



Food and Agriculture  
Organization of the  
United Nations

# Trial, error, and **success**: Learning from 20 years of voucher interventions in Mozambique

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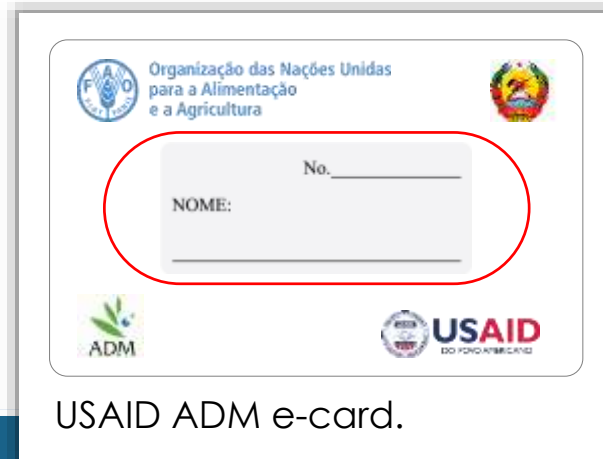
18 May 2021



# FAOMZ vouchers



EU Paper voucher for MDG1c.



USAID ADM e-card.



Ukaid Cabo Delgado e-card.



USAID IDAI e-card.

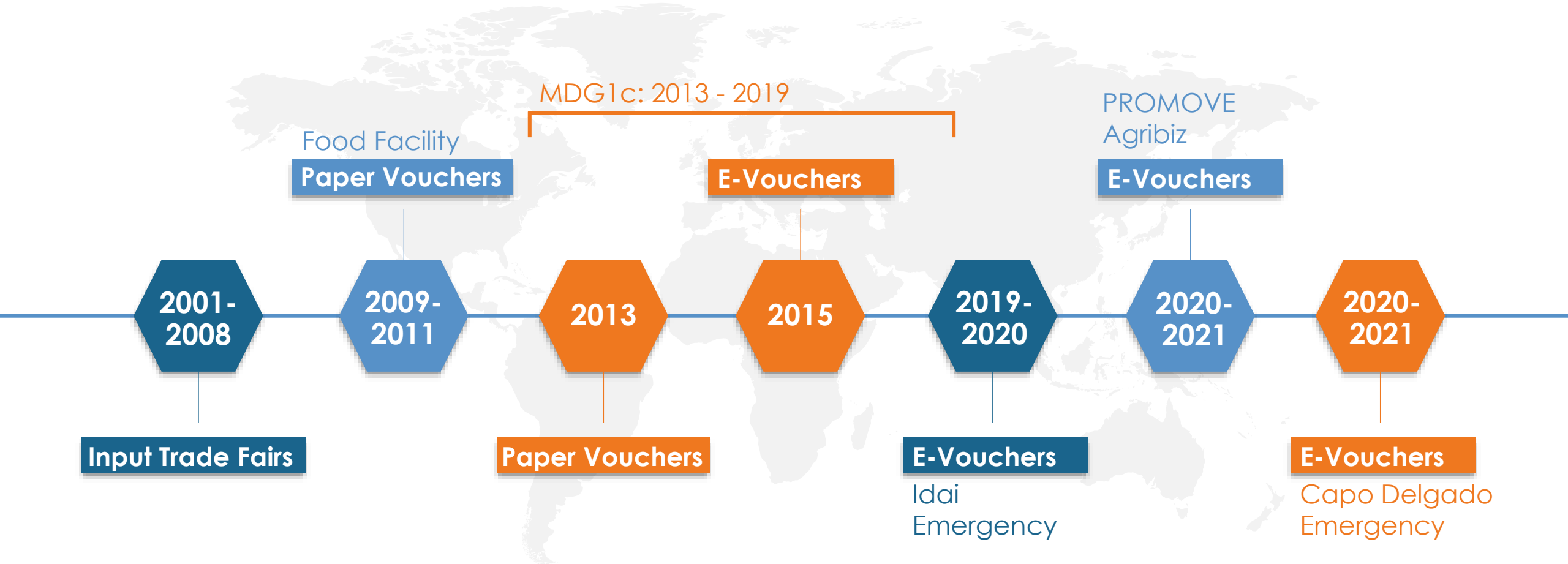


EU PROMOVE e-card.

# Geographical coverage of FAOMZ voucher interventions



# The evolution of FAO voucher interventions in Mozambique (2001-2021)



# Different problems, different objectives, one tool

Recurrent shocks



*FAOMZ Response:*  
Short-term  
interventions to help  
farmers recover their  
livelihoods

