

# **WEBINAR: E-VOUCHERS IN YEMEN**

## **Field experiences and lessons learned**

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## PRESENTERS

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## ELAN WORK STREAMS & ADVISORY GROUP

E-VOUCHERS

E-CASH

PATHWAYS  
TO FINANCIAL  
INCLUSION

DATA  
MANAGEMENT  
AND SECURITY





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Emergency Food Security and Resilience Programming

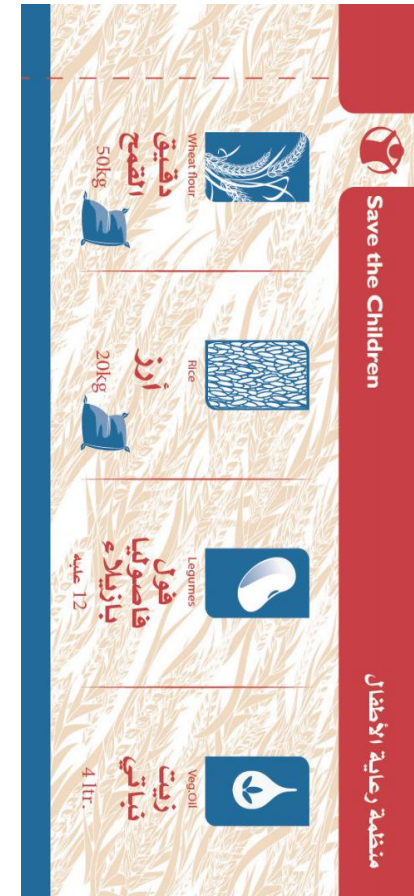


# EFSP Program Overview / Design

- **Goal:** Strengthen the resilience of 150 communities, in Sana'a and Dhamar Governorates
  - **R 1:** 9,000 households build community level assets to strengthen resilience through:
    - Asset building
    - Receiving food vouchers for participating in Food for Asset activities
    - # of people trained on the construction and maintenance of asset
    - Skills training for youth.
  - **R 2:** Increased adoption of key infant and young child feeding, care and hygiene practices (behavior change communication) through:
    - Establishment of Mother To Mother Support Groups
    - Training of Community Volunteers
    - Infant Young Child Feeding/Information, Education, and Communication/Complementary Feeding and Referral

# Paper Vouchers and E-Voucher Pilot

- **Year 1**
  - Project utilized paper based **Commodity Voucher** to be redeemed for specific food basket
- **Year 2**
  - Planned to move to e-voucher, however conflict started and revised plan to slow pilot
  - Started pilot of E - cards with **100 households** and one vendor
  - However, given ease of roll out and team motivation, decided to revise plan and moved more quickly
    - 100 Households \* pilot
    - 2,090 Households
    - 6,050 Households



# Paper Voucher steps and Reconciliation Process

- Explained program design to Govt.
- Coordinated with **other actors** in the areas
- Formed **Community Resilience Committees** (household selection committees)
- Village Sensitization on program, how beneficiaries will be selected (selection criteria), what beneficiaries are eligible for, and how to register issues and complaints
- Beneficiary Selection and Verification
- **Vendor Selection and Training**
- Monthly distribution of paper vouchers to beneficiaries
- Vendors had to **reconcile all paper vouchers and invoices (paper based)**
- SC Yemen Finance team had to work very intensely with vendors to **physically count vouchers**
- Overall, paper voucher reconciliation process took on average **15 working days**, sometimes longer if vendor has misplaced any paperwork or and voucher was torn.
- **Many staff were required** to support the Finance Team in counting, reconciliation and filing of vouchers
- Vendors had to wait until reconciliation process was complete before SC Yemen would release the payment (on average took 3-4 weeks from distribution for vendors to receive payment)

# Lessons Learned from Paper Voucher

- **Time and resource** intensive for beneficiaries, vendors, and SC staff
- Vendors were frustrated with the time and effort needed to receive **payment**
- Large quantity of paper **documentation** was difficult to maintain and archive for backup and audit purposes
- **Beneficiaries had to congregate** in large groups for voucher distribution and redemption (security risk)
- **Cannot preposition** paper vouchers because have to change color or other characteristics
- Able to **share nutrition messaging** and other important messaging on a monthly basis when distributing vouchers



