A woman takes part in registration activities for an e-transfer project using the RedRose system in Kirkuk, northern Iraq. Photo: Rana Tariq/Oxfam

CHOICE, CONVENIENCE AND DIGNITY

How Oxfam's use of e-transfer technology has had unexpected benefits for conflict-affected communities in Iraq

Oxfam in Iraq has been piloting an electronic registration and voucher system to support its work assisting communities affected by ongoing conflict. This has not only saved time and promoted accountability, but has also resulted in a number of unanticipated benefits that are affording dignity to families in the most difficult circumstances. This case study gives an overview of the tool and the benefits it has brought to the programme.

1 INTRODUCTION

Fighting in central and northern Iraq has caused millions of people to flee their homes. Oxfam's emergency response team supports those worst affected by the ongoing conflict. One significant component of this work is running cash and voucher programmes to enable the most vulnerable people to purchase items they need.

Oxfam has been working with local traders to pilot a new e-voucher technology, 'RedRose', which enables conflict-affected households to access essential items. The team initially anticipated that the introduction of e-vouchers would lead to increased efficiencies through streamlining what can be very long and cumbersome aid-distribution processes.

This has indeed proved to be the case: despite one or two hiccups along the way, the new system has enabled traders to buy and sell with ease. It has helped Oxfam to overcome logistical challenges – improving efficiency and security, and significantly speeding the process of data-collection, distribution and monitoring. What hadn't been foreseen though, was the positive impact the new technology would have on the people who would rely on it to buy their goods.

2 ANTICIPATED BENEFITS OF THE NEW APPROACH

The e-transfer technology was introduced in 2015 as part of the Scaling Humanitarian ICTs Network (SHINE) programme. Each household receives a plastic card, much like a debit card, with a microchip hidden inside. These cards act as e-vouchers and can be 'read' by terminals which are given to selected local vendors. The vendors sell items which have been chosen by Oxfam with the participation of households – giving people a choice in how to meet their unique needs. Items range from food staples such as beans, sugar, tea, oil, lentils and chickpeas to hygiene items such as soap, toothbrushes and sanitary pads.

Households are also given a small amount of cash, which they can withdraw from a local cash-transfer agent at a time that is convenient for them. They can use this cash to pay for a range of other things such as rent or healthcare costs, or repaying debts. Working with local vendors and ensuring people have the means to make purchases is a great way of meeting needs while supporting the local economy.

Oxfam staff eagerly anticipated the new technology and saw it as a way of addressing many of the logistical challenges associated with aid distributions. One of the programme staff said:

'We were excited to find out how the system would make a difference in our cash and voucher interventions. We were thinking: beneficiary registration and distribution time cut in half; and not as many on-field monitoring visits, as beneficiary purchases and other vendor-related data is updated in real time.'

Safety is another major concern in any cash intervention: given what are often difficult security situations, there are clear advantages in being able to distribute and track cash remotely. With RedRose, the cash and voucher credits are topped up remotely with the click of a button. Beneficiaries are instantly notified that they can claim cash or purchase items through the voucher system.

Reaching more people, faster

Feedback from the cash-transfer agent and vendors alike talked of shortened processes and waiting times. While some of the community representatives said they still had to wait for a long time at the cash-transfer agent, this was as a result of several people arriving at the same time and not due to the technology. The cash-transfer agent reported saving as much as an hour and a half per day, despite having tripled the number of customers.

Some vendors had feared that the electronic terminal would be a 'burden' as they would have to spend more time on transactions while they figured out the new system. In reality, their fears proved unfounded. In fact, the new approach has eased the administrative burden on vendors, as purchases are updated in real time and receipts are stored electronically. This greatly reduces the risk of errors, and also means vendors can be repaid much faster than was previously the case.

For Oxfam teams responsible for project management, the e-transfer technology has made monitoring distributions much easier and less time-consuming. Every cash and voucher transaction is recorded and can be tracked immediately through the dashboard. Information is tallied automatically, and presented in a visual manner that helps inform programme decisions. For example, staff can see at a glance the most commonly purchased items, vendors' monthly accumulated income, or the cash-transfer agent's number of transactions per day. In a similar project without this technology, just gathering this data would require numerous field visits to the cash-transfer agent and the vendors, followed by many hours sorting through receipts and tallying the information.

3 'YOU SAVED OUR DIGNITY'

As described above, the digitalized system met and even exceeded the team's expectations. What had not been anticipated, however, was the overwhelmingly positive feedback from the community on the new

approach. First, it was felt that the e-vouchers afforded people with dignity in a way that a regular cash or non-food-item distribution could not. This came across very clearly in the internal learning review conducted with beneficiaries at the end of the project. As one woman put it:

'You did not know this, but you actually saved our dignity. We do not have to go and form lines, waiting for our turn to receive items that had already been pre-decided for us. That would have been fine too, given our situation. We are in need and that would have been better than having nothing. But having this option is such a relief.'

Greater choice and convenience

People also expressed their appreciation of the fact that they could not only choose what items they wanted, but also how much to buy, depending on the size and preferences of their households. They also said they valued being able to decide for themselves when to go out and shop, instead of having to queue up at distribution points at a time set by an organization. They explained that this meant they did not have to worry about leaving household chores unfinished or children unattended for fear of missing out on the distribution. It was emphasized that while this might seem like a little thing, it was actually very important to them. This was particularly the case for the women.

Helping people feel safe

One of the most interesting things shared was how having the e-vouchers gives women the feeling of being safe, because they don't have to carry cash. As a result, they feel able to go to the vendors themselves, and men also agree that it is safe for them to do so. Participants in the learning review said that before women very much depended on male household members to go and buy the things they needed. This meant families often had to do without items until men finished their work or had time to go to market.

Oxfam works hard to ensure that emergency responses aren't just about delivering assistance. Aid given must be based on needs identified by the beneficiaries themselves, and provided in a way that affords dignity to vulnerable families in the most difficult of circumstances. As in any humanitarian crisis, many of the families Oxfam supports in Iraq have lost everything they had, including their homes, their livelihoods and their loved ones. The benefits of the e-voucher system – whether anticipated or not – were all very welcome. Oxfam staff will continue working to scale up the technology and to ensure that other countries can benefit from the approach.

The SHINE programme

The Scaling Humanitarian ICTs Network (SHINE) programme is a three-year multi-country innovation programme dedicated to exploring how information communications technologies (ICTs) can add value to activities across the humanitarian project cycle through improving the quality and efficiency of humanitarian aid. Launched in Ethiopia in 2014, the programme scaled to support activities in Mali, DRC, Iraq and Indonesia before coming to an end in March 2017.

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