



TOOL OVERVIEW: MARCH 2016

E-Voucher Transfer Platform

OVERVIEW

The E-Voucher Transfer Platform is a tool that makes it easier, more efficient, and more secure to reach participants with social protection programs such as cash transfers. E-vouchers are being used successfully in CARE Haiti's Kore Lavi program to improve the access of the poorest to adequate and nutritious local food. Using vouchers also strengthens local markets by creating a stable demand for local producers and suppliers to produce diverse and nutritious food

Food insecure households living in extreme poverty are identified using specific targeting criteria. In Haiti, Kore Lavi uses the Haitian Deprivation Index to reach the most vulnerable families. Each family in the target group receives monthly vouchers, equal to approximately 25% of the average local household food consumption. Households are provided with two types of vouchers: paper and electronic. Paper vouchers can be used to purchase fresh items like fruit and fish; while electronic vouchers can be used to purchase staples, such as maize and bean. Both vouchers can be used to purchase locally grown products in order to support local farmers.

BENEFITS OF USING E-VOUCHER PLATFORM

- It's easy to administer the program
- The system holds personalized beneficiary information
- All beneficiary and transfer information is easily accessible by staff so transfer duties can be easily segregated.
- Program administrators know how much each participant is receiving
- If there is a technical glitch, the precise tracking means that troubleshooting can begin at once
- The tracking ability means that the approach is scalable & can serve more than one implementing agency
- It does not require beneficiaries to own a cell phone
- Transactions are faster for households to receive their benefits
- Families feel securer using e-payments as no cash changes hands

"I can't stay any longer," Marie-Melia said with a big smile, "I'm making a vegetable stir fry tonight. The entire family is waiting for me at home and I still have to go buy rice and beans at the store with my electronic voucher, thanks to Kore Lavi."



IS THE E-VOUCHER SYSTEM RIGHT FOR YOU?

Are you working with the national government?

Are you aiming to develop a sustainable program that can be country-led and country-run in the future?

Is one program target to empower and support local producers?

Would you like to be able to monitor and manage all voucher transactions from a single, easy-to-use electronic platform?

Would you like to improve data management and accessibility?

CASE Example: CARE Haiti's Kore Lavi

Established in 2013, Kore Lavi accompanies the Haitian Government in launching and leading a nation-wide Social Safety Net for the extremely poor. CARE leads the consortium made up of the World Food Program, Action Contre La Faim (ACF) and World Vision International. Kore Lavi uses electronic food vouchers to enable the most vulnerable households to access nutritious, locally produced food. The program also focuses on maternal and child health and nutrition interventions for pregnant and lactating women and children under two years of age. The program is implemented in 23 communes of 5 departments of Haiti. Beneficiaries get access to fresh fruits and vegetables, are able to participate in a formal market, and exercise their sense of dignity by being able to make their own food choices. In turn, local farmers are able to receive a fair price for their products, participate in a stronger, participate in a stronger market, and meet the needs of their community. This innovative approach also is setting the ground for a sustainable program that can be country-led and county-run in the future, in order to provide local systems that address the long-standing issues of chronic food insecurity.

HOW IT WORKS

1. Participating households receive an E-Voucher Card, which contains personal info, a photo of the household representative and a unique registration number
2. Each household receives a monthly deposit on their card and has a month to redeem it at selected merchant locations (only accredited merchants are able to redeem the e-vouchers)
3. To redeem the voucher, the merchant enters the unique card number into his/her cell phone
4. TPAGO, the electronic platform, confirms the beneficiary ID and the amount and processes the transfer from the purchaser's e-account, to that of the merchant
5. The merchant hands over the food and both the buyer and seller sign three copies of the receipt, one for the buyer, one for the seller and one for the program
6. The merchant receives payment on his/her e-account for the vouchers spent twice a month
7. All the transactions are managed and monitored by the relevant program staff who have the final authority to validate and authorize voucher redemptions, as well as the payment of the merchants

THINGS TO KEEP IN MIND:

- Registering all e-voucher recipients & enrolling them into the system is time-bound & entails cost
- Areas with poor mobile coverage may be excluded
- Literacy levels of the users must be considered
- Knowledgeable program staff & intensive accompaniment of the service provider is required during inception phase
- Monthly costs may be incurred if the e-platform is not a regular business model for the service providers

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