

# Innovation in cash-voucher programming

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**Cash vouchers offer flexibility, enabling payment for school fees as well as for basic necessities. They also empower people who, in displacement, have been deprived of choice.**

The conflict in North Kivu is well documented for the type of pendulum displacement it creates, with families being displaced repeatedly back and forth between locations. In 2009 Concern Worldwide DRC pioneered a new approach in providing not only non-food items (NFIs) – the routine response to displacements – but also seeds and tools and support for primary education using a cash voucher market approach.

To maximise the potential for empowerment, only the most vulnerable households were identified to take part in the programme and within these, women were selected to receive cash vouchers. They could purchase goods from local traders, gathered at selected sites mimicking a market, using vouchers set at a defined value. The traders then redeemed the vouchers with Concern for the corresponding cash value. In addition to traders, school headmasters were invited to the fairs. They traded vouchers from beneficiaries for stamped receipts as proof of payment of school fees for a term or part thereof. These vouchers were also later redeemed by Concern.

Assisted households could procure items usually found in NFI kits, such as jerry cans, cooking utensils, etc. They could also choose to purchase quality *pagnes* (clothing material), improved seeds and agricultural tools, as well as pay for school fees for their children. Finally, upon leaving the fair, they were provided with blankets and soap.

## Impact of the project

The programme, which ran from November 2008 until June 2009, assisted 8,402 households. In addition to meeting the humanitarian needs of this vulnerable population, the initiative supported the primary education of 2,325 children.

Although the initial assessment did not determine how many households had children of primary school age,

21% of programme beneficiaries paid for school fees, and 28% of these did so for more than one child. 43.7% of the fees paid were for girls, to some extent discrediting assumptions that the education of girls is not a priority. What is more, interviewed households commented that they took this opportunity to pay fees for all their children, sometimes for part of a term, reporting that they intended to save money from other coping mechanisms to pay for the remaining period. People expressed their appreciation of this innovative approach, particularly in an environment where education is not a free service to all.

Headmasters indicated that the money collected was spent on school materials (such as books and chalk), renovation of infrastructure, payment of teachers' wages and rent. The additional benefit was in facilitating the continuation of the school year, reducing the potential for suspension and the need to repeat lessons due to long absences of children whose parents were previously unable to pay their tuition fees.

An independent evaluation of the programme<sup>1</sup> conducted by the Overseas Development Institute concluded that Concern's successful implementation of fairs shows that "organisations do not need 'cash and voucher experts', but rather talented staff who can use their emergency assessment and project management skills to incorporate cash-based responses in their interventions". For Concern and other agencies considering voucher responses, the evaluators recommended the following:

- Provide sufficient choice in fairs: all recipients should have access to priority items identified in assessments.
- Ensure that beneficiaries who do not understand the process can get assistance on fair days.

- Ensure that prices in the fair correspond closely with local market prices.
- Include a sufficient number of traders.
- Use voucher coupons that have small enough denominations to allow for flexible spending.
- Responsibly promote innovation in voucher responses (e.g. through including new goods and services).
- Include strong qualitative monitoring.
- In areas new to fairs, start with smaller fairs.

The programme targeted both returnees and displaced families. Although beneficiaries were disproportionately returnees, the repeated incidence of displacement made this methodology equally appropriate for the displaced. These families are often forced to consider education as a lower priority for spending because of the constant threat of future displacement and the high priority of other needs. For many women, and their families, this intervention provided a timely opportunity to purchase according to their individual needs and to release limited income for other requirements.

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1. Evaluation online at <http://tinyurl.com/ConcernDRCvouchers>

2. Concern Worldwide continues to develop cash and voucher methodologies, which are proving invaluable in eastern DRC. Innovative approaches to meet humanitarian needs are also employed elsewhere, including in Niger where Concern provides telephonic cash transfers to help people in rural areas meet their family food needs following a failed harvest.

3. With Mercy Corps in Haiti, she is following the same approach but with beneficiaries using mobile phones instead of vouchers; beneficiaries' phones are supplied with an electronic wallet allowing them to make purchases by instantly crediting the vendors' phones.