Chronic poverty

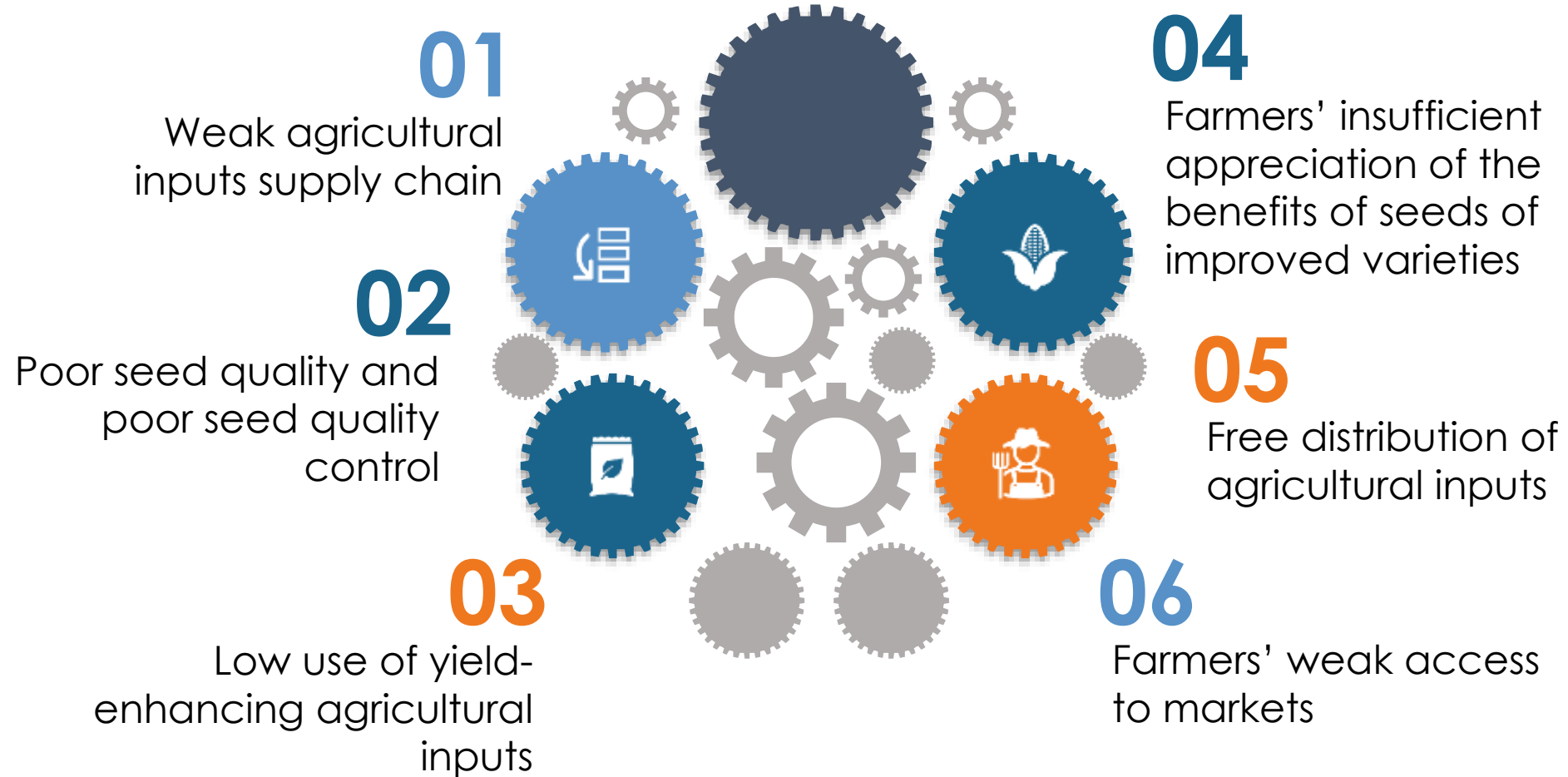


*FAOMZ Response:*  
Long-term interventions  
to help farmers  
graduate from  
subsistence farming

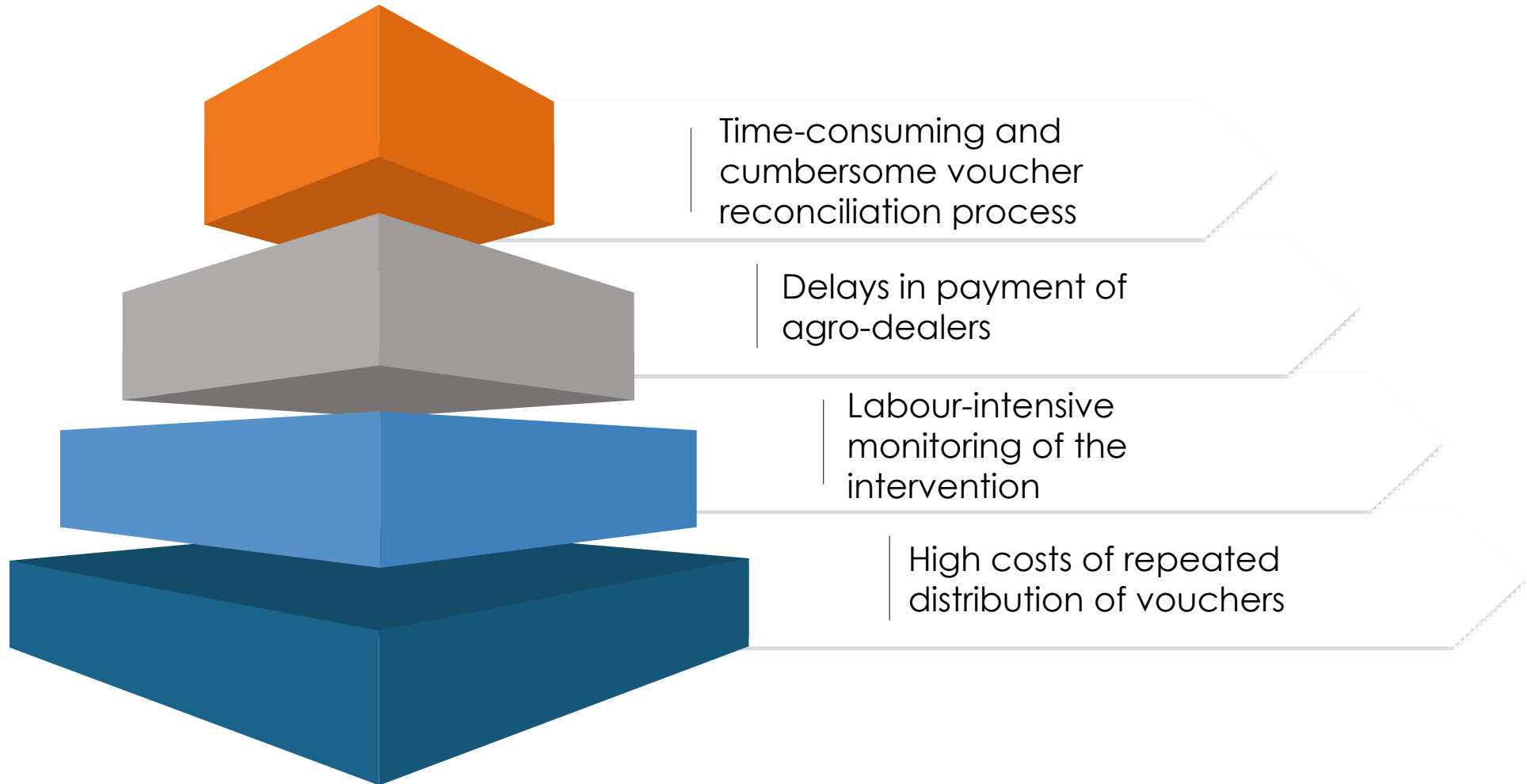


In most cases,  
**FAOMZ uses vouchers.**

# Key challenges for smallholder farmers in Mozambique



# Drawbacks of paper vouchers



# Farmer copayments

In most FAO voucher interventions in Mozambique in order to be **eligible** to receive voucher entitlements, **farmers must co-pay a fraction** of the value of the voucher.



