

Banking With Mobile Phones in Haiti

A report on
a T-Cash
pilot project

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with assistance from
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ABBREVIATIONS

CfW Cash for Work

CRS Catholic Relief Services

ICT4D Information and Communications Technology for Development

IDPs Internally Displaced Persons

KYC Know Your Customer

LACRO Latin America and Caribbean Regional Office (CRS)

OECD-DAC Organisation for Economic Co-operation and Development–
Development Assistance Committee

EXECUTIVE SUMMARY

This report describes the experience of Catholic Relief Services Haiti in employing a new mobile phone-based banking service, T-Cash. This service was adopted on a pilot basis to improve CRS' Cash for Work (CfW) payment system in the Port-au-Prince area. The CfW program ended in late 2011.

For its conceptual framework, the study relied on three evaluation criteria—relevance, efficiency and effectiveness—put forth by the Organisation for Economic Co-operation and Development–Development Assistance Committee (OECD-DAC). Using qualitative and quantitative methods, investigators collected data from CfW program managers, senior CRS Haiti leadership, CRS Haiti's finance department and CfW beneficiaries.

Overall, the findings indicate that the T-Cash pilot project was generally successful in achieving its intended results. Improvements were evident in the speed, security and cost of CfW payment transfers for CRS Haiti. Project participants also noted beneficial changes in their safety, the convenience of the payment process, the accuracy and timeliness of their payments and their ability to manage their money.

Operationalization of the ongoing T-Cash project experienced few additional challenges. The key lessons learned from the T-Cash experience were related to signing a contract with the mobile phone-based banking firm and opening a bank account for conducting mobile phone banking transactions. As a result of this experience, CfW managers are now able to offer suggestions that other organizations exploring the use of a mobile phone banking system might consider.

INTRODUCTION

On August 3, 2011, Catholic Relief Services Haiti launched a pilot project on the use of a new mobile phone–based banking service known as T-Cash. A consortium of Unibank and Voila Telecom, T-Cash is a for-profit domestic firm that seeks to provide Haitians with a superior means of banking and transferring money. T-Cash places specific emphasis on serving the poor and those who are not part of the formal financial system. For this pilot initiative, CRS selected two groups of its Cash for Work (CfW) beneficiaries in Port-au-Prince to receive their biweekly (every two weeks) wages via the T-Cash payment mechanism. After implementation by CRS, T-Cash was used for seven CfW payrolls (see the box on this page for a description of how the system worked).¹ The CfW program ended in late 2011.

To understand CRS Haiti's development and utilization of T-Cash, CRS conducted a special evaluation of the pilot project. The following research questions were employed to guide this inquiry:

1. How relevant is T-Cash for CRS Haiti and CfW beneficiaries?
2. How efficient was development of the T-Cash project by CRS Haiti?
3. How effective has T-Cash been to date in realizing its expected benefits for CRS Haiti and CfW beneficiaries?
4. What lessons were learned from CRS Haiti's experience with T-Cash?

The findings of this study will help determine to what extent the initial assumptions behind T-Cash were borne out and whether the payment system yielded its intended outcomes for both CRS Haiti and program participants. Such information is expected to be useful to program managers in Port-au-Prince in determining whether they should continue to rely on T-Cash. This information may also be useful to other CRS geographical operations

How the T-Cash System Worked

1. The CfW manager submitted a payment request (a list of all beneficiaries and the amounts they were to be paid) to CRS Haiti's finance department along with a signature sheet containing the amount the beneficiary acknowledged was to be paid accompanied by the beneficiary's signature.
2. Finance verified the payment request against the signature sheet.
3. Finance prepared a fund transfer from CRS' Unibank account to CRS' T-Cash account (including the signature of the authorizing person at CRS).
4. As soon as the funds were in the CRS T-Cash account, finance sent the final CfW spreadsheet to the country representative (CR) or deputy CR so that authorization could be sent to the T-Cash account to credit the funds directly to the phone account of each beneficiary. Only the CR and deputy CR had the password of the T-Cash account and the authority to transfer funds.
5. When beneficiaries wanted to withdraw some or all of their money, they accessed the funds in their T-Cash accounts by entering a secret PIN (personal identification number) into their phones and presenting the proper ID to Voila agents. These agents were present in every community and were authorized to disperse T-Cash funds to beneficiaries.
6. Before the payment, a CRS program manager worked directly with Voila to submit the names of all beneficiaries who were likely to withdraw their funds from the Voila agents.

