

TEAM JOURNEYS

FOUR ROUNDS OF THE GIZ INNOVATION FUND 2017–2022



Challenge: How can digital tools enhance GIZ's service delivery?

Time frame: April-December 2017

Round 3

Challenge: 10x more by 2030: What's your idea to boost theimpact and sustainability of our projects?

Time frame: February 2020-May 2021

Round 2

Challenge: How can digital data enhance GIZ's service delivery and improve the impact of our projects?

Time frame: August 2018-November 2019

Round 4

Challenge: Build Back Better –
Our contribution to a transformative recovery post COVID-19

Time frame: May 2021-March 2023

Challenge: How can digital tools enhance GIZ's service delivery?

Time frame: April-December 2017





Xtra Pay



With XtraPay, buyers purchasing exotic fruit at the local supermarket can individually 'tip' the farmers who grow them. At the checkout, consumers can opt to pay an additional XtraPay contribution, which the supermarket then collects and transfers to the farmers in Ghana. Consumers can also access information about the farm where the fruit is produced and harvested.



Groots

An ongoing challenge for development organisations is that, to formulate and engineer their programmes well and for the benefit of the people, they need information from the field. One solution comes from Groots, which identifies local retail shops as sources of intelligence within their communities to collect data from the field.



TheIntegrityApp



Developed as a tool for countering corruption, TheIntegrityApp is designed to enable companies to improve their compliance measures, facilitate their access to potential supply chain partners, and influence their value chain to improve corporate image and profitability.

Citizens Eye



Most citizens in Ghana are affected by public service delivery issues, yet most of these issues are not being reported. The purpose of this citizen engagement tool is to enable supreme audit institutions (SAIs) to collect and analyse data that are then fed into the planning and execution of audits. With this app, citizens can submit feedback on a range of public service issues.

Youth Acts



Youth Acts is an app that supports young volunteers in youth violence prevention projects in South Africa. The app helps young people to plan and implement community activities and to organise events that contribute to building safer communities, thus putting young people at the forefront of activism against violence.

Seqaya



Due to acute water scarcity, many households in rural Jordan are left without water, sometimes for weeks at a time. To tackle this issue, the Seqaya team began work on an app that households could use to order water. With Seqaya, orders are processed in the water utility's computer system, which allocates deliveries to tanker trucks - where possible, grouping them by location to serve several households in one trip.

Challenge: How can digital data enhance GIZ's service delivery and improve the impact of our projects?

Time frame: August 2018-November 2019





Voice

The objective of the Voice project is to make language apps accessible to people all over the world, regardless of these people's origin and language. The project builds voice data sets for underrepresented languages, collecting its data from existing voluntary community structures and making them freely available.



e-mmunize

The e-mmunize app was developed to increase the take-up of child vaccination programmes among those living in remote rural areas of Kenya. With the app, users can monitor children's vaccination plans and identify which children have yet to be vaccinated. Medical teams using e-mmunize can therefore quickly and easily plan vaccination sessions in each village.







The idea behind T+ was to create an interactive learning platform for Technical and Vocational Education and Training (TVET) students in Viet Nam as a way of helping them prepare for the world of work. A key component of T+ is that learners can monitor and improve their punctuality, which is one of the key social skills required by employers.



Yes, We CAN

The Yes, We CAN project promotes metal can recycling using digital technologies and incentives. Using an app, citizens collect points for every can they recycle and then trade in their points for attractive rewards.



LezGo

The LezGo team's ideas was to develop an SMSbased transportation platform for rural Namibia that connects passengers with the informal transport sector and promotes the efficient movement of both people and goods.





GAIN is a participatory website that allows users to access up-to-date information on air quality in Bishkek, Nairobi and New Delhi. The air-quality data are generated by easy-to-install sensors mounted and operated by citizens.

Challenge: 10 times more by 2030

Time frame: February 2020-May 2021





PartiCipate



PartiCipate is a digital enabler kit and one-stop shop that offers user-centred advice on how to design and implement inclusive digital and face-to-face public participation. A step-by-step advisory guide ensures that the advice provided is responsive to specific users' needs.





Micro, small and medium-sized enterprise (MSME) owners in developing countries often lack the digital skills needed to customise or to digitalise their business operations themselves. At the same time, buying in these services is often too costly. The open-source-based enterprise resource planning (ERP) software 'shERPa' is an easy-handling and low-cost solution with basic functions and local IT-community support.

Al Drowsiness Detector



Road transport is the dominant mode of transport in the East African Community (EAC) region. At the same time, road accidents are the third leading cause of death in the EAC. To tackle this issue, the project team developed the Al Drowsiness Detector for Road Safety. As the name indicates, this Detector alerts drivers succumbing to drowsiness and is based on a low-cost, Al-based drowsiness detection system.

InnoFam (MosQuito4Action)



The InnoFam team's initial idea was to develop a mosquito repellent concept, "Mr MosQuito". While conducting user research and iteratively improving the product, the team recognised the general need to foster the entrepreneurial ecosystem in Togo. As a result, the project evolved into an "innovation family", a methodology that addresses the lack of an entrepreneurial network in the informal sector in Togo.

Double Klick To Plastic Waste



The Double Kick to Plastic Waste team have taken up the fight against excessive plastic waste generation in China. Incorporated into China's largest social media app, WeChat, the Double Kick platform tackles the plastic pollution problem in two ways: It encourages plastic waste generators to provide funding and launch initiatives to collect plastic waste, and it seeks to engage individuals in plastic waste collection and in contributing to the fight against environmental pollution.

Smart4All



Basic ICT infrastructure is increasingly common in local and rural municipalities in South Africa. However, when it comes to e-governance and smart cities, there is still a critical absence of a 'bigger picture' perspective, solid knowledge and tangible digital skills. To fill this gap, the Smart4All digital platform provides municipalities not only with information on the smart city concept but also with a customised report on potential areas of action for becoming a smarter city.

Challenge: Build Back Better - Our contribution to a transformative recovery post COVID-19

Time frame: May 2021-March 2023





Waste No Waste



The Waste No Waste concept involves transforming agricultural waste residues into pelletised fuel to meet Malawi's domestic and commercial energy needs. The project is innovative in that the briquettes are produced in mobile production units. In this way, even farmers living in very rural areas can benefit from the initiative.





#ScrollSafe



To counter the 'shadow pandemic' of online gender-based violence (OGBV), the ScrollSafe team is seeking to build a coalition of public and private organisations to work on tackling OGBV.





Future Teacher Kit

The COVID-19 pandemic has confirmed the importance of providing large-scale professional development opportunities for teachers worldwide. The Future Teacher Kit team works to provide teachers around the world with low-tech in-service training that connects the individual learning process with a community of practice (CoP) for exchange and mutual learning.

Ugya



Women working in India's informal economy lack health insurances and have difficulty in accessing social protection schemes. The Ugya team's goal was therefore to develop an app that provides women in India's informal economy with barrier-free continuing education in financial services and business development, as well as access to microcredits.