## Copayment advantages

- Strengthen farmers commitment to the objectives of voucher intervention
- Improves the sustainability of the intervention



## Copayment disadvantages

- It's regressive: it screens out farmers who cannot afford it



# Switch from paper to electronic vouchers



2013

Paper voucher  
for MDG1c.



2015

From 2015, all FAO  
vouchers have  
been electronic.

# FAO MDG1c e-voucher objectives



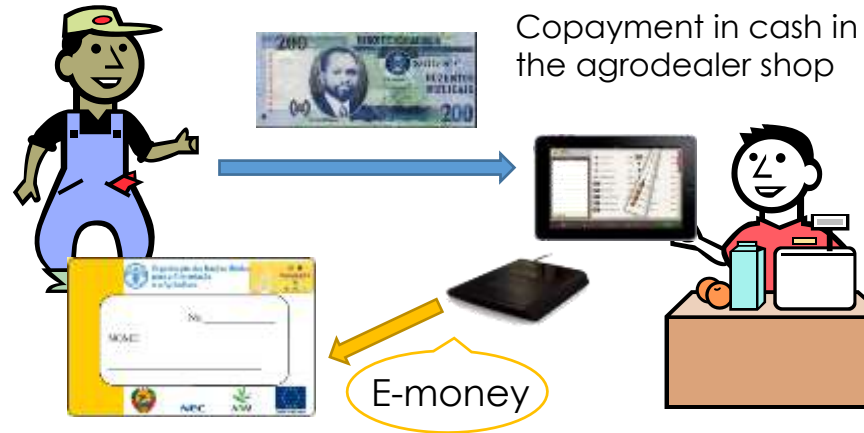
Increase agricultural production of smallholder farmers by providing access to agriculture inputs (e.g. seeds, fertilizers)

Strengthen the supply chain of agricultural inputs (farmers – retailers - agro-dealers - wholesalers)

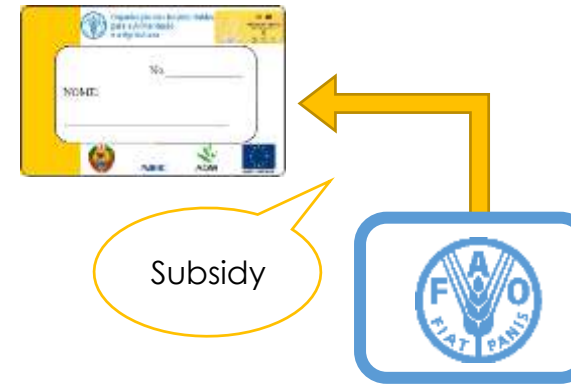


# How did FAO e-vouchers work in the MDG1c?

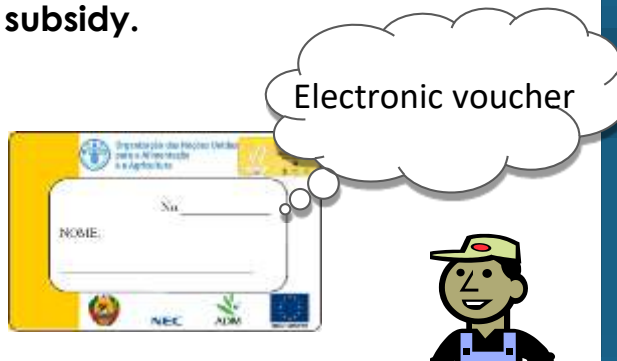
## 1. The beneficiary makes the copayment.



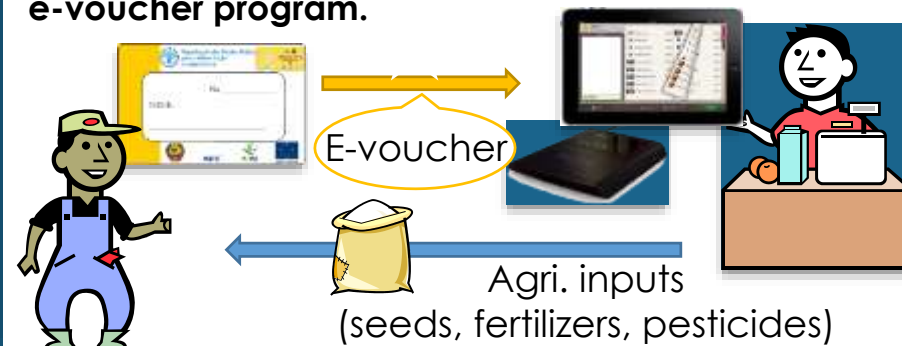
## 2. The subsidy is already in the card (MDG1c contribution).