¹ As of October 28, 2011.

in Haiti that are considering employing the T-Cash system. More broadly, the results of this evaluation may be relevant to other CRS country programs considering the use of a mobile banking system and of interest to the wider development community.

BACKGROUND

After the devastating earthquake of January 12, 2010, CRS Haiti immediately launched a CfW scheme in Port-au-Prince, with the goal of undertaking vital relief activities while also providing participants with much-needed income. The men and women in this CfW program undertook a variety of tasks, ranging from distributing food to constructing latrines in the camps for internally displaced persons (IDPs). As CRS' response to the disaster evolved into one of recovery and reconstruction, CfW participants continued to play an important role through the removal of earthquake debris and the construction of transitional shelters. Under the CfW scheme, participants worked for fixed periods of either 10 or 20 days, thereby enabling others in their communities to also benefit from this opportunity. By the end of September 2011, 10,660 workers had served in the CfW program, compiling more than 200,000 working days at a labor value of over US\$1.1 million.²

To enable CfW participants to receive their wages (which were paid every two weeks), CRS Haiti initially entered into a contract with Fonkoze, a local microfinance institution. Under the terms of this agreement, Fonkoze was responsible for the physical preparation and delivery of CfW wages to workers (including the provision of two vehicles for transport purposes). CfW project managers accompanied Fonkoze staff into the field for these disbursements. Under this arrangement, CRS Haiti's finance department handled the payroll paperwork and computed the monies to be paid. Fonkoze was compensated \$1 per beneficiary by CRS Haiti for each payment made.

Because of the many difficulties and unexpected costs that began to emerge in the use of Fonkoze to make these transactions, in December 2010 CRS Haiti began to explore alternative means of delivering CfW wages to beneficiaries. The T-Cash system was first proposed by CfW program managers based on their knowledge of Mercy Corps Haiti's ongoing partnership with the company.

2 "CRRP Program Strategy," CRS Haiti, Port-au-Prince, 2011.

T-CASH'S EXPECTED OBJECTIVES, RESULTS AND OUTPUTS

To illustrate the benefits T-Cash was expected to bring to CRS Haiti and CfW recipients, the logical framework shown in Table 1 was created retroactively.³

Table 1. T-Cash Logical Framework

Strategic objective
The quality of CRS Haiti's Cash for Work payment system is improved.
Intermediate results for CRS Haiti
<ul style="list-style-type: none"> • CfW payments are quicker for CRS Haiti. • CfW payments are cheaper for CRS Haiti. • CfW payments are safer for CRS Haiti staff.
Intermediate results for Cash for Work beneficiaries
<ul style="list-style-type: none"> • CfW payments are safer for beneficiaries. • CfW payments are more convenient for beneficiaries. • CfW payments are more accurate for beneficiaries. • CfW payments are more timely for beneficiaries. • CfW beneficiaries have improved ability to manage their money.
Outputs
<ul style="list-style-type: none"> • Contract with T-Cash is signed. • Bank account at Unibank is opened. • CfW beneficiaries are informed of and trained on how to use T-Cash payment system. • CfW beneficiaries are enrolled in T-Cash payment system. • Procedures for using the T-Cash system are institutionalized by CRS Haiti.

³ This table was created for illustrative purposes for this evaluation. Specific indicators do not exist for these elements; rather, this logical framework serves to organize conceptually the components and intended benefits of the T-Cash project.