Helpers



The Helpers team is working to address the problems of 'traditional' aid funding. The team's idea is to develop an online platform that can connect with e-commerce platforms using affiliate marketing. In this way, e-commerce users can identify and support any project close to their heart.

RemiTech



The RemiTech team focused on the problem of remittances and financial education in Mexico, which led them to create a financial education platform comprising three elements: financial education for remittance senders and recipients, financial tools to use directly in the app, and opportunities to support their home communities.



ROUND 1

HOW CAN DIGITAL TOOLS ENHANCE GIZ'S SERVICE DELIVERY?

Time frame: April-December 2017













Groots







The team

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Piloting countries

The project started out in Southeast Asia but was adopted not long after in South Asia.

The problem they were trying to solve

An ongoing challenge for development organisations and private companies is that they need on-the-ground information – be it on the price of diesel or bread or the availability of health services – in order to design and implement programmes that benefit people. Traditionally, they send researchers into the field to gather this information, which is time-consuming and expensive.

The idea for solving the problem

Groots aims to offer an alternative to field research. It identifies local retail shops as intelligence points within their communities and, through its innovative 'tabtap SHOP' point-of-sale app for local stores, it builds a network of and long-term relationships with the shop owners. Local independent stores often have difficulty managing their businesses because they lack tools for simple accounting, recordkeeping and financial monitoring. Groots's easy-to-use and highly localised 'tabtap SHOP' point-of-sale app works on basic smartphones. The transaction data it captures help stores to better manage cash flow and find ways to increase revenue or reduce costs. At the same time, the data provide brands and supply chain members with business intelligence. The app has enabled Groots to develop a network of store owners who can be asked questions about their store, the marketplace and their community at any time. The project's ultimate aims are to increase the effectiveness of GIZ programmes and of the activities of international organisations, and to have a direct impact on the design and development of products in the private sector.







How did the idea evolve?

Since its inception, Groots has grown into a data collection service for public and private companies, sourcing grassroots expertise and metrics in emerging markets using swarm dynamics. Incubated at GIZ, Groots now exists as an independent spin-off within the social entrepreneurship ecosystem of GIZ.

Project website: https://groots.com/







Xtra Pay



XtraPay



The team

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Andrea Breyer (Germany-based staff | Germany)

Piloting countries

Germany and Ghana

The problem they were trying to solve

In a globalised world, people consume products from all over the planet on a daily basis, and this consumption in large part comprises one type of product: food. Yet, most people do not know where their food comes from and how much work it takes to produce it. With XtraPay, a unique connection can be made between end-consumers and farm workers. People buying XtraPay-tagged foods can find out where the produce comes from and get the opportunity to thank the people at the beginning of the supply chain.

The idea for solving the problem

XtraPay enables supermarket customers buying exotic fruit to individually 'tip' the farmers who grow the produce and to access information about the farm where it was grown on a website. Thanks to state-of-theart fintech solutions, consumers can directly support agricultural producers in a transparent, swift and secure way. For the project, which is being piloted with pineapples from Ghana, the XtraPay team has tested transactions with 120 Ghanaian farmers using Mobile Money technology. The next step will be to run a pilot with a German supermarket.





How did the idea evolve?

If BMZ gives the go-ahead, the XtraPay team will proceed with piloting the system for 10 months. Working together with the German Federation of Wholesale, Foreign Trade and Services (BGA) as part of a Partner-Africa project, the XtraPay team will seek to determine whether the German consumer is willing to make a bonus payment to Ghanaian farmers.

Project website: http://xtrapay.info/







TheIntegrityApp







The team

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Carolina Echevarria (National staff | Brazil)
Raymond Ahiadorme (National staff | Ghana)

Piloting countries

Brazil

The story behind the idea

After a long time working together, the team behind TheIntegrityApp realised that they wanted to create solutions that, instead of being rolled out from Germany to other countries, would originate in other parts of the world. The Innovation Fund proved to be the best opportunity to achieve this, providing the team with the technology-based tools to create new solutions from scratch.

The problem they were trying to solve

Around 80% of global trade and production is conducted via complex supply chains, and this complexity provides opportunities for corruption. Developed to counter

this corruption, TheIntegrityApp is designed to support small and medium-sized enterprises as well as public authorities in classifying and, if necessary, expanding compliance capacities.

The idea for solving the problem

TheIntegrityApp is an innovative, simple and effective solution for entrepreneurs and business executives who lack the time or resources to work on their compliance and ethics programmes. The creation of this mobile-device and web-based application represents a major step forward in improving the Alliance for Integrity's existing tools and solutions. With the app, companies can improve their compliance measures, gain easier to access potential supply chain partners, influence their value chain, improve their corporate image and profitability, and also promote a transparent, robust and reliable business environment.



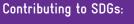
To achieve their goals, the team decided to use the Alliance for Integrity's existing network and content and to focus on large companies, with a view to these companies disseminating the idea throughout their value chain, including to the small and medium-sized businesses they draw on for their operations.

How did the idea evolve?

Launched in Brazil in November 2017, TheIntegrityApp has so far been adopted by some 4,500 companies in Africa, Asia, Europe and Latin America. Versions of the app have also been developed specifically for the public sectors in Brazil and Paraguay. TheIntegrityApp is now being adapted to include human rights topics.

Project website: https://theintegrityapp.com/

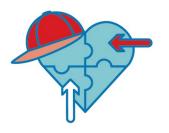
Alliance for Integrity's website: https://www.allianceforintegrity.org/de/

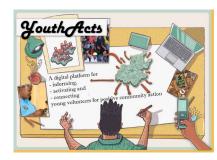






Youth Acts







The team

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Khotso Lefatsa (National staff | Lesotho)

Piloting countries

South Africa

The problem they were trying to solve

Quality of life and participation in public life require freedom from all forms of violence. In South Africa, however, interpersonal violence is inhibiting the country's development. Young people are particularly at risk of becoming perpetrators or victims, due, for example, to experiences of violence in childhood, drug abuse, or unemployment. At every police station in South Africa, organised youth volunteer groups called Youth Crime Prevention Desks (YCPDs) assist in the implementation of social crime prevention interventions within their communities. However, many YCPD volunteers quickly become disillusioned because of a lack of opportunities and resources to implement meaningful and impactful activities within their communities.

The idea for solving the problem

Youth Acts is an app that supports young volunteers in youth violence prevention projects in South Africa. The app helps young people to plan and implement community activities and to organise sports events or festivals that contribute to building safer communities, thus putting young people at the forefront of activism against violence. The Youth Acts team also developed a 'sister app', the Methaka app, for young people in Lesotho. Methaka provides youth in that country with support on becoming peer educators and preparing for leadership, with information on civil rights and how to exercise them, and with learning how to build teams and conduct debate.

The Youth Acts app offers users four main features:

(1) Knowledge – this feature promotes an understanding of the context of violence and crime and of their prevention through information and sensitisation.