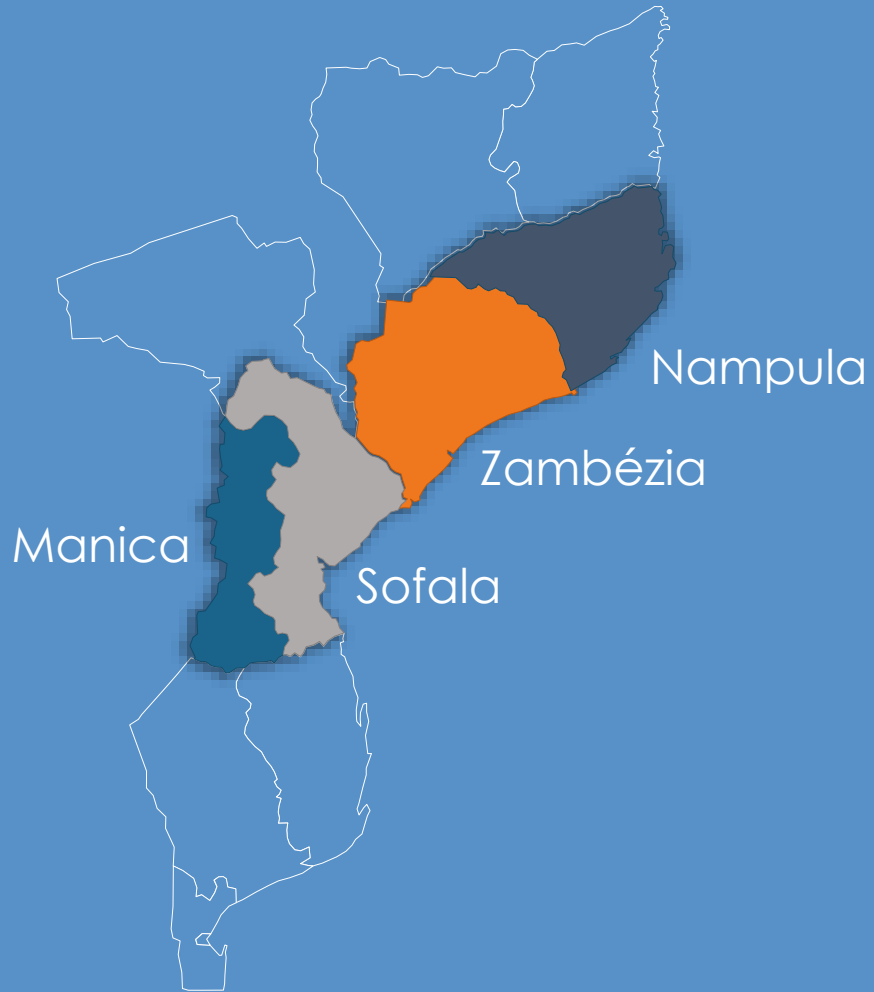
## 3. The card now has the copayment and the MDG1c subsidy.



## 4. The beneficiary purchase agricultural inputs in any of the agrodealer's shops participating in the e-voucher program.



# FAO MDG1c e-voucher intervention (2015-2019)



Figures at a glance -  
2017- 2018 campaign



**22,800**

Households supported  
with e-vouchers



**>100**

Agrodealers / retailers

# Achievements of MDG1c e-voucher intervention

Increased interest of agro-dealers in expanding their business and graduation of retailers to agro-dealer status **06**

Improved commercial relationship among supply chain actors **05**

Faster reconciliation of vouchers transaction data **04**



**01** Increased farmers' willingness to co-pay for quality agriculture inputs

**02** Improved monitoring capacity

**03** Reduced risk of fraud (e.g., duplication of beneficiaries)

# Promotion of new seed varieties



**NUA 45**  
**beans**



**GEMA yellow**  
**maize**

# Impact evaluation of the e-voucher intervention (2014-2019) in Mozambique

## Main findings:



**01**

Increase in the hectares of maize cultivated

**(+2/5<sup>th</sup> of hectare)**



**02**

Increase in the quantity of maize harvested

**(+ 350 kg of maize harvested)**



**03**

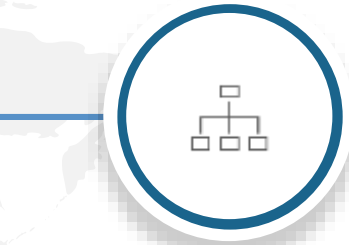
Increase in income earned from agricultural sales

**(+ USD 80)**



**04**

Diversification of agricultural production and revenues



**05**

Stronger relationships between farmers and agro-dealers/retailers

**(3 to 4 times growth in volume of sales)**

# Humanitarian crisis in 2019



In the Spring of 2019, two strong tropical cyclones (Idai & Kenneth) made landfall just before the harvest period

2.5 million people (~10% of the country's population) were in need of humanitarian assistance in 5 provinces





# FAO e-voucher humanitarian response

In less than 6 weeks  
FAO customized its  
e-voucher system to  
respond to the needs of  
**over 8,000 HHs** affected  
by Cyclone Idai in the  
provinces of Manica and  
Sofala



# FAO e-voucher humanitarian response 2019-2020

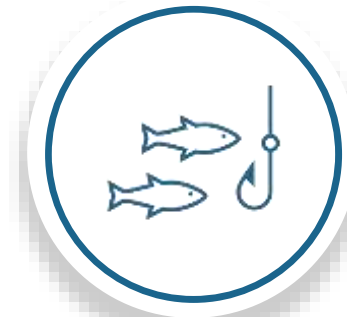
## Agriculture



**>50,000 HHs**

- Providing farmers with access to agricultural inputs
- Period: Nov 2019 – Jan 2020
- Donor: USAID/OFDA & WB/FNDS

## Fishery



**~1,000 HHs**

- Providing fishermen with access to fishing gear
- Period: Feb – Mar 2020
- Donor: USAID/OFDA

