



Digital Lifelines: How the Kenya Red Cross Society Transforms Cash Assistance With the 121 Platform

As a result of climate-induced extreme weather, large populations in Kenya are experiencing [acute food insecurity](#). To protect lives and livelihoods, the Kenya Red Cross Society has been distributing cash among affected communities so they can meet their needs autonomously and with dignity. With the continued use of cash assistance as a tool for providing timely humanitarian aid, the National Society is looking to channel digital technology to make this response modality more efficient. This is where the Netherlands Red Cross' data and digital initiative, 510, comes in: to enhance the delivery of cash assistance in a user-friendly and data-responsible way, the Kenya Red Cross Society has partnered with 510 in implementing the [121 Platform](#) to deliver cash to over 8,000 households in the counties of Turkana, Baringo and West Pokot.

The aim of 121, an end-to-end payment platform developed for the humanitarian sector, is to make cash assistance easier, safer and faster. Carefully developed by the 510 team, 121 understands the (digital) humanitarian space and takes into consideration the specificities of how the Red Cross Red Crescent Movement operates, providing responsive services to its users in different National Societies and other organisations.

Compatible with a range of tools

An example of 121's ease of use is its compatibility with [Kobo Toolbox](#), a survey tool popular among many humanitarian organisations for being free of charge and simple to navigate. The Kenya Red Cross Society uses Kobo as the preferred digital data collection tool for all kinds of crisis response, utilising a form to register people affected. The form

contains a list of questions pertaining to, for example, household composition or income to determine eligibility for humanitarian support. Whereas previously, the data collected by the Kenya Red Cross Society were documented in an Excel sheet and then manually added into a cash tool, 121's integration into Kobo made this intermediary step redundant, expediting the processing of information and ensuring that those in need receive their cash faster. With Kobo already familiar to many organisations engaged in this field, its combination with 121 holds immense potential in accelerating cash assistance to unprecedented speeds.

"Previously, making payments required exporting data from Kobo and multiple manual verification steps by different officers, raising security concerns. With the 121 Platform, we eliminate these manual processes, streamline data handling, and enhance data security."

Kelvin Njenga, ICT Officer – Digital Transformation at the Kenya Red Cross Society

Within this project, the 121 Platform further seamlessly integrates with Kenyan mobile network operator [Safaricom](#) through its financial service provider M-PESA. The Kenya Red Cross Society has a longstanding relationship with Safaricom, and utilises its M-PESA services for cash disbursements to people affected. Now, the National Society and 510 are extending this partnership by including the direct integration of 121 with Safaricom to streamline payments to people affected, enhance efficiency, and minimise manual errors. 121's enhanced interoperability with telecom giants around the world underscores the platform's potential to transform cash assistance delivery by ensuring faster, more reliable, and secure transactions across diverse communications networks.

"The integration of the 121 Platform with a local mobile money vendor was a game-changer. Now, with just a click, payments can be made directly through the platform, making 121 a seamless end-to-end solution from registration to payments."

Kelvin Njenga, ICT Officer – Digital Transformation at the Kenya Red Cross Society

A strong commitment to accountability

Another strong advantage of 121 is its focus on accountability: when information on an affected person's profile is changed within the system, a justification for changing the data needs to be given. Those changes, and their reasons, are then reflected in the platform to keep it accountable and ensure a detailed overview for those navigating it. This level of accountability is crucial in maintaining the integrity of the cash assistance platform, generating trust among users, and ensuring that funds are allocated and used transparently. By requiring explicit reasons for any modifications, the platform not only promotes transparency but also discourages fraudulent or unauthorised changes, safeguarding the interests of all parties involved.

Cash platform of choice for the Africa region

Using the 121 Platform, the Kenya Red Cross Society has been able to address some of the most common bottlenecks facing cash assistance operations in the humanitarian space whilst maintaining data protection guidelines. The National Society looks forward to scaling up the use of the platform by integrating it with all its cash assistance operations.

The all-round success of this cash programme, driven by the 121 Platform, makes the Kenya Red Cross Society a shining example for at-scale cash assistance globally and in the African region specifically, with replications already being rolled out in the Democratic Republic of the Congo, [Ethiopia](#), South Africa and Zambia. As such, 121 innovates assistance delivered in the form of cash by enhancing the speed, efficiency, and transparency of this process for humanitarian organisations committed to effective and responsive aid operations.

We'd love to hear from you!

Are you interested in incorporating the 121 Platform into your cash assistance programmes? Please reach out to:

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