(2) Activation – this provides volunteers with step-bystep instructions for delivering meaningful activities that are easy to apply and implement and are tracked by the administrator of each group. (3) Show – this allows volunteers to record and showcase their activities and share information on these activities with other YCPDs across the country. (4) Networking – this feature focuses on facilitating user groups of volunteers, enabling enhanced communication among the youth volunteer structures working to build safer communities.

How did the idea evolve?

In 2018, some 180 local police stations' Youth Crime Prevention Units trained 300 young people to use the Youth Acts app. However, because of a lack of data and information and because partners such as the South African Police Service were unable to buy the app and provide guidance to young volunteers, the app's uptake among young volunteers in police stations remained low.

The AGAPE Youth Movement has been commissioned to continue supporting the YCPD, including implementing activities. Depending on the availability of funding and support, in future AGAPE plans to work with app developers to explore additional features and ways of improving the usability of the app.

For its part, the Methaka app is used by over 200 young peer civic educators, who are spread across all 10 of the Kingdom of Lesotho's districts.











CitizensEye

(formerly Igniting Citizen Engagement)





The team

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Piloting countries

Ghana

The problem they were trying to solve

Most citizens throughout Ghana are affected by a long list of service delivery issues. Indeed, many no longer bother to report such issues – be they power cuts, illegal waste dumping, water leakages, potholes, and so on – as they have lost trust in the public authorities. They may complain, but the authorities rarely engage. To date, supreme audit institutions (SAIs) have failed to systematically identify, collect and analyse data that could increase these institutions' relevance for citizens. Thus, there is little chance that measures will be taken to address these problems.

The idea for solving the problem

The objective of the citizen engagement tool is to enable SAIs to collect and analyse data that are then fed into the planning and execution of audits. The data will be collected by means of an app, which will also be built into the SAI's website. This app will provide citizens with a mechanism to submit feedback on a range of public service issues, offering tools to either rate a problem or log an issue. When SAIs know citizens' perceptions of public services, they will be able to deploy their resources in a more targeted way and focus on issues that matter. The collected data, which will be converted into 'heat maps' and infographics, can be combined with other analyses undertaken in preparation for audits, such as media monitoring or social media sentiment analysis. All these developments will increase SAIs' relevance for ordinary citizens and ensure they contribute to better service delivery.









How did the idea evolve?

In May 2019 the Ghanaian supreme audit institution, the Ghana Audit Service (GAS), launched the CitizensEye app, which was downloaded more than 500 times in the first two days. Three months later, over 3,000 users were making good use of CitizensEye, providing hundreds of reports on diverse problems in areas ranging from infrastructure and schools to pollution and beyond. The CitizensEye app is part of the Good Financial Governance project in Africa.

CitizensEye is an Android app and is available on the Google Playstore at

https://play.google.com/store/apps/details?id=com.appsheet.whitelabel.guid_5b1b9364_12e7_4613_a082_26cebb71f29f&hl=de



Seqaya





The team

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Piloting countries

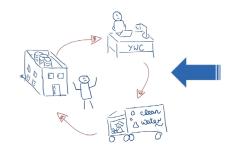
Jordan

The problem they were trying to solve

Due to acute water scarcity, thousands of households in rural Jordan - many of them comprising Syrian refugees - are often left without water, sometimes for weeks at a time. When pipes run dry, the utility sends tanker trucks to fill up people's water storage facilities. However, the system is inefficiently managed and prone to corruption, which means people often have to wait for weeks before the water arrives.

The idea for solving the problem

In seeking to address this issue, Seqaya identified a way to shorten the distance between demand and supply: Households order water on their mobile phones either by text message or with an app. The orders are then processed in the water utility's computer system, which allocates deliveries to tanker trucks – where possible, grouping them by location to serve several households in one trip. In this way, the utility's operations become more efficient and more transparent, and water customers finally get their drinking water in a timely fashion.





How did the idea evolve?

For a number of reasons, the team is unfortunately no longer working on the project. Key issues were the water utility's set-up, which involved multiple departments, and the procedures they use, which were more complicated than the team had expected. Other obstacles encountered by the Seqaya team included the following:

- The utility management displayed low levels of willingness to engage in the project.
- The utility staff lacked sufficient human, financial and technical capacities, with the IT system in particular being inadequate for this project.
- Limited access to the internet and, therefore, limited smartphone use.

In light of the above-mentioned obstacles, the team decided to discontinue work on the Seqaya project after the final pitch. The team's mantra was 'where the goal seems unattainable, consider quitting instead of sticking'.









ROUND 2

HOW CAN DIGITAL DATA ENHANCE GIZ'S SERVICE DELIVERY AND IMPROVE THE IMPACT OF OUR PROJECTS?

Time frame: August 2018-November 2019













e-mmunize

(formerly Mum's Vaccination Tool)











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Piloting countries

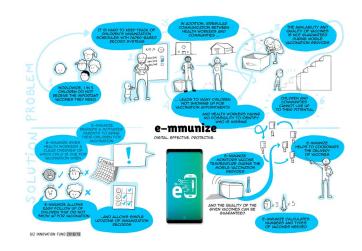
Kenya

The problem they were trying to solve

Worldwide, 1 in 5 children do not receive the important vaccines they need. This is not helped by the use in many places of paper-based record systems, which make it hard to keep track of children's immunisation schedules. Irregular communications between health workers and communities also mean many children fail to show up for vaccination appointments, and health workers have no way of identifying who is missing. Furthermore, as the vaccination services are mobile, the availability and quality of vaccines cannot be guaranteed. Children and community members can therefore go unprotected and, as a result, cannot live up to their full potential.

The idea for solving the problem

The e-mmunize app was developed to increase the take-up of child vaccination programmes among those living in remote rural areas of Kenya. With the app, users can monitor children's vaccination plans and identify which children have yet to be vaccinated. Medical teams using e-mmunize can therefore quickly and easily plan vaccination sessions in each village and mobilise local people. They can also access the data they need when conducting vaccination sessions in remote locations and for ensuring that cold-chain procedures are observed at all times.





How did the idea evolve?

A lot has happened since the e-mmunize project won its award: The concept has been further developed in collaboration with three health facilities and has been trialled in nine remote communities in Malawi. GIZ coordinated and implemented the pilot project, which was financially supported by the Merck Family Foundation, among others. In the Bilira region of Malawi, an e-mmunize mobile app has been linked to the region's new electronic patient register, and a shelter equipped with a solar-powered refrigerator has been installed for conducting vaccinations of children under five years old.

Project website: http://www.emmunize.org/



Voice (NORI)

(formerly Making All Voices Count)







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Jan Krewer (Development worker | Rwanda)
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Piloting countries

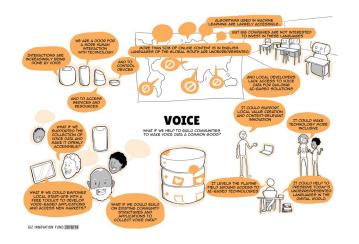
Rwanda

The problem they were trying to solve

Online interactions are increasingly being made by voice, yet more than 50% of online content is in English. Therefore, the languages of the Global South are hugely underrepresented. While algorithms used in machine learning are largely accessible, big companies are not interested in investing in these languages. Also, activists and startups who understand this problem face a lack of freely available voice data in their respective languages to train Al-powered speech-to-text engines.