METHODOLOGY

This study applied three evaluation criteria—relevance, efficiency and effectiveness—put forth by the Organisation for Economic Co-operation and Development–Development Assistance Committee (OECD-DAC) to appropriate aspects of the T-Cash initiative, which are outlined in the project’s logical framework (see Table 1).⁴ CfW program managers selected for study Carrefour and Christ-Roi, two of the six areas of Port-au-Prince using the Cash for Work scheme.⁵ These communities were chosen because of their distance from the CRS Haiti main office and the strength of CRS Haiti’s relationship with partners and residents in the areas, along with the need to balance pilot initiatives throughout the regions of Port-au-Prince in which CRS Haiti is operating. A total of 377 CfW beneficiaries (202 men and 175 women) from the two communities participated in the study.

Qualitative, semi-structured interviews were one of the main data-gathering techniques employed in this study. The interviews were supplemented by financial information, including on CfW operations, obtained from CfW program managers, CRS Haiti finance department staff and senior CRS Haiti leaders.

A survey was also conducted of 47 T-Cash beneficiaries (35 men and 12 women) to determine their experiences and level of satisfaction with the T-Cash system. These beneficiaries were in the unique position of having been paid once via Fonkoze and once via T-Cash.⁶ As such, we were able to compare the two payment mechanisms and draw conclusions about which was superior. Forty of these 47 survey respondents resided in the Carrefour district of Port-au-Prince; the remaining seven were in the Christ-Roi region.

For copies of the data collection tools used in this inquiry, please see Annexes A and B. The actual data collection for the beneficiary survey was conducted using iPod Touch devices.

4 These criteria are described in OECD-DAC, *Principles for Evaluation of Development Assistance* (Paris: OECD, 1991). Impact and sustainability, the two remaining DAC criteria, were not employed in this evaluation because their usage would fall beyond the scope and timeframe of the T-Cash pilot.

5 As of September 2011, this number had been reduced to five.

6 This group was only on the first payroll of T-Cash. All subsequent payroll groups in the target areas were paid only via the T-Cash payment system.

RESULTS

In this section, the findings of this study are presented thematically according to the selected OECD-DAC evaluation criteria. Where appropriate, subsections correspond to elements of the T-Cash logical framework (see Table 1).

RELEVANCE

Relevance is defined by the OECD-DAC as “the extent to which the objectives of a development intervention are consistent with beneficiaries’ requirements, country needs, global priorities and partners’ and donors’ policies.”⁷ The T-Cash project was assessed as being highly relevant for both CRS Haiti and CfW participants. In strategic terms, the pilot project was aligned with the country goals of CRS Haiti’s Information and Communications Technology for Development (ICT4D) projects. More broadly, T-Cash was consistent with CRS’ agency-wide ICT4D strategy, which seeks to promote greater use of ICT solutions in the field.

Before the advent of T-Cash, from a security perspective CRS Haiti incurred a high degree of risk when its employees traveled to the field with large amounts of cash for the CfW disbursements. In several incidents, threats were made against CRS and Fonkoze staff, and in one incident two employees of Fonkoze were held hostage after a dispute arose over some payments to be made.

Safety concerns were also a major issue for CfW recipients. CfW project managers at CRS Haiti reported that in the camps and communities where the CfW scheme was being implemented, many people knew when program participants were getting paid because they could see the transactions. Recipients were then easy targets for criminals. CfW project managers believed that enabling program participants to carry money in a digital form even beyond the actual transaction period would enhance their overall personal security. Because of these views and the incidents described, the T-Cash project was considered a necessity and in line with recipients’ and CRS Haiti’s organizational needs.

As for the areas chosen for the T-Cash pilot project, the decisions made by CfW project managers appeared to be generally appropriate. The Carrefour district is the farthest of all CRS’ working areas from the main office, and so its inclusion would demonstrate how the financial and transaction costs of using the Fonkoze payment system could be reduced. Choosing Christ-Roi to ensure an equitable distribution of CRS pilot initiatives across the areas in which the organization works also appeared to be justifiable, although no data on the overall geographic allocation of CRS pilot initiatives have been identified.

