



SHOPPING with e-vouchers.

Photo: PIN

Scaling up electronic vouchers in Syria

In 2020, Syria was the first country to pilot use of 'smart card' electronic vouchers for replacing paper food vouchers using the Humansis platform. In 2021, the programme has been scaling up and our team, as well as vendors and beneficiaries, are more confident about working with this innovative modality to address food insecurity among the conflict-affected communities.



Denisa Bultasová
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The smart card is a plastic card with an NFC (Near-Field Communication) chip that works like a debit card, which can be used by beneficiaries to pay for their shopping, up to a determined amount. The card is usable at participating shops through a special mobile app that the vendor has downloaded on their mobile phone. The card also makes it possible to earmark a certain portion of the amount on the card for specific items such as food, hygiene items or

other household items. Supported households can split the purchases up as much as they want and use the smart cards in more shops for a wide selection of items. The only paper still being used is for the distribution lists that are signed by the beneficiary, confirming that they have received the aid.

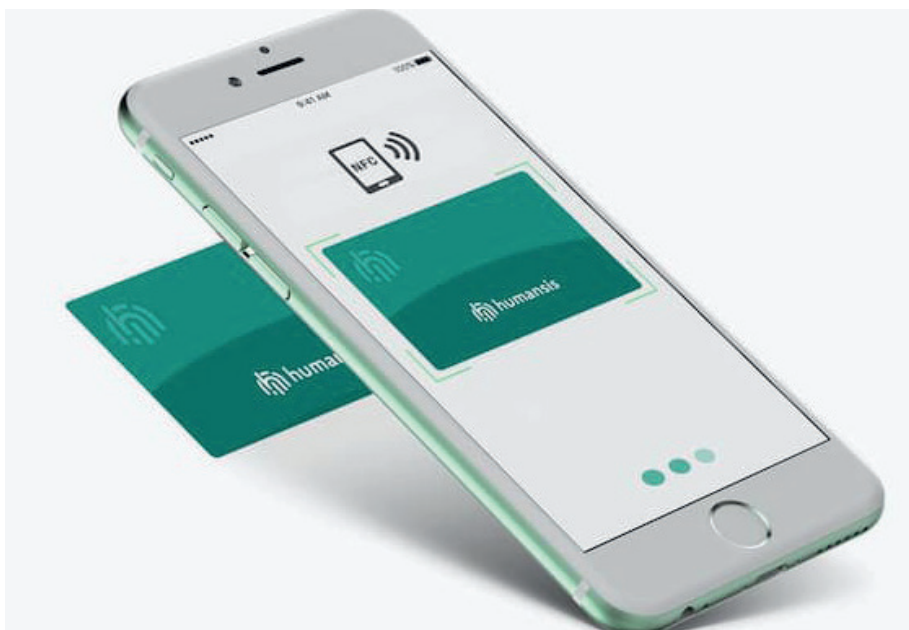
Context

A record 12.4 million people, 60% of the population in Syria are currently food insecure. Cash-based food assistance programmes, such as monthly food vouchers, are a vital and commonly used solution to support

such households. It's also a win-win solution: not only is this a more dignified way of helping families, but it also directly supports the local economy. Supported households are able to spend the money on anything they deem critical at the time. PIN has been delivering food voucher assistance in Syria since 2014 and this has allowed us to support several tens of thousands of families each year.

Implementation

One of the key advantages of the electronic voucher (or e-voucher) is its flexibility for making adjustments to



SMART-CARDS.

Photo: PIN

the amount provided to beneficiaries each month and dealing with currency value fluctuations which has been particularly important in Syria as over the last year, as food prices across Syria have soared and the price of basic items has increased by 236 percent, just as the value of the Syrian Pound has plummeted. Secondly, e-vouchers provide better data on household purchasing patterns and preferences as the programme team can check exactly what beneficiaries purchased and when. This data can then be used to inform the future design of the activities and indicators. A third advantage concerns the time and resources saved that would have had to be spent on manual collection and the reconciliation of paper vouchers and vendor invoices, since this is something that is automatically generated by the Humansis platform.

Last but not least, the e-vouchers allow for considerable savings due to the costs required for printing the paper vouchers. Paper vouchers need specific security features, such as a watermark or a hologram, to protect them from being counterfeited, so having them printed is quite expensive in many countries. In 2020, the Syria programme spent approximately 8 USD on the printing of paper vouchers for each beneficiary who received support for 8 months, whereas one smart card costs approximately 4 USD and can be used not only for the entire duration

of assistance of 8 months, but even during the next project or assistance cycle. So, the costs for smart cards are at least half as much or greater to the costs needed for the printing of paper vouchers.