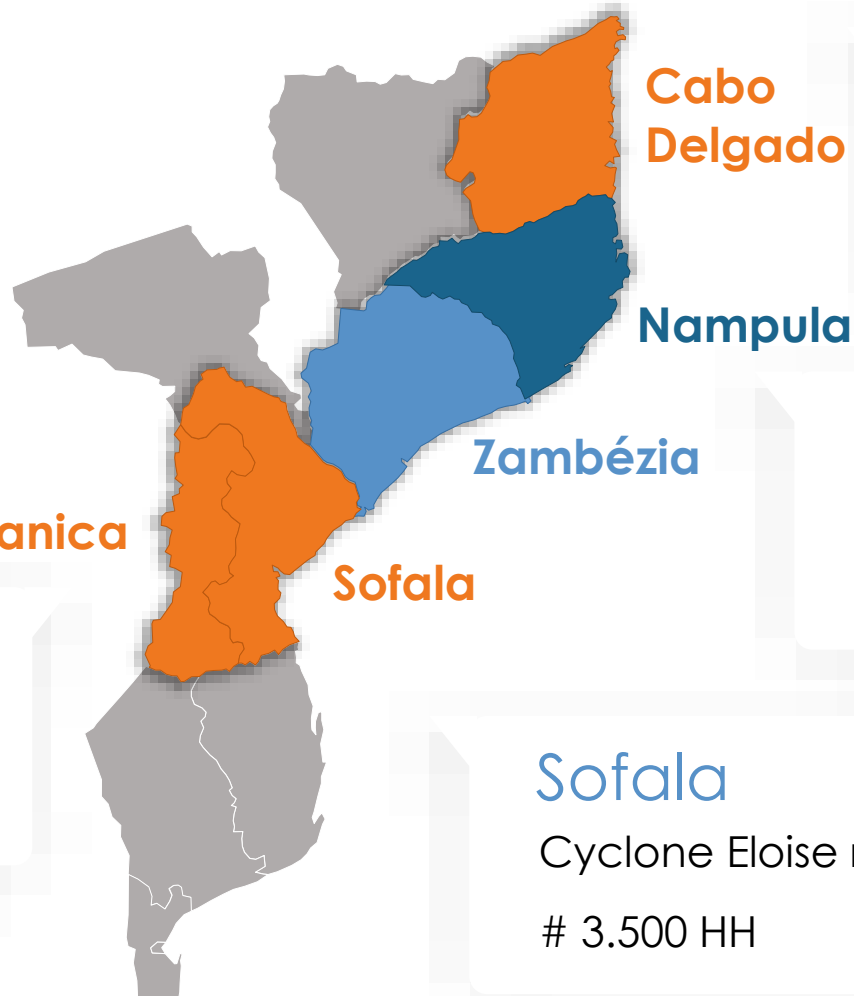
# Switching to a FAO e-voucher system

In 2020, FAO **customized IDEA, an existing Management Information System (MIS)**, to the context of Mozambique, and, in a few months, FAO was able to assist beneficiaries with a newly-developed e-voucher application (NiMO) and a revised workflow.



# FAO ongoing e-voucher interventions

-  Emergency
-  Development
-  Emergency and Development



## Cabo Delgado/Nampula

IDPs and host communities

# 12.500 HH



## Nampula/Zambézia

PROMOVE Agribiz

# 7.000 HH



## Manica/Sofala

IDA1 recovery

# 4.000 HH



## Sofala

Cyclone Eloise response

# 3.500 HH



# FAO fast response to cyclone Eloise in early 2021

Mid-February 2021, FAO received funds from the UK to assist **beneficiaries affected by cyclone Eloise** (district of Buzi, Sofala).

In 3 weeks, **over 3500 HHs were registered and had access to agriculture inputs** through FAO's e-vouchers.

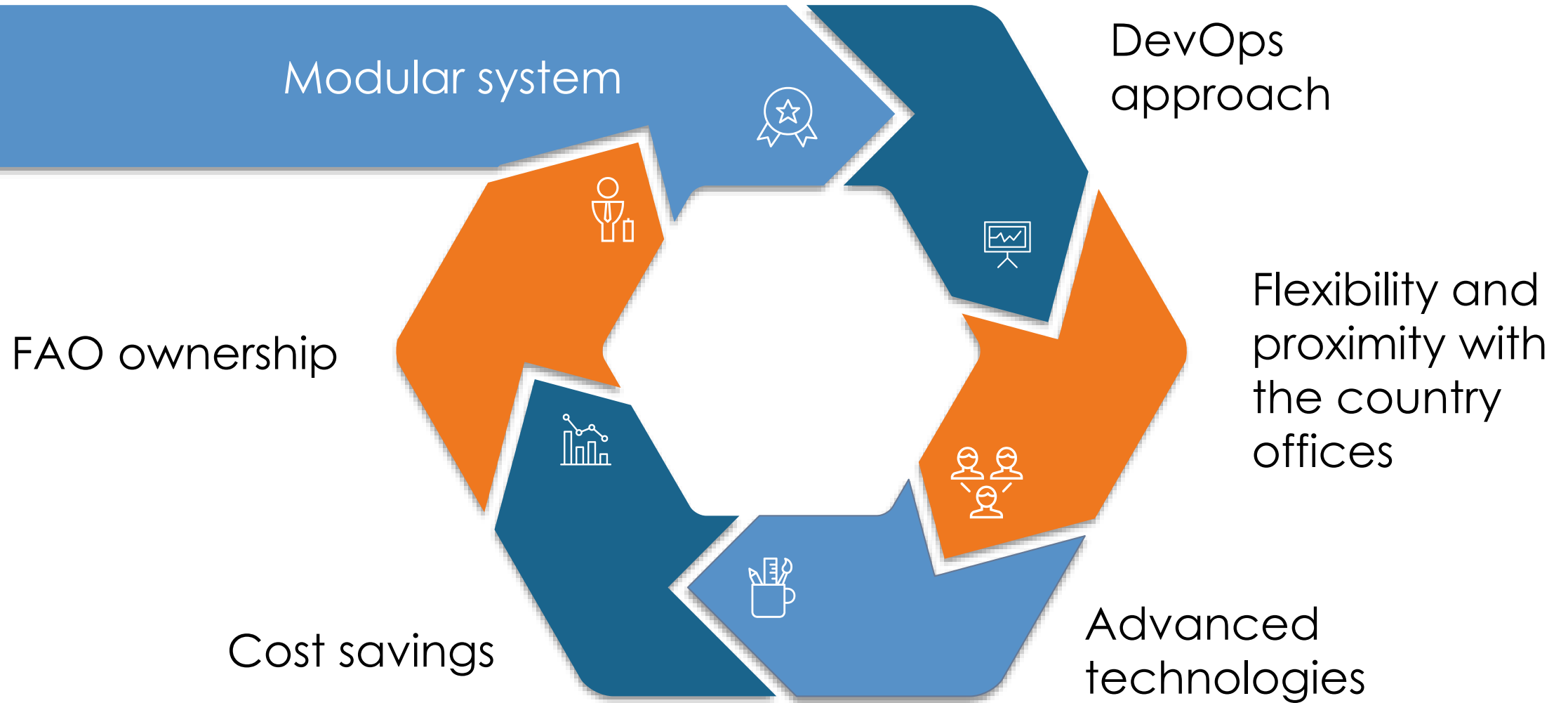


## What is *IDEA*?



Identification, Delivery and Empowerment Applications  
– a Management Information System (MIS) that facilitates secure beneficiary identification, registration and data management.

