



**USAID**  
ÈD PÈP AMERIKEN

**AYITI**



**Digicel**  
Pi Gwo Pi Bon Rezo Ayiti a.

## *CARE Haiti Leading Electronic Cash Transfers*



*• In Partnership with a leading Haitian Mobile company Digicel, CARE Haiti developed an electronic voucher system, which is based on the mobile coverage and enables cash transfers to the beneficiaries and redemption of the vouchers at the merchant locations without actual cash in hand.*

*• The beneficiaries don't have to have a phone, all they get is a voucher card and a PIN code to activate the virtual amount. The money transfer to the merchant account happens at the merchant location, where the Merchant uses the phone to perform the transaction and give away the food commodities.*

*• The electronic voucher system track the e-cash transfer up to the seconds when the transaction was made, at which locations, what time and what amount was used by which beneficiary to get the food.*





## *Highlights from the Baseline survey:*

- Women play a dominant role in families with a percentage of 68% as head of household with an average age of 61.
- Food availability among the households surveyed in the Grande Anse region appears to be a critical issue. 97.7% of respondents confirmed that there was at least one month in the last year when they did not have enough food to meet their family needs.
- 97 % of respondents reported reducing the number of daily meals during the last 30 days, according to the following frequencies: 32% did so 3 to 6 days a week, another 32% acted like this every day out of week, 27 % 1 to 2 days a week, while 5% did so less than one day a week. 75% of respondents reported reducing the size of food rations at different frequencies, and **94% going without eating for a full day.**
- Out of the households surveyed, 93% reported having bought food on credit during the last 30 days at different frequencies (i.e. 48% of these did so 3 to 6 days out of the week). Only 7% reported not having bought food on credit in the last month.
- Of the households surveyed, 53% reported having to refuse medical treatment when they were ill in the last three months in order to find enough money to buy food.



## *Targeting and Selection process of the Food Voucher Beneficiaries*

### **Very vulnerable and poor families that:**

- own less than 0.32ha of land, 1-2 midsized animal (i.e. goat or pig),
- sharecroppers or manual laborers with no other income sources,
- families with no land or no livestock.

### ***additional sub-criteria:***

- orphans and / or internally displaced persons,
- child head of household,
- people living with HIV,
- widows
- pregnant and lactating women,
- adult members who are unable to engage in sustained livelihood activities due to age, disability, or illness (including Cholera).

