial managers in the affected regions. The provincial managers forward the required information to field workers and volunteers at local branch level who collect data through a Kobo form. Once the filled out forms are forwarded back to the provincial managers through 121, duplicates are checked and reverted to the field workers to correct any mistakes. Following deduplication, the National Society confirms eligible participants to include in the programme, followed by payments being made.

“If you make a mistake on the 121 Platform, it picks it up immediately and allows you to correct it while you are still collecting the data. This way, it's easier and quicker to track mistakes. Within a day, we are able to correct all the duplicates!”

Khutso Sadiki, PMER Officer & CEA Focal Point at the South African Red Cross Society

The impact of 121 on the cash assistance delivery of the South African Red Cross Society - so far

Since launching in February 2024 as part of the response to the storm surge, 500 affected households have been registered to the programme and were reached with a total of ZAR 1,250,000 (approx. EUR 63,000) across the provinces of Free State and KwaZulu-Natal by May 2024. This crucial boost in financial resources has helped them to, for example, rebuild their homes, bring food to the table, and acquire much needed medical supplies.

Claudia Mangwegape, Provincial Manager at the Free State branch of the South African Red Cross Society, assisted with the registration and validation of cash recipients. With 857 applicants in vulnerable situations but only 200 spots available for eligible participants across the province, selections were made based on an eligibility assessment:

“We decided to support those without any source of income, and those who experienced the most damage due to the floods. It was a difficult decision to make, but we focused on the people that have lost everything.”

Claudia Mangwegape, Provincial Manager at the South African Red Cross Society – Free State branch

Whereas before, paper-based methods were used for these initial assessments and later transferred to Kobo for verification purposes,

transitioning to 121 improved data integrity and error detection, ultimately enhancing the precision of selecting participants for cash vouchers.

The new operational procedure, powered by 121, has also significantly enhanced the speed and accuracy of the payments made as part of the cash assistance provided by the South African Red Cross Society, reaching people affected with much needed funds faster than ever. Whereas a lengthy and predominantly manual process of gathering information previously led to an abundance of errors and subsequent payment rejections by the financial service provider, 121 has slashed the number of rejections from 100-150 with a previously used cash tool to a mere five rejections during the course of the first ever payment round using the platform.

In conclusion, the integration of the 121 Platform has streamlined data collection, validation, and payment processes, significantly reducing errors and enhancing the speed of fund distribution to those in need. This advanced digital approach has proven to be a substantial improvement over previous, paper-based methods, ensuring more effective assistance to vulnerable populations.

Of course, no project comes without its limitations. While only five people affected had their payments declined compared to hundreds in previous programmes, this is still five people too many who were not reached with much needed funds on time. Within future payment rounds, operators strive to reach zero rejections through close communication with each other, financial service providers and the banks of cash recipients.

“It has been a smooth programme. In close communication with the provinces, we have been able to track and rectify errors before making the payments, leading to a minimal number of failed payments.”

Sifiso Thwala, Finance Manager at the South African Red Cross Society

What's next?

[Cash assistance](#) is a long-established practice used by the Red Cross Red Crescent network to mitigate the impact of natural hazards on vulnerable communities. In recognition of the success of this response modality in helping storm-affected individuals make ends meet in South Africa by using 121, the programme is being extended to cover 200 more households in the additional province of North West, at the same transfer value per household. The South African Red Cross Society's local branch in North West has already been trained on operating the 121 Platform. With that, the programme now supports 700 households across three provinces with 1,750,000 ZAR

(approx. EUR 87,000), helping numerous families get back on their feet after being affected by extreme weather.

Now that this programme is up and running, it joins the ranks of other successful 121 implementations in the Democratic Republic of the Congo, [Ethiopia](#), [Kenya](#), Lebanon, and [the Netherlands](#). In each case, the 121 Platform has significantly impacted those in need through rapid and at-scale cash assistance, enabling them to navigate difficult circumstances and meet their own needs. This makes it an essential tool for humanitarian organisations dedicated to making way for a faster, safer, and more efficient future in cash assistance.

We want to hear from you!



If you are interested in incorporating any of the products or services mentioned in this case study into your National Society's or organization's work, please reach out to:

Product manager, 121 Platform: Tijis Ziere tziere@redcross.nl

Service coordinator, Cash & Voucher Assistance: Angelina Savchuk asavchuk@redcross.nl