# Why IDEA?



# IDEA in Mozambique

## Offline functionality

Registration and transactions can be carried out offline.

## Flexibility

Input prices can be customized for each agrodealer. Beneficiaries can redeem vouchers partially at several agrodealers.



## NFC card technology

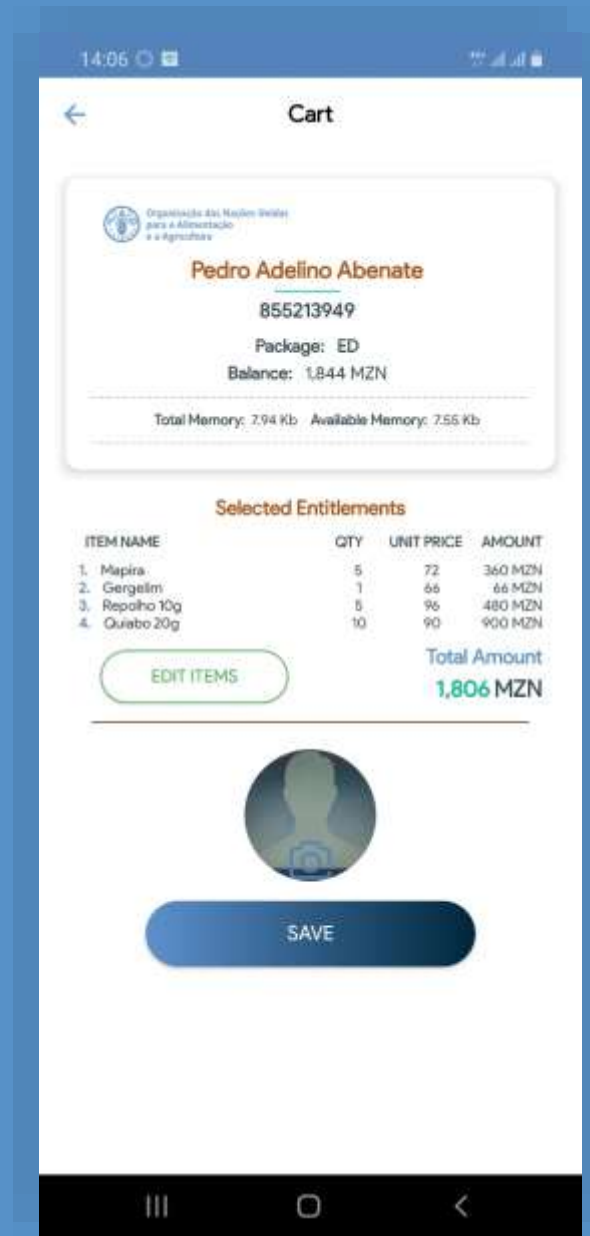
Enables immediate, offline redemption after which the balance is updated in the card.

## Facial identification

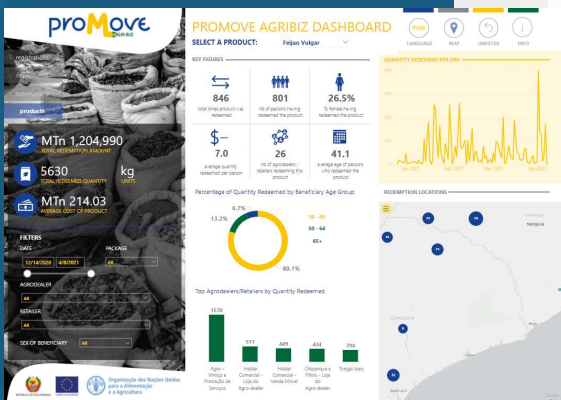
Beneficiaries' identities can be accurately verified at every transaction (in pilot).



# E-Voucher App (NiMO)



# Implementation dashboard



registrations

copayments

redemptions

products

**6,462**  
INDIVIDUALS REGISTERED

**32.7%**  
% FEMALE

**6,413**  
NB POINTS OF REGISTRATION

FILTERS

DATE

PACKAGE

12/14/2020 4/8/2021

All

SEX OF BENEFICIARY

All



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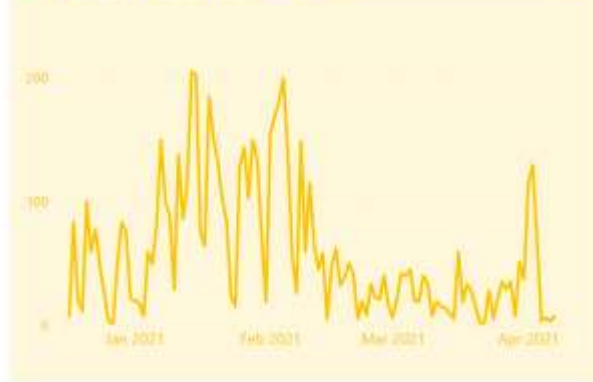
**PROMOVE AGRIBIZ DASHBOARD**  
BENEFICIARY REGISTRATION DATA