During the first year of its use in Syria, both the field-based team and the software team have faced significant challenges in making the system work in such a challenging context. Many of these setbacks are understandable since the smart card module in the Humansis software was

3368
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brand new and was being tested for the first time in the field in an extremely challenging context for remote management. Additionally, we also underestimated the capacity needed to properly support the field-based teams in launching the technology. Jakub, the Head of the Humansis team, adds "the development of the software is even more challenging since we are designing one system

which is expected to serve teams based in different continents, as well as bridging different cultures and working environments. We also need to carefully select the proper solution with regard to what is needed, desired and possible." Jakub also gives an example of one of the challenges for our Syrian colleagues "We have faced quite an interesting challenge regarding the cultural context. For instance, many of Humansis' users are Arabic speakers, meaning they are writing and reading from right to left. However, this is not only about reading, since people naturally look at things in the direction in which they are used reading. The Humansis team is used to reading an excel sheet from left to right and processing it in our mind from column A, left, to Z, right, and so the software is designed to organize information in that way. So you can imagine the misunderstandings or difficulties that this could cause in interpreting data."

While we fixed the technical mistakes and learned important lessons on how to effectively train the teams and provide faster troubleshooting support to the field, some potential disadvantages should be taken into consideration by any new country or programme considering using this technology. One of them is the longer start-up time for first-time users, setting up the platform, and rolling out the vendor training. This may take time, especially when compared to less technology-intensive projects. 'The largest challenge in introducing the smart cards was the adaptation of existing procedures and early-stage errors. It took us several months to address these, but over the last few months this has improved and now we are looking forward to widen the scope of programming of smart cards that could be supported in the future,' says Hamza, a Programme Manager in North-West Syria.

Special attention should also be dedicated to certain vulnerable groups, such as the elderly or the illiterate, to make sure they know how to use the smart cards. However, a proper amount of sensitivity is also needed with paper vouchers. Furthermore, there are some technology limitations, such as access to electricity or internet, while all the mobile apps work in an

offline mode, vendors need to connect to internet at least once in a couple of days to sync the data with the web-based platform.

When it comes to procuring smart cards, they are now available on the market in most countries, but it is possible that smart cards might be difficult to be procured locally in certain areas such as Syria. 'It was not possible to purchase the smart cards locally and we had to look for suppliers in neighbouring countries, but we were able to find three suppliers in Iraq and one supplier in Turkey that could provide us with the correct type of the card' says Hussein, the program's Logistics Manager.

Achievements

Up to now, we have distributed these electronic cards to 3,368 conflict-affected households in 13 locations and provided 69 vendors with smart phones and trainings on how to operate this new system. The first surveys which are based on when the programme was still in its pilot stage reported that 64% of beneficiaries were satisfied with the smart cards, and 73% of vendors.

These figures are both quite reasonable considering that this is quite a new modality and the programme is still in its pilot stage. Since the beneficiaries are now used to this modality and have overcome the initial uncertainty about how such a novel system would work, we expect the level of satisfaction will be higher in the upcoming satisfaction surveys. Electronic vouchers proved to be ideal for cases where the assistance is provided regularly in the same area and helps to offset the issues connected to the longer start-up time. Generally speaking, smart cards can be used anywhere where paper vouchers are used, if the basic connectivity requirements can be fulfilled. Once the system has been set up, it can be easily scaled up, or the same cards can be used for a range of additional different activities.

Next steps

There are still new features that need to be explored within the smart card modality that was piloted in Syria in autumn 2021. One of these deals with a functionality that allows for the remote topping-up of smart cards. The primary

objective of this is to reduce the time our staff has to spend in areas with active conflicts which are highly insecure. This would ensure that beneficiaries can still receive the assistance. Furthermore, this will reduce the amount of work and time that is spent on distributions. The time savings would allow our field-based team to dedicate their efforts towards other key activities that will improve the quality of our assistance such as monitoring, assessments or communication with the communities. A possible downside of working remotely using digital means is the reduced amount of direct contact with people and the fact that the electronic transfers should be complemented by various community events. On the other hand, this way of working could be important to ensure that the assistance is delivered safely during the COVID-19 pandemic or in areas where access might be difficult.

Along with scaling-up in Syria, we plan to pilot this system in other countries. If you want to see short video on our e-vouchers support, check out the [story](#) of Mahmoud or have a look at this [video](#).



RAMADAN left his village in the southern countryside of Idlib along with his mother and nine other family members due to shelling and airstrikes.
Photo: Alaa AlMurie