The idea for solving the problem

Many local languages are not being supported by voice-based technologies because the voice data sets these technologies require are lacking. To address this challenge, the Voice project was launched in Rwanda as an open-source voice data collection service aimed at preserving today's underrepresented languages in the digital world and making technology more inclusive.





How did the idea evolve?

The Voice project is now an integrated solution under the FAIR Forward – Artificial Intelligence for All project, a BMZ initiative delivered as part of a new partnership with the Mozilla Foundation. Voice also paved the way for the Network of Open Resource Initiatives (NORI), an incubator programme that promotes a self-sustaining ecosystem for open resources and provides consultancy on open resource innovation, management and implementation to support the development of open resource businesses and the implementation of their products.

Project website: http://n-ori.org/





Yes, We CAN







The team

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Zoran Jakovljev (National staff | Serbia)
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Nemanja Janjić (External | Serbia)

Piloting countries

Serbia

The problem they were trying to solve

In developing countries, only 5% of citizens separate their packaging waste for recycling. This not only has detrimental effects on the environment and causes additional costs for waste processing, but also results in a significant loss of valuable resources. Primary separation and recycling has not yet developed to a satisfactory level in developing countries due to a range of factors such as the high costs of infrastructure and operations, and citizens' lack of motivation to actively participate in the process. Furthermore, the lack of technical capacities and inadequate communication between key actors involved in municipal waste management present additional problems and challenges.

The idea for solving the problem

Yes, We CAN takes an innovative approach to encourage citizens to recycle metal cans, involving gamification and a flexible incentive scheme. Furthermore, it can be set up as a fully functional digital recycling system for packaging waste collection and management, especially in urban areas. The Yes, We CAN system builds on a user-centred IT solution previously developed by Serbian startup Solagro Smart Recycling Ltd, which developed smart can crushers and an associated mobile app. This app enables users to keep track of each can they crush as it passes through the recycling system and to collect bonus points for their participation. These bonus points can then be exchanged for valuable incentives (discounts, shopping vouchers, tickets for the theatre or sports events, etc.), further motivating users to recycle their waste. The technology was successfully tested at festivals and through small-scale pilots. Looking ahead, the Yes, We CAN team's aim is to embed this tool in everyday life and for the service to be accessible to all.



How did the idea evolve?

The Yes, We CAN project is growing rapidly and is attracting more and more partners. To create a fully functional metal can recycling system in urban areas, the private companies Ball Packaging Europe, Solagro Smart Recycling and Mercator-S have formed a development partnership in cooperation with the international programme Every Can Counts, which is itself part of BMZ's develoPPP programme and is implemented by GIZ through the Open Regional Fund for the Modernisation of Municipal Services. The project the partners are developing in order to fully operationalise the can collection system is called the Smart City Can Collection System. Running from July 2020 to July 2023, this project includes the establishment of a collection network equipped with smart can shredders placed in supermarkets and a customer incentive scheme enabled through a mobile app. IT infrastructure is also being developed with the capacity to enable hardware and software integration, data generation, and data management.









LezGo

(formerly Dial-a-Donkey)





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Piloting countries

Namibia

The problem they were trying to solve

In rural Namibia, when people when take public transport, they often have to wait long hours on the side of the road for the vehicle to arrive. As a rule, it takes many hours to travel between villages and towns, and rural transport in the country is unreliable and insecure. As a result, many people are effectively disconnected from basic public services and markets.

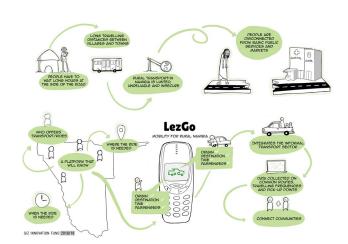
The idea for solving the problem

The LezGo team's idea was to develop an SMS-based transportation platform for rural Namibia that connects passengers with the informal transport sector and promotes the efficient movement of both people and goods. In addition, the emerging combination of citizen-generated and real-time data would provide government institutions with vital data on how to improve regional infrastructure.

How did the idea evolve?

The team decided to discontinue working on the project after the final pitch.









GAIN - Global Air Information Network





The team

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Johanna Jagnow (Field staff | India)
Johannes Keil (Field staff | Kyrgyzstan)
Herman Kwoba (National staff | Kenya)

Piloting countries

India, Kenya and Kyrgyzstan

The problem they were trying to solve

Anthropogenic air pollution represents an increasing risk to human health. The recording of air quality information remains insufficient to enable an understanding of the causes of pollution and its potential health effects. This lack of knowledge and the invisibility of air pollution are the main barriers to improving air quality.

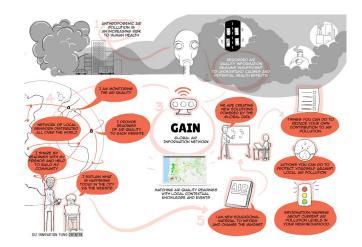
The idea for solving the problem

GAIN is a participatory website that allows users to access up-to-date information on air quality in Bishkek, New Delhi and Nairobi. The data are generated by

easy-to-install sensors that are mounted and operated by citizens. As well as providing data on air quality, the project's website and text message service offer users practical tips on what they should do in the event of severe air pollution and what action they can take as individuals to address the problem.

How did the idea evolve?

The initial project is running according to plan. The sensors in India and Kenya are operational and are already providing data to citizens. In Kyrgyzstan, GAIN initially installed sensors around the city of Bishkek. However,



seeking to build on this initiative, the UNDP decided to fund the installation of dozens more sensors across the country, which were mounted and maintained by a local NGO and which are still active. Two years after the 2020 final pitch, a group of GIZ employees with an interest in air quality started a small project on particulate matter (PM) sensors, financed using some leftover funds from a 2019 GIZ Innovation Fund initiative. The project was organised largely as an internal GIZ activity for the first UN-led International Day of Clean Air for Blue Skies, held on 7 September 2020. With support from GIZ's Medical Services function, the project team contacted all GIZ offices around the world to ask them whether they would be interested in installing a couple of low-cost PM sensors like those used in the GAIN project. Some 20 countries responded positively. The team provided each of these countries with a set of at least two SDS011 PM sensors, which are the most reliable low-cost sensors on the market and are used by, for example, the global initiative of <u>luftdaten.info</u>.







T+

(formerly Techpedia+)





The team

Christian Knuppertz (Field staff | Viet Nam)
Chi Nguyen Thi Kim (National staff | Viet Nam)
Cong Nguyen Minh (National staff | Viet Nam)
Tu Nguyen Than (National staff | Viet Nam)
Le Hong Minh (External | Viet Nam)

Piloting countries

Viet Nam

The story behind the idea

GIZ's national staff member, Cong Nguyen Minh, originally came up with the T+ idea. In his work with vocational students, he realised that finding a job was challenging for young people graduating from vocational courses. It was then that the idea formed for a mobile app to help connect up young course graduates, colleges and enterprises. In 2018 the T+ concept was submitted to the Innovation Fund. At that time, the Reform of TVET in Viet Nam programme was developing a database featuring a Vietnamese-German-English TVET glossary. Drawing on this work, the T+ team's very first idea was for a free technical dictionary application for college students, teachers and enterprises.