### **In close collaboration with local government representatives:**

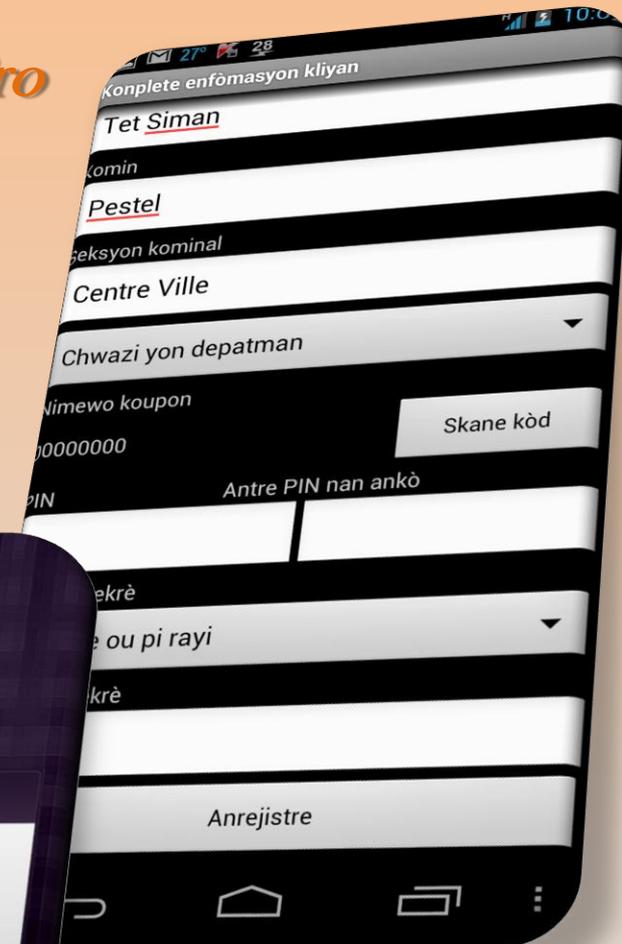
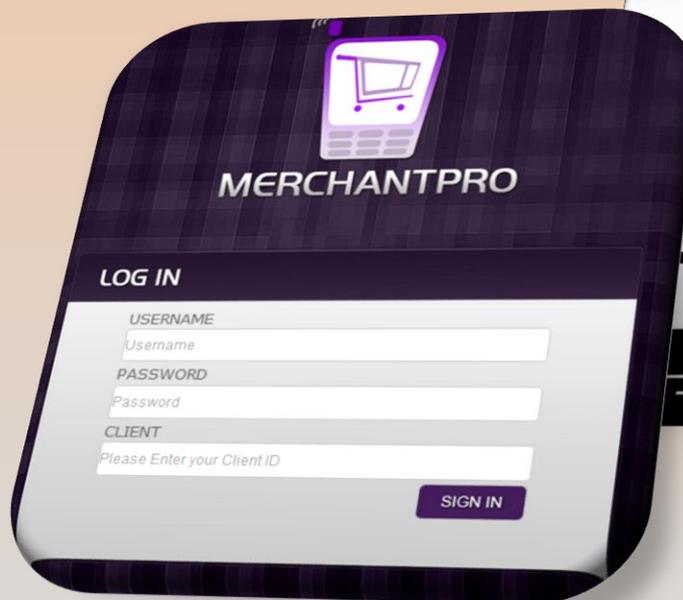
- Initial list of the vulnerable families was elaborated by local authorities;
- Community Committees comprised of also informal leaders (ASEC/CASEC, Pastors, Priests, Medical and Education staff, etc) created to review the first lists for ensuring compliance with the criteria.
- Secondary , revised lists prepared and approved by the local authorities and the committee;
- Food voucher program team verified approximately 20% of final lists via door-to-door visits to each beneficiary family;
- Verification visits continue on monthly basis and if identified, non-eligible beneficiaries are removed from the system.



## *Electronic Registrations, Introducing Merchant Pro*

*Digicel led electronic registrations using Smart Phones to ensure uploading of beneficiary data and linking the voucher number to it;*

- *Electronic Platform “Merchant Pro” was elaborated to support electronic voucher conversion into mobile money transaction. Once the voucher is redeemed, the electronic money gets transferred to the vendor account and is paid out through Fonkoze branches (official cash-out agent of Digicel).*
- *Every transaction is recorded in the Merchant Pro online program and provides detailed information on voucher use by each registered beneficiary.*



### VOUCHERS

- Display Vouchers
- Export List (active)
- Export List (full)
- Refill Voucher



# 11987

Search:

Redeemed
Not Redeemed
0 Vouchers Newly added
0 Vouchers Expiring soon

### STORES

- Display Stores
- Add Store
- Edit Stores
- Remove Stores
- Import List
- Export List



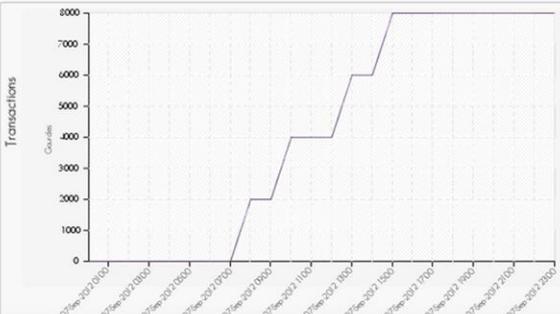
# 60x STORES

### REPORTS

- Reports
- Export Transactions
- Export Transactions Details

Select View: **Redemptions View**

Start: 07/09/2012 End: 07/09/2012 Refresh CSV PDF



Transactions (Counts)

Total

Display Vouchers

Export List(active)

Export List(full)

Refill Voucher

Voucher Number : 00006129

Voucher number



Voucher :

