

Data collection, information management and data validation systems to support safe water provision in Cambodia's small towns (via a Payment-by-Results approach)



Location: Cambodia | **Target Group:** Poor households in rural areas | **Partners:** GRET / AFD / UNICEF | **Duration:** 2015 - Present

Background:

AFD's 'Access to Finance for Small Water and Rural Electrification' program expands access to drinking water and electricity in small towns and rural areas. This is partly by providing adequate financing through loans from a local commercial bank and partly via a Payment-by-Results (PbR) approach. SeeSaw, contracted by GRET, has for three years been developing customised ICT tools that backstop the loan monitoring process. Beyond this, SeeSaw has also provided consultancy advice on the application of PbR and the protocols for verification and disbursement.

Our Solution:

The SeeSaw system integrates both smartphones and basic cell phones to improve the effectiveness of loan monitoring and reduce the burden of validating a payment-by-results approach:

- **SeeTell:** Selected customers in each location make "missed calls" to provide water quality information following connection. Water suppliers add their own information on water quality and service levels via systems adapted to their capacity
- **SeeView (Water suppliers):** Water suppliers use a personalised version of SeeView (an Android application that integrates GPS coordinates and photos) to map low-income households and existing water connections, as well as provide proof of new connections to the water network
- **SeeView (External parties):** External parties use SeeView to verify that 1) water suppliers only connect poor households, and 2) provide a working water connection. Validation tools allow easy disbursement of subsidies to entrepreneurs
- **Investor Platform:** All information collected is accessible via an "investor platform" that allows investors to track the progress of each water supplier and benchmark them against each other

More than 10,000 households have been mapped and connected to water systems or are currently being enrolled in the programme.

Key Benefits:

- ICT tools are customised to be used by entrepreneurs and NGO staff, reducing dramatically the need for third party verification
- Systems work both online and offline and are adapted to the Khmer language
- Extensive use of photos, automatic checking and cross-verification of data ensure the effectiveness and robustness of the loan tracking system
- Intelligent system design not only simplifies use but dissuades beneficiaries from attempting to "cheat"
- Free 'missed call' system allows key water customers to signal issues around water quality and verify that adequate service is being received
- Online tools including a customised 'investor platform' that permits easy tracking of loan performance and the activities of water entrepreneurs across the country