The problem they were trying to solve

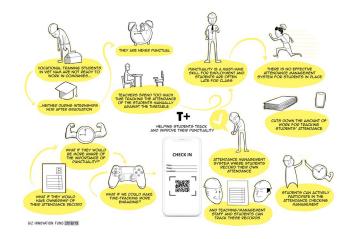
Vocational training students in Viet Nam receive no preparation on working in companies either during or after their graduation. Students are often late for class, and teachers spend too much time tracking student attendance manually. Punctuality is a basic requirement for securing a good job. However, the current attendance checking system fails to motivate students to get to class on time.

The idea for solving the problem

The idea behind T+ was to create an interactive learning platform for TVET students in Viet Nam as a way of helping them prepare for the world of work. Based on QR code technology, the app would keep a digital record of student attendance, thus helping them to monitor and improve their punctuality, one of the key social skills required by employers.

How did the idea evolve?

After the final pitch, the team decided to stop working on the project.







ROUND 3

10 TIMES MORE BY 2030

Time frame: February 2020-May 2021













shERPa







The team

Timo Müller (Germany-based staff | Germany)
Valeria Morua Hernandez (Field staff | Jordan)
Felix Kullmann (Germany-based staff | Germany)
Elisabeth Hobl (Field staff | Kosovo)
Asim Adeel (Germany-based staff | Germany)
Tarek Annan (External | Germany)
NEW Laura-Kristin Baric (Germany-based staff | Germany)

Piloting countries

Albania, Benin, Egypt and Morocco

The story behind the idea

In the age of the free flow of goods and services, competition is fierce. SMEs need to digitalise their business operations to survive. For instance, the success of Chinese companies – which are often the most competitive, dominating global value chains – is greatly supported by their high degree of digitalisation. However, the team noticed that in many developing countries, SMEs working to take their operations digital often struggle to identify affordable and accessible local support to help them carry out this work. To close this gap, the team developed shERPa.

The problem they were trying to solve

Micro, small and medium-size enterprise (MSMEs) owners in developing countries often do not have the digital skills needed to customise software themselves or to digitalise their business opera-

tions. At the same time, buying in these services is often too costly, with the offer not tailored to the firm's needs. The tech community in these countries focuses on outsourcing and proprietary software, rather than on servicing their local markets. Yet, when local support is available, MSMEs are more inclined to introduce cost-efficient enterprise resource planning (ERP) solutions, which can promote the formalisation of businesses.

The idea for solving the problem

The ERP software 'shERPa' is an easy-handling and low-cost solution with basic functions and local IT-community support (which has the added value of service provision in the local language). Unlike many of the complex, expensive and proprietary ERPs available, shERPa is modularised and open source. Its interconnected modules cover key areas for MSMEs including bookkeeping, sales, inventory, and warehouse and customer-relationship management. The package's headline feature is its offer of locally provided support from local IT companies, provided at lower prices and in local languages, and tailored to the needs of MSMEs in developing countries. Supported in this way, MSMEs can harness open-source ERP tools to digitalise and formalise their business operations and, ultimately, to grow.





How did the idea evolve?

The best approach to take for providing MSMEs with local support on ERP solutions depends on the local context and local (digital) ecosystem. These differ a lot from one GIZ partner country to another. Local IT service providers and local solutions may already exist in some countries, so it is important not to distort the local market. There is no one-size-fits-all approach.

The initial conception of shERPa being an IT solution has evolved over time, with shERPa becoming a more holistic advisory offer. Under shERPa, GIZ's Sectoral Department (FMB) now provides internal colleagues working in the private sector development field with support on how best to promote the digital transformation of their target groups (i.e. M/SMEs) through (open-source) ERP software solutions. GIZ colleagues or projects can submit a request to receive this shERPa support using the internal clients' portal (the support is then provided based on a job order [AA]).



PartiCipate







The team

Lisa Hiemer-Maqoma (Germany-based staff | Germany)
Annika Schönfeld (Germany-based staff | Germany)
Katharina Lampe (Germany-based staff | Germany)
Johannes Mager (External | Uganda)
Nina Harnischfeger (Field staff | Zambia)
Sandra Fuhr (Germany-based staff | Germany)
NEW Benjamin Gerloff (Germany-based staff | Germany)
NEW Dorothee Segiet (Germany-based staff | Germany)

Piloting countries

Kyrgyzstan and the Palestinian territories

NEW Asmeret Mikael (Intern | Germany)

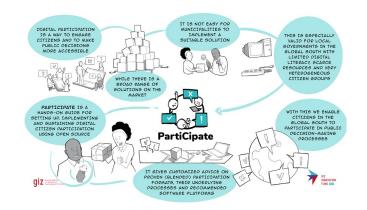
NEW Teresa Becher (Intern | Germany)

The problem they were trying to solve

Inclusive public participation that leaves no one behind is a cornerstone of the 2030 Agenda. To engage in public decision-making more actively, citizens want to see activities and solutions that are accessible and trustworthy and that facilitate active participation. Decision-makers therefore need to know how to set up participation processes and suitable tools and activities, both on- and off-line. Advice and experiences regarding tested and meaningful participation approaches are piecemeal and not standardised, and they fail to adequately reflect digital opportunities. Also, many projects in GIZ and beyond reinvent the wheel, in particular when it comes to digital tools for participation. As a digital one-stop-shop for inclusive digital and face-to-face participation, PartiCipate brings user-centred advice and a wealth of knowledge all together in one package.

The idea for solving the problem

PartiCipate is a digital enabler kit and one-stop shop that offers user-centred advice on how to design and implement inclusive digital and face-to-face public participation. PartiCipate provides cost-free digital advisory services on inclusive participation approaches (both digital and face-to-face), advice on how to set up a participation strategy, and detailed information on the open-source participation platforms that are available. A step-by-step advisory guide ensures that the advice provided is responsive to specific user needs. PartiCipate analyses which participation approaches are best suited to the users' specific context and objectives and also factors in their target groups, digital access, literacy, etc. To support this, PartiCipate is cooperating with trusted partners on four ready-to-use open-source platforms: Adhocracy+, CitizenOS, Consul and Ushahidi.





How did the idea evolve?

The PartiCipate team won the award for the best concept in the GIZ Innovation Fund in 2022. Since then, product development has continued into the Maturation Phase, with their one-stop shop now up and running. In parallel with this product development, the team has supported the deployment of the open-source platform Adhocracy+ in a GIZ project in Kyrgyzstan and of the Consul platform in the Palestinian territories' Inclusive Digital Governance project. A new cooperation with GIZ's Sector Programme Governance started in early 2022, and BMZ has expressed an interest in developing PartiCipate further. Currently, seven projects in different regions are partnering with the PartiCipate team to implement the package and provide further feedback on its advisory service. PartiCipate's operations actively contribute to ensuring more quality-assured standardisation in GIZ's advisory services in the field of public participation.