POP LANGUAGE  
MAP MAP  
UNFILTER UNFILTER  
INFO INFO

HOUSEHOLD FIGURES

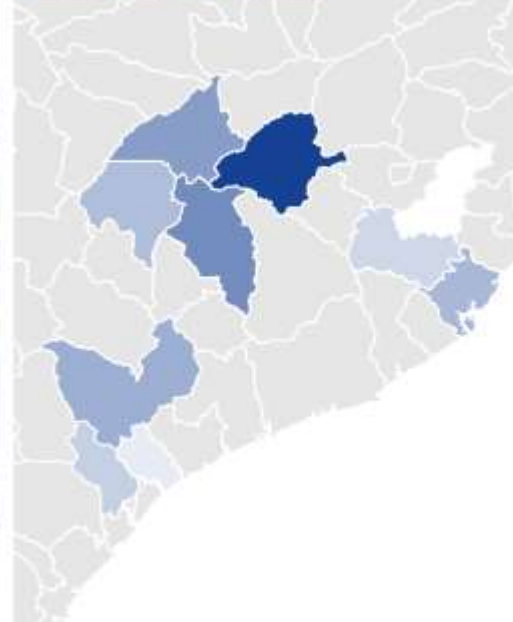


NB INDIVIDUALS REGISTERED PER DAY



HEAD OF HOUSEHOLD

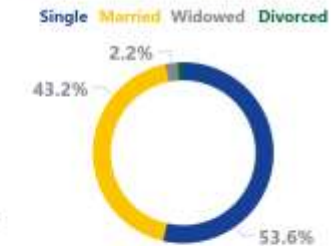
Locations of Beneficiary Registration



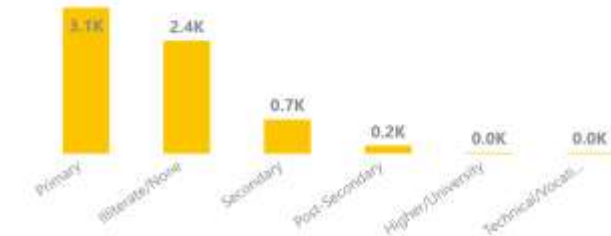
Age of HoH



Marital Status of HoH



Education Level of HoH



registrations

copayments

**redemptions**

products



**MTn 27,042,785**  
TOTAL REDEMPTION AMOUNT



**4,594**  
NB BENEFICIARIES WHO MADE A REDEMPTION



**5,758**  
NB REDEMPTION EVENTS

### FILTERS

DATE

12/14/2020

4/8/2021

PACKAGE

All

AGRODEALER

All

RETAILER

All



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## PROMOVE AGRIBIZ DASHBOARD

### REDEMPTION DATA



LANGUAGE



MAP



UNFILTER



INFO

#### KEY FIGURES



**MTn 2.0M**

largest redemption per agrodealer/retailer



**MTn 1,490**

smallest redemption per agrodealer/retailer



**MTn 659.6K**

average redemption per agrodealer/retailer



**41**

nb of agrodealers / retailers receiving redemptions



**2.5**

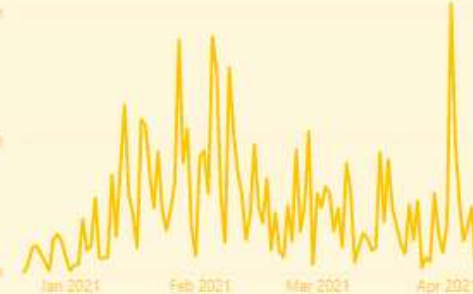
redemption to copayment ratio

#### REDEMPTION AMOUNT PER DAY

MTn 1.0M

MTn 0.5M

MTn 0.0M



#### Top Agrodealers/Retailers by Amount Redeemed

MTn 2.0M



Olima Farm Limitada - Loja do Agro-dealer

MTn 2.0M



Agro - Mmiço e Prestação de Serviços

MTn 1.9M



Agro Daltonz - Loja do Agro-dealer

MTn 1.6M



Akila Agro - Loja do Agro-dealer

MTn 1.6M



Helder Comercial - Loja do Agro-dealer

#### Top 5 Products by Amount Redeemed

MTn 5.6M



Fertilizante NPK 50kg

MTn 2.1M



Feijao Nhamba

MTn 1.8M



Fertilizante Ureia 50kg

MTn 1.7M



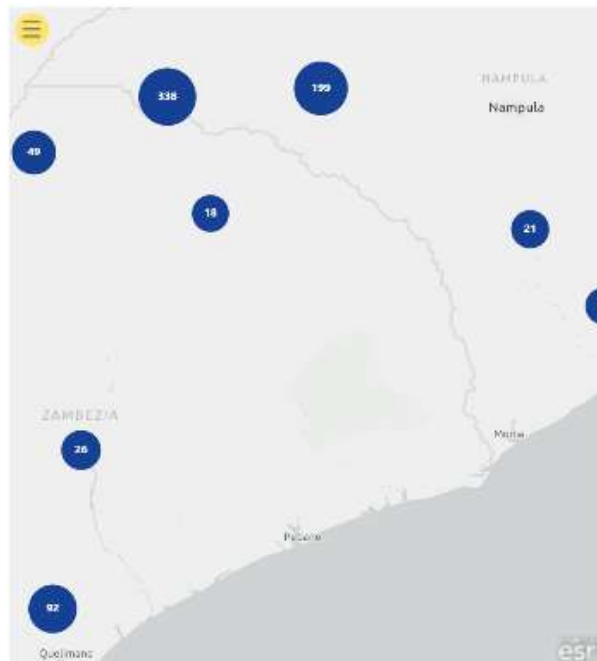
Amendoim

MTn 1.3M



Tomate 20g

#### REDEMPTION LOCATIONS



registrations

copayments

redemptions

**products**



**MTn 1,204,990**

TOTAL REDEMPTION AMOUNT



**5630**

TOTAL REDEEMED QUANTITY

**kg**  
UNITS



**MTn 214.03**

AVERAGE COST OF PRODUCT

**FILTERS**

DATE

12/14/2020

4/8/2021

PACKAGE

All

AGRODEALER

All

RETAILER

All

SEX OF BENEFICIARY

All



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e a Agricultura

**PROMOVE AGRIBIZ DASHBOARD**

SELECT A PRODUCT:

Feijao Vulgar



LANGUAGE



MAP



UNFILTER



INFO

KEY FIGURES



**846**

total times product was redeemed



**801**

nb of persons having redeemed the product



**26.5%**

% female having redeemed the product



**7.0**

average quantity redeemed per person



**26**

nb of agrodealers / retailers redeeming this product



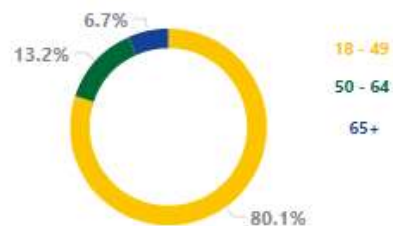
**41.1**

average age of persons who redeemed the product

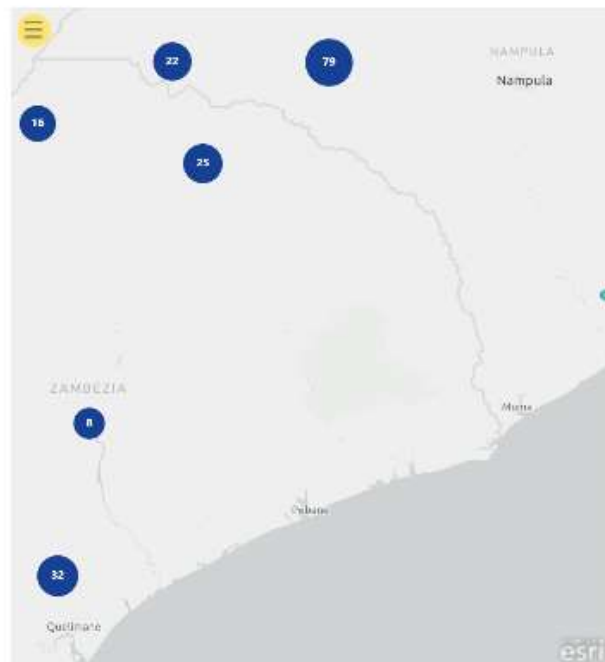
QUANTITY REDEEMED PER DAY



Percentage of Quantity Redeemed by Beneficiary Age Group



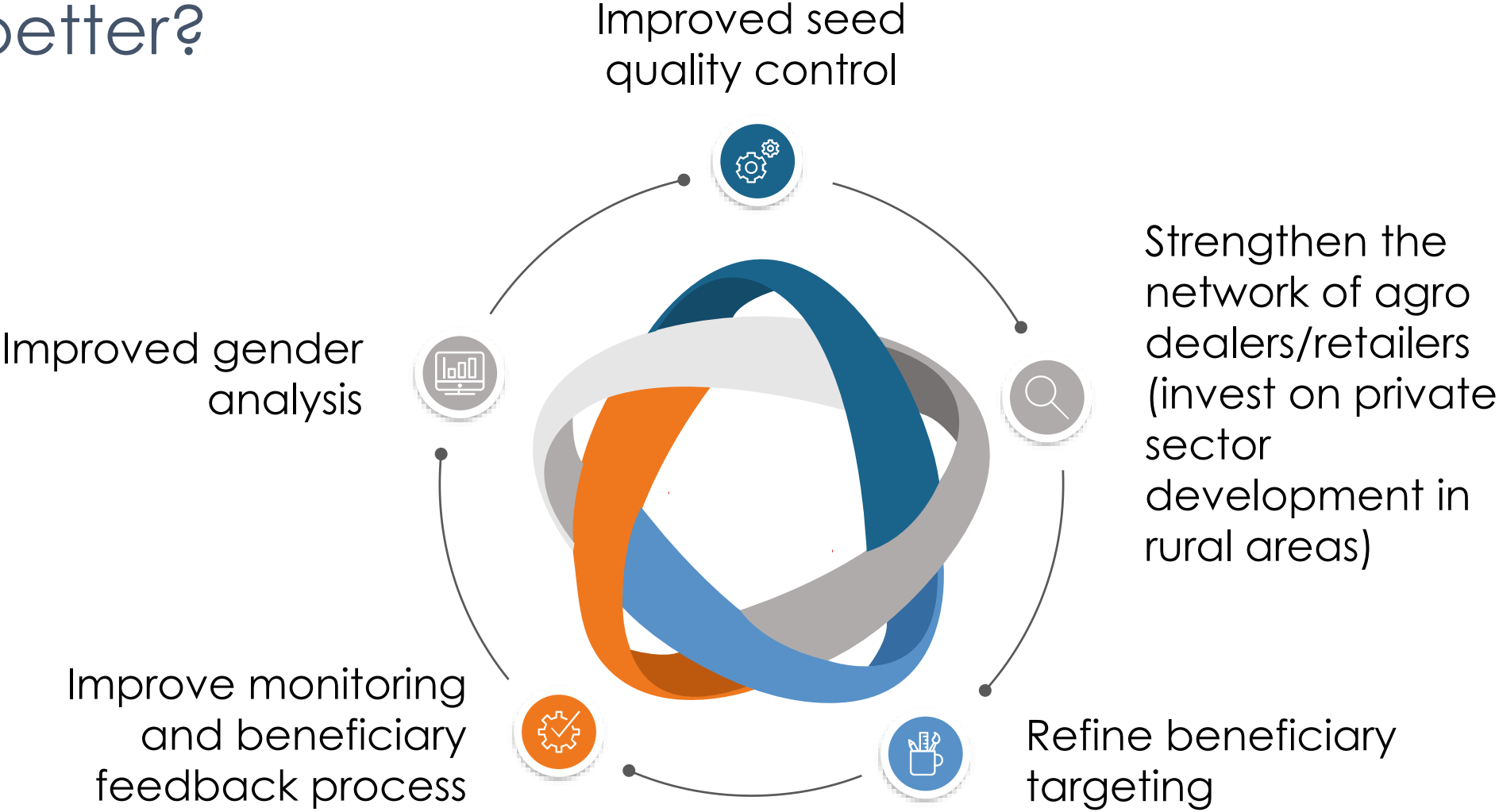
REDEMPTION LOCATIONS



Top Agrodealers/Retailers by Quantity Redeemed



# Where can we make things better?



# Way forward

01



Multi-wallet

02



Cash  
assistance

03



Hand-over to  
Government

A woman with a warm expression is seated on a large pile of patterned fabric. She is wearing a white short-sleeved top with a dark horizontal stripe and a matching patterned wrap. The background is a light, neutral color. A semi-transparent blue rectangular box is positioned on the right side of the image, containing white text.

Thank you!  
Questions?