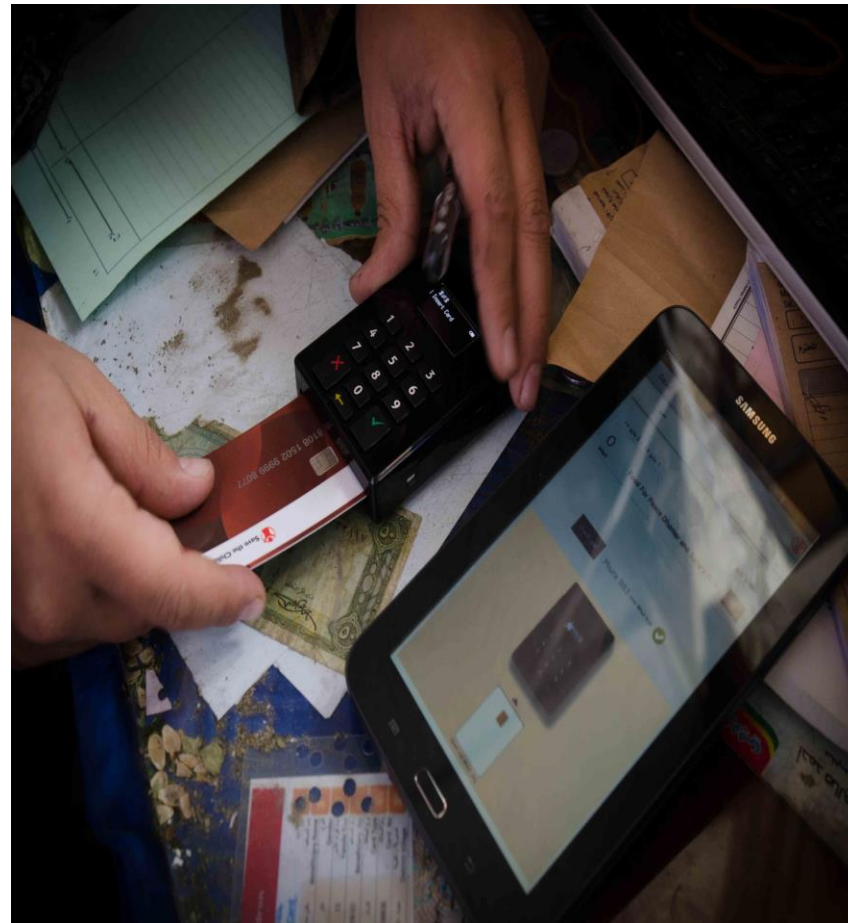


# Why Pilot Electronic Vouchers?

- **Time needed** to distribute vouchers every month (100+ communities in very remote locations, required significant time to reach and distribute)
- Vendors frustrated over **length of time required to reconcile** voucher to receive payment, some said they would stop participating.
- Beneficiary and staff **security concerns** – queue to receive vouchers, queue to receive food baskets
- Limitation on **staff movement** – staff couldn't reach all communities to distribute paper vouchers (Additional check points, security protocols and incidences).
- **Fuel shortages** and significant increase in fuel cost to transport staff to distribute vouchers

# Electronic Voucher Program Steps

- Followed **same beneficiary selection and sensitization process.**
- Same vendor selection process
- Vendors were provided **tablets and readers.**
- **Trained vendors** on using MasterCard Aid system
- **Beneficiaries were sensitized** on how to use MasterCard Aid e-voucher and how to enter pin code



# Electronic Voucher Program Steps

## Electronic Voucher Program Steps, cont.

- E- cards were distributed **one time** to beneficiaries
- E-cards were reloaded electronically on a monthly basis
- Days were selected for redemption of e-cards at traders so that SC staff could be on hand to support.

## Electronic Voucher Reconciliation Steps

- The **reconciliation process was dramatically shortened** because transactions were stored on the vendor's tablet and uploaded to the MasterCard Aid Web Portal
- Each **trader's tablet information was downloaded** from the MasterCard Aid Web Portal by SC Yemen Finance Staff and printed and used for re-payment

# Electronic Voucher Lessons Learned

- Transaction **time was reduced** for beneficiaries
- Improved vendor relationships – time needed for payment reduced to **1 – 5 days**
- By using electronic vouchers, the **audit trail, payment information, and beneficiary transaction history** is stored in the Web portal and always available for review – even if office was destroyed or unable to be safely accessed.
- In conflict situation, the program was able to **continue** even when SC staff could not travel to the field because e- cards were loaded electronically.

<https://www.mastercardlabs.com/mcaid/;jsessionid=06822E663C362D3F963DDAE784944B21#!/report>

# Electronic Voucher Lessons Learned, Continued



- Procurement / **Customs** challenges
- Beneficiaries forgetting **PIN** numbers, lack of familiarity
- Need to **install software on vendor tablets** to prevent settings from being changed
- Need for **continual refresher with beneficiary and vendors** on technology (protecting cards, protecting tablets and card readers)
- Internet connection in Yemen for program setting up.

# Community Perception: E-vouchers

- Community acceptance: it saves time and effort
- Opportunities for women to collect their food
- Easy use of the cards
- Confidentiality while using and reporting
- Communities/ vendors comfortable in technology use

# Remote Monitoring

- The web portal allows program staff to log in and see how the program is progressing from anywhere, verify transactions and triangulate data
- However, portal does not monitor quality, so Post Distribution Monitoring and Complaints Mechanism remains crucial



# Questions?

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