Project portal: https://participation.digital/





MosQuito4Action

(formerly Mr Mosquito); today: InnoFam







The team

Carina Lange (Field staff | Togo)
Raphael Dokpo (External | Togo)
Abass Kerim (External | Togo)
Nora Ajavon (National staff | Togo)
Anna-Lisa Wirth (Development worker | Togo

Piloting countries

Togo

The problem they were trying to solve

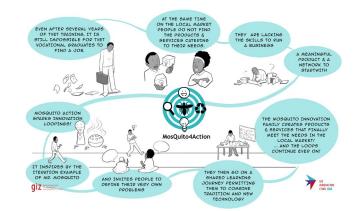
In the first quarter of 2020 there were more than twice as many deaths worldwide due to malaria than to COVID-19. Around half of the world's population is at risk of contracting malaria, and the world's poorest countries are most impacted. Therefore, the people most likely to be affected are those who have hardly any 'spare' financial resources to pay for health care. Resistance to antimalarial drugs is growing and the side effects of these drugs are substantial. Meanwhile, according to the WHO, impregnated mosquito nets remain the most effective remedy. This sounds a rather basic approach for the 21st century and has clear limitations.

The idea for solving the problem

Inspired by evidence showing that vibrations and blue light drive away mosquitoes, the German-Togolese team's original project idea was for a machine that would harness these forms of deterrent to chase away mosquitoes and thus help combat malaria. This led to the development of a small, low-cost machine that helps fight malaria in Togo and around the world.

How did the idea evolve?

This original idea has, over time, evolved into the 'innovation family' or InnoFam concept, a methodology for innovation in the informal sector that addresses the lack of an entrepreneurial network in Togo's informal sector. The problem in Togo is twofold: first, TVET gradu-



ates cannot find jobs and, at the same time, lack the skills and confidence to run their own businesses; and second, many market needs remain unmet in an underserved environment. Also, the country has yet to develop a favourable entrepreneurial environment. A methodology for addressing these problems is lacking for informal sector entrepreneurs, especially in Francophone Africa, where entrepreneurial ecosystems are extremely weak and the education system is inadequate. This is where InnoFam comes in. Its versatile team has developed a fun, hands-on approach that enables entrepreneurs to create an innovation family to help them reach their goals.

In the final pitch, the InnoFam team's objectives were to arrange a Creative Commons license, test the approach with other GIZ TVET programmes, develop facilitator training, and scale the approach. As the project evolved, they ended up working at a smaller scale, adapting to the realities of the team and the sector. As part of this work, the team conducted workshops in dozens of schools in the Lac Togo region and began working with the community of Anejo.



Al Drowsiness Detector for Road Safety



FUND

GIZ

INNOVATION

The team

Ange Josiane (External | Rwanda)
Carol Mutiso (National staff | Kenya)
Jevinarlys Khamasi (External | Kenya)
Josephine Mbandi (External | Tanzania)
Kawtar Benabdelaziz (National staff | Morocco)
Sara Stjepanovic (Field staff | Tanzania)

Piloting countries

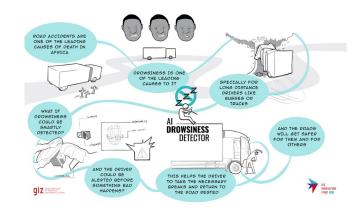
Kenya, Morocco and Tanzania

The problem they were trying to solve

Road transport is the dominant mode of transportation in the East African Community (EAC), carrying about 95% of the region's goods traffic and nearly 99% of passengers. At the same time, road accidents are the third leading cause of death after Malaria and HIV/AIDS in the EAC. In Tanzania alone, the WHO estimates that over 16,000 people are killed annually on the roads. Research shows that drowsiness is a significant causal factor in deadly road accidents, especially when it comes to commercial trucking and long-distance passenger buses.

The idea for solving the problem

The team produced an innovative solution to help drivers deal with drowsiness and, thus, save many lives on the roads of East Africa. Their low-cost drowsiness detection system is installed in vehicles and, using artificial intelligence, detects drowsiness in a driver's face and issues timely alerts to those drifting off. Included in the team's solution is training and guidance on what action to take when drowsiness is detected.





How did the idea evolve?

In November 2020, the Drowsiness Detector team was already working with a driving school and an NGO in Uganda. In their discussions together, they explored opportunities for the future scaling-up of the package by improving existing driver training and promoting cross-sectoral stakeholder dialogue to raise awareness of the issue. Since then, some of the team members have continued to take this work forward, developing the prototype alongside their regular work. At present, the team is still working on enlarging their network to include more potential partners within the automotive industry. The GIZ external team members are also currently in the process of founding a startup in Tanzania to make the system available there.







Double Klick to Plastic Waste





The team

Mingyu Qian (National staff | China) Jingyue Hou (National staff | China) Chenyang Liang (National staff | China) Nina Mitiaieva (Field staff | China)

Piloting countries

China

The problem they were trying to solve

The world's growing mountains of plastic waste are globally acknowledged as one of the major threats to the environment. Plastic waste is the cause of a wide range of problems – from resource depletion and ocean pollution to microplastics in food chains. This is now a challenge that requires urgent and targeted action.

The idea for solving the problem

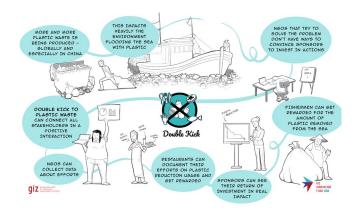
Inspired to act, the Double Kick to Plastic Waste team has taken up the fight against excessive plastic waste generation in China. Currently, China is the most populous country on Earth, and it produces and consumes a considerable amount of plastic. This high-level of plastic use and the collection and recycling of plastic waste pose significant challenges for the country. Double Kick's platform, which is incorporated into China's largest social media app, WeChat, tackles the plastic pollution problem in two ways. On the one hand, it encourages plastic waste generators to provide funding and launch

initiatives to collect plastic waste. In so doing, they can receive relevant tracking data and generate corresponding 'plastic credit', thus demonstrating their responsible attitude. On the other hand, it seeks to engage individuals in plastic waste collection and in contributing to the fight against environmental pollution in exchange for 'encouragement credits' that can be traded for goods on the platform.

How did the idea evolve?

The Double Kick team continued working on the idea even after the Innovation Fund ended. The concept was further developed, finessed, scaled and improved, and was eventually trialled in GIZ's China office from June to August 2022. Double Kick's aim was to achieve a plastic recycling rate of 50% in four weeks.

For the trial, the team mobilised the cleaning staff willing to record the plastic waste by category, rewarding them with 'encouragement credits'. The results have been promising:



- Nearly 100% of all plastic waste was collected.
- The plastic recycling rate increased from 22% to 92% (the remaining 8% comprising coloured LDPE film and multi-layer composite plastic film, which are not accepted by recyclers).
- Residual waste was reduced by 23% due to the deduction of these plastics.
- There was a 21% increase in income resulting from the sale of the plastic.

