



Credit: USAID Cambodia

Boosting nutrition in Cambodia with digital cash transfers

The Feed the Future NOURISH project, implemented by Save the Children and its partners, worked to improve the nutritional status and well-being of women and children in Cambodia. Rooted in a community-led approach, the project included a conditional cash transfer (CCT) for the "first thousand days" – from pregnancy through the child's first two years of age – for low-income women. Eligible families could receive up to six payments over this period; funds were transferred directly to over 20,000 women's bank accounts upon completion of specific health and nutrition activities.

Amid plans to digitize the program, the Cambodian government announced development of a National Conditional Cash Transfer Program for Pregnant Women and Young Children. Through the national program, low-income families would receive payments upon completion of each of the 15 maternal and child health and wellness visits. USAID agreed for NOURISH to move away from its own CCT program and use their experience to provide technical support toward the design and digitization of the government's initiative, supported by UNICEF. Wing, the most widespread mobile money provider in Cambodia, engaged to provide the transactions.

After months of development and piloting, the National CCT program and app officially launched in February 2020; it currently serves over 136,000 beneficiaries. The strong political will and urgency to get the solution operational helped overcome an array of challenges common to launching a national scheme. A high degree of coordination and learning was required among public actors at many levels, including at the sub-national level where digital literacy was often very limited.

Commune chiefs have been equipped with tablets and trained to enroll qualifying expectant mothers, follow-up with mothers who face challenges meeting conditions, and record and respond to community feedback on the program. Upon entering a woman's data and photo into the app, they give her a Wing card. The woman brings the card with her to the health clinic, where the health provider notes her visit and Wing automatically adds funds to her account. Women with a mobile phone can keep track of their balance and conduct other transactions; however, those without a phone can still participate and cash out with just the physical card.

To accompany the app, NOURISH designed a web-based management information system for the government. The system provides aggregated data to officials to support evidence-based decision making, and also raises alerts to potential fraud.

As the Covid-19 pandemic started limiting income generation shortly after the technology's launch, the Cambodian government decided to expand its offerings to include unconditional transfers to additional vulnerable, low-income groups. An estimated 2.6 million Cambodians are benefiting from the relief payments. Without the digital technology, it is unclear if the Covid-19 payments could have been made to these large numbers so quickly.

Upon NOURISH's closing, several project staff transferred to the government to continue refining the digital cash transfer solution. NOURISH sees a future opportunity to integrate behavior change communications into the app to prompt commune chiefs and health workers to convey nutrition and health information.

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