Voucher Number : 00006129

Balance : 0

Date Issued : 2012-02-14 18:30:31

Expiration Date : 2012-09-24 02:45:13

Status : active

**⚠ Note :**  
updated : for reconciliation

Beneficiaire :

Beneficiaire Number: 00006129

First Name : Mickerlange

Last name: Dorival

Phone Number : empty

National Id : 08-10-99-1970-12-00011

Adress : empty

Localite : Grand V

City : empty

Section-Communale : empty

Commune : Roseaux

Departement : Grand-Anse

Date Added : 14/Feb/12 6:30 PM

Last Modified : 14/Feb/12 6:30 PM

Status : active

Redemtions :

Export

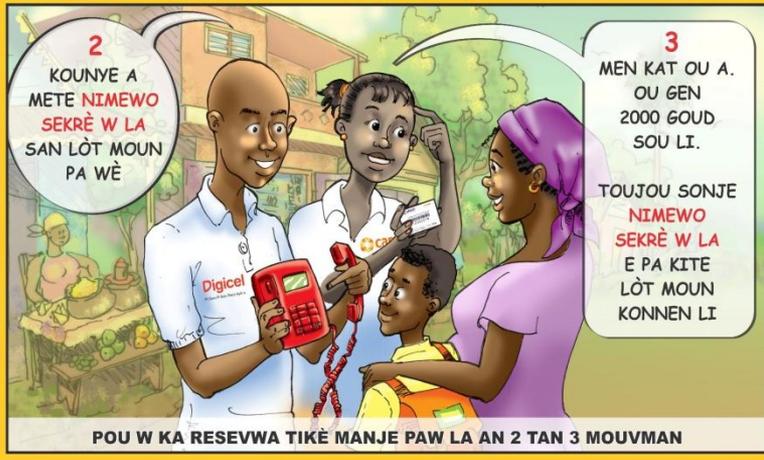
ID	Stores	Amount	Date	
58817	1 Chrisner Joseph	2000	15 Aug 2012 10:29:25	
44423	1 Chrisner Joseph	2000	13 Jul 2012 11:28:50	
31707	1 Chrisner Joseph	2000	05 Jun 2012 11:00:17	
7162	1 Chrisner Joseph	2000	10 Apr 2012 14:23:16	
458	1 Chrisner Joseph	2000	16 Feb 2012 12:40:38	

Refills :

Export

# Benefits of the electronic cash transfer system, longer term safety net development and improved capacity to respond to emergencies

PWOGRAM TIKÈ MANJE pou **12000 FANMI** NAN 9 KOMIN DEPATMAN GRANDANS **KIJAN POU SÈVI AK TIKE MANJE W LA #1**



- Reduces changes of merchants' price fixing – with greater choice in their shopping basket. This avoids NGO having to play too heavy a hand in setting prices, and monitoring transactions and promotes free market competition.
- Meet beneficiary stated demands – increases their ability to buy traditionally accepted nutritional elements.
- Strengthen relationship for future trade opportunity between buyer and seller, improves the capacity of the local market to cope with different types of demand.
- Reduce % of goods resold in market and corresponding transaction losses vs imported food, shipping/storage and spoilage percentage.
- Develops the basis for the mobile money model that will remain in country and provide other financial services, however can be mobilized and used on demand in case of an emergency.
- Creates a basis for the safety net and food security to run on more effective and efficient basis with less costs as opposed to the typical Title II programs.



## Challenges and Lessons Learned:

- Clear Vulnerability Criteria allowing better filtering of target beneficiaries is important;
- No data of vulnerable families per commune creates significant delays in implementation;
- Verification of eligibility (as means of ensuring adherence to criteria) requires sufficient time and human resources, however proved to be a very good tool and is highly recommended to be multiplied;
- Post distribution Surveys are important to understand the effect of food aid (or cash support) and elaborate follow-up exit strategies and next level interventions;
- Inclusion of the community leaders in identification of the beneficiaries ensures more buy in and collaboration with the program;
- Depending on the target zone, number of the population and the timeframe – a mixed approached of electronic and physical voucher system might be a better back-up option;
- The only mobile company doesn't leave much room for alternative approaches and binds the program to adhere to the products they can offer;