More outcomes from the scheme can be found here.

The team is also seeking to broaden its scope, taking larger-scale action in cooperation with other companies. Together with Impact Hub, Coca-Cola, Chengdu Yilao Community Service Center and local recyclers, the team started the Collection Tracking as Routine initiative in March 2022. The goal of this initiative is to deliver a small-scale programme to track PET bottle collection and clean-up activities in Litang County, Sichuan Province, where high levels of tourism generate most of the region's plastic waste.

Work is also under way to identify even more opportunities. For instance, by incorporating the Double Kick platform into the team's ongoing projects and actions on combating marine litter, traceable data can be provided for marine plastics. Partners in this endeavour are big name brands including IKEA, Puma, Decathlon and Henkel, which are keen to engage in marine plastic recycling but lack reliable tools for verification.











Team Smart4All

(formerly Smart City Platform)





The team

Johannes Mager (Development worker | Uganda) Jonathan Voigt (Development worker | South Africa) Dr Lenhard Hamza (Field staff | South Africa) Tim Sergio Gago (Field staff | South Africa)

Piloting countries

South Africa

The story behind the idea

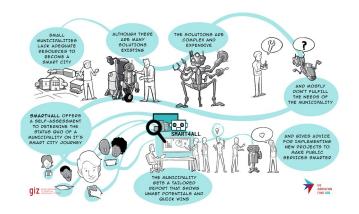
A central element of GIZ's Governance Support Programme (GSP) in South Africa was to tackle deficiencies in the local government systems of selected poorly-managed municipalities in the country. To implement their project activities, the GSP team collaborated with municipalities, provincial and national governments, and universities. In 2019 three digital natives started working in the GSP and, since then, small-scale digitalisation and smart city initiatives have been brought to the fore in the programme. The Innovation Fund idea emerged from the ongoing exchanges with team members and municipal partners in which specific questions around digitalisation and smart cities were raised.

The problem they were trying to solve

Local governments across Africa are failing to fulfil their promise to citizens. Even though digitalisation has got under way and initial ideas are being implemented, projects are not yet achieving the goals set out in the SDGs, such as providing adequate basic services, domestic technology innovation, and global as well as South-South partnerships (SDGs 9, 11 and 17). While basic ICT infrastructure is increasingly common in local and rural municipalities, there is still a critical absence of a 'bigger picture' perspective and of solid knowledge and tangible digital skills regarding e-governance and smart cities. This, in tandem with a lack of guidance, is hindering the implementation of digital best-practice solutions.

The problem they were trying to solve

The Smart4All platform is a digital solution for local governments in Africa that both informs municipalities about the smart city concept and provides a customised report on potential fields of action for becoming a smarter city. Small municipalities with limited capaci-



ties for IT consultancy will particularly gain from the scheme in two key ways: they can fill any potential knowledge gaps in this area without financial investment on their part, and the analyses presented in the report will provide them with recommended starting points for taking action.

How did the idea evolve?

Smart4All's digital solutions for local municipalities, empowering citizen engagement and supporting the development of smart cities and municipalities have been incorporated into ongoing projects of the GSP II programme. The Innovation Fund provided a major boost in terms of promoting an understanding and the integration of digital opportunities in the programme. Its support also gave rise to two hackathons and a smart city workshop for the supported municipalities. However, it was ultimately decided to discontinue work on Smart4All.

The Smart4All team wrote up the findings of the Innovation Fund and other digital activities in an academic paper, which looks at how best to incorporate digital solutions and what is needed in partnership with local governments to ensure the success and continuation of those pilots and ideas. In September 2022, the paper was presented in a joint seminar of the International Political Science Association (IPSA) and Spanish Association of Political Science and Public Administration (AECPA) at the XI GIGAPP International Congress in Madrid, Spain.







ROUND 4

BUILD BACK BETTER - OUR CONTRIBUTION TO A TRANSFORMATIVE RECOVERY POST COVID-19

Time frame: May 2021-March 2023













Waste No Waste





The team

Achim Kress (Field staff | Malawi)
Dr Soumen Maity (External | India)
Christa Roth (External | Malawi)
Peter Schramm (Field staff | Malawi)
Debaprasad Sah (External | India)
Naomi Manjolo (National staff | Malawi)
Grace Zimba (National staff | Malawi)

Piloting countries

Malawi

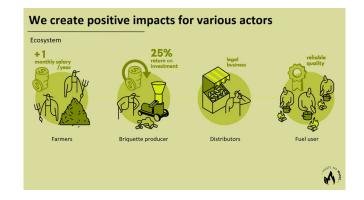
The problem they were trying to solve

Over 90% of Malawi's population depends on charcoal and firewood for their daily cooking and heating needs. The result is rapid deforestation and high GHG emissions into the atmosphere. At the same time, forests are unable to sustain population growth in the country and are thus decreasing by 5% each year. Currently, 100,000 tonnes of agricultural waste are burned in Malawi's fields every year. By not using this waste productively, the country missing a key business oppor-

tunity to create wealth out of agricultural waste – and this despite Malawi being highly dependent on biomass for most of its domestic energy needs (e.g. domestic and commercial cooking and heating).

The idea for solving the problem

The Waste No Waste idea involves transforming agricultural waste residues into pelletised fuel to meet domestic and commercial energy needs in Malawi. The project is innovative in that the briquettes are produced in mobile production units, which means the briquette producer can bring the units to farmers where they are. In this way, even farmers living in very rural areas can benefit from the initiative.





How did the idea evolve?

The team is working on the project as part of the 2022 Maturation Phase, with support from the GIZ Business Development Unit and the GIZ Innovation Fund. Once the machinery arrives in Malawi, the team will conduct some trials to check the system and its benefits. The team is already in contact with investors interested in this solution and with aspiring entrepreneurs who are interested in helping to distribute the solution within the country.







#ScrollSafe

(formerly Bytes of Freedom)









The team

Salomé Eggler (Field staff | Kenya)
Laura Hartmann (Germany-based staff | Germany)
Janina Kempf (Field staff | India)
Aaranya Rajasingam (National staff | Sri Lanka)
Gaurav Sharma (National staff | India)
Alissa Frenkel (Germany-based staff | Germany)
Etienne Koeppel (External | United Kingdom)

Piloting countries

Kenya

The story behind the idea

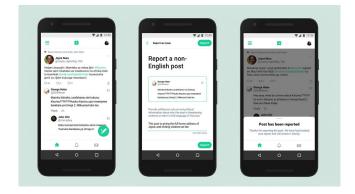
The team got together in 2021 to collaborate on finding a solution to the growing issue of online gender-based violence (OGBV) on social media platforms. Partnering with Feminist Internet and KICTANet, the team developed a set of prototypes, localised them for Kenya, and then adapted them to Twitter as the target social media platform. Twitter was selected due to its relevance for women in the public domain, be it in the realm of politics, media, activism or entertainment.

The problem they were trying to solve

The increasing levels of OGBV are driving down internet use among women and making it an unsafe space for them. However, the pandemic revealed just how important access to the internet is and thus how urgent combating OGBV has become. To counter and cope with OGBV, women need quick and convenient access to guides, resources and contacts adapted to their specific local context.

The idea for solving the problem

The team's initial idea was for a toolbox that can be added directly into the user's social media interface. This toolbox would take the form of a fixed search tab, a chatbot, a discrete pop-up, or a warning message



along the lines of Twitter's disinformation alert on certain tweets. The aim was to make the #ScrollSafe tool accessible on the social media platforms themselves, so that women experiencing OGBV would have immediate and seamless access to it.

How did the idea evolve?

Soon after the Final Pitch Event, the team realised that the product teams of the social media companies have their research and UX departments and are not interested in the #ScrollSafe toolbox. As other opportunities and channels have proven to be more promising for reaching the overarching goal, the team has shifted away from their initial idea. Currently, the #ScrollSafe team is aiming to build a coalition of private and public organisations. Their main goal is to bring civil actors together with political and private decision-makers to jointly develop user-centred approaches for fighting online gender-based violence.







Future Teacher Kit







Victor Perez-Rubio (External | Belgium)

Marina Janßen (Field staff | Botswana)

Alisa Buchstab (Germany-based staff | Germany)

Eilean von Lautz-Cauzanet (Germany-based staff | Germany)

Piloting countries

Botswana and the Caribbean region

The problem they were trying to solve

Many teachers around the world lack both basic and 21st-century teaching skills, and they often struggle to access continuing professional development. Existing in-service training provision may not be available to all, may be time-consuming or costly, or may be too complex and workload-heavy for teachers to fit into their busy lives. Improving teachers' competencies is, however, urgent. Today, teachers must be prepared to deliver 21st-century skills and to adapt to the new role of 'learning facilitator' needed in teaching settings that are becoming increasingly hybrid (blending online and offline students). Teaching quality is one of the most significant factors influencing student performance

and determines the resilience of education systems. Improved teacher competencies directly impact on the skills and knowledge of the next generation and thus on our future.

The idea for solving the problem

The Future Teacher Kit is a low-cost, easy-to-use and time-efficient way to acquire practical 21st-century skills on the go. Harnessing the potential of already-scaled mobile phone messenger systems, it offers teachers low-tech, in-service professional development in the form of training nuggets and access to collaborative peer groups. Teachers therefore get to improve their skills in two interconnected ways, namely through an individual learning process that is connected to a collaborative community of practice.





How did the idea evolve?

For the next phase of the Future Teacher Kit's roll-out, the team began collaborating with a bilateral GIZ project in Botswana (Strengthening Employment-Relevant TVET - SER TVET II). This project works directly with the Department of Teacher Training and Technical Education under Botswana's Ministry of Education and Skills Development and therefore has good linkages to the kinds of partners needed to get the Future Teacher Kit off the ground in the country.

Building on the lessons learned from the Kit's Caribbean pilot and on prior assessments, further mobile learning modules will be developed for delivery via messenger systems such as WhatsApp and also via interactive voice response (IVR).



Helpers - build back together





The team

Muhammad Faisal Nisar (External | Pakistan)
Alexander Stenzel (External | Germany)
Asim Adeel (Germany-based staff | Germany)
Jörn Rothacher (Germany-based staff | Germany)
Aiman Ahmed Noor Sheikh Omar (National staff | Tanzania)

Piloting countries

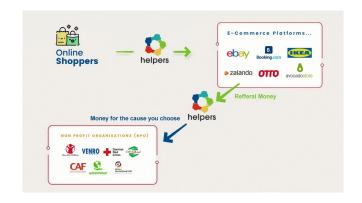
worldwide, focusing on the German and European e-commerce market's provision for the African diaspora community

The problem they were trying to solve

'Traditional' aid funding is declining, a fact exacerbated by the high overhead costs of generating aid funding and the lack of new scalable and sustainable solutions for alternative funding streams.

The idea for solving the problem

The Helpers donation platform enables online donors to engage in humanitarian aid in a modern, reliable, transparent and seamless way. Unlike other donation platforms that are bulky, user-unfriendly or less transparent or that collect more fees than expected, the Helpers platform takes an innovative approach that connects donors with the NGOs they want to support and enables them to track the impact of their donation through a transaction dashboard. By drawing additional attention to e-commerce sites, the user-trusted Helpers platform can help online stores to increase their sales



and visitors and promote their corporate social responsibility policies. For their part, NGOs can open up new, additional funding streams and access new, otherwise unavailable donors, generating the income needed to deliver more projects. Different to traditional fundraising channels, which are not cost-effective, Helpers will also reduce NGOs' overhead costs and increase continuous funding, transparency and visibility.

How did the idea evolve?

The project is on hold at the moment, but the Helpers team is still keen to take the project forward and make it a success. Communications among the network of stakeholders formed during the pilot project offer positive signs that the platform will be further developed.

Project website: https://becomehelpers.com/







RemiTech





The team

Mario Bernal Delgado (National staff | Mexico)
María José Lazcano Vázquez Mellado (National staff | Mexico)
Mariana de los Angeles Cruz García (External | Mexico)
Daniela Torres Mendoza (National staff | Mexico)

Piloting countries

Mexico

The problem they were trying to solve

Remittance service users struggle to access financial education in Mexico and many lack a basic high-school education. Existing remittance options fail to take into account the specific needs and profiles of those using their services to send and receive money.

The idea for solving the problem

To solve these issues, the RemiTech team worked on developing a financial education platform comprising three elements: financial education for remittance senders and receivers, financial tools to use directly in the app, and opportunities to support their home communities.

How did the idea evolve?

The RemiTech team plans to continue its work on the project throughout 2023.











Ugya





The team

Deepanshi Balooni (External | India) Saba Khan (National staff | India) Vaishali Nandan (National staff | India)

Piloting countries

India

The problem they were trying to solve

Financially underserved women cannot fulfil their economic aspirations and potential. In India, women's limited access to financial knowledge and capital prevents them from attaining economic independence. The figures are telling: 65% of the 650 million women in the country do not procure or use financial services, and 90% of India's 11.4 million women-owned MSMEs have never made use of finance. This lack of financial empowerment has an adverse impact on women, their families and the community.

The idea for solving the problem

Ugya's aim was to enable underserved women and women-led enterprises to secure financial empowerment and economic independence by (a) providing affordable and personalised financial coaching, (b) connecting women and women-led enterprises to suitable financial products through the digital marketplace, and (c) building a safe, reliable and aspirational community of women seeking deeper financial engagement. Ugya's gender-intelligent, Al-backed financial platform sought to map and curate financial products that put women's needs and requirements at the centre. The Ugya app was designed to provide female informal workers in India with barrier-free continuing education on financial services and business development as well as access to micro-credit.

How did the idea evolve?

After the final pitch, the Ugya team decided to stop working on the project.