⁷ OECD-DAC, *Glossary of Key Terms in Evaluation and Results Based Management* (Paris: OECD, 2002), 32.

The study also looked at the equitable distribution of the expected benefits of T-Cash by gender. The composition of the pilot target group was slightly skewed toward men. According to the most recent estimate of the population of the Port-au-Prince region, about 48 percent of its residents are male and 52 percent are female.⁸ However, the aggregate gender breakdown for T-Cash participants was 54 percent male and 46 percent female.⁹ It is acknowledged that achieving perfect gender equity in projects is not always possible, and cultural factors may contribute to the unbalanced numbers in CfW schemes because the participants in those schemes were self-selecting. Moreover, the 6 percent overrepresentation of men in the T-Cash initiative vis-à-vis the larger population was not viewed with alarm because it was felt to be realistically in line with what is actually possible in terms of obtaining an appropriate gender balance.

Overall, the rationale for using T-Cash as a payment mechanism for CfW participants is deemed to be sound. All findings indicate that the project was highly relevant for all parties involved.

EFFICIENCY

As defined by the OECD-DAC, *efficiency* is “how economically resources/inputs (funds, expertise, time, etc.) are converted to results.”¹⁰ Accordingly, this section reviews the outputs required by the T-Cash pilot (see Table 1 for a review of these outputs). Some of these outputs were onetime events associated with the start-up of T-Cash. Others were recurring outputs for each new group of T-Cash beneficiaries. The nature of each output has been clearly differentiated for each aspect of this analysis.

The proposal to use T-Cash as a replacement for the Fonkoze payment system was first introduced by CfW project managers in December 2010.¹¹ Although CRS expected to be able to use T-Cash within a month (January 2011), the project did not make its first payroll disbursement using T-Cash until August 2011. Several factors played a role in delaying the use of T-Cash, including contractual arrangements with the T-Cash consortium (Unibank and Voila) and adaptations of CRS finance procedures.

Institutionalizing Procedures for Using the T-Cash System

CRS Haiti reviewed the internal steps required for adopting the T-Cash disbursement system. The finance department outlined the actions needed to make the CfW payroll transfer using T-Cash as simple and straightforward

8 Institut Haïtien de Statistique et Informatique, *Population Totale, Population de 18 Ans et Plus. Ménages et Densités Estimées en 2009*. (Port-au-Prince: Institut Haïtien de Statistique et Informatique, 2009).

9 Figures were provided by CfW program managers.

10 OECD-DAC, *Glossary of Key Terms*, 21.

11 At the time of this project’s development, T-Cash was the only firm offering mobile banking services in Haiti. After the contract was signed with T-Cash, Scotiabank and Digicel Corporation launched their own mobile banking consortium.

as possible. CRS was required to open a new Unibank account specifically for T-Cash use (T-Cash referred to the account as the “CRS wallet”). In the field, CfW beneficiaries would sign a form at the end of every day worked, and these documents would be aggregated and sent to the finance department every two weeks. The finance department would review the information received and verify the amount to be paid to each beneficiary. All the requisite beneficiary information would then be entered into an Excel spreadsheet, which would be sent to the CRS Haiti country representative (CR). The CR would copy and paste this information directly into the T-Cash online disbursement system via the internet, which would then immediately execute payment, drawing money from the Unibank account. A report generated by the T-Cash system would indicate which payments had been completed successfully and whether any payments were rejected. This report would be sent automatically to CRS Haiti’s finance department for its records.

The finance department and CfW program managers reported that implementation of these procedures for the first T-Cash payroll disbursement was generally smooth. However, two notable challenges were encountered. First, although the funds for the payroll were deposited in the Unibank account as required, CfW program managers did not realize that they also needed to inform Voila Telecom (the mobile phone company in the T-Cash consortium) of CRS Haiti’s desire to execute a payroll transaction the day the pilot project was launched. CRS’ CfW managers explained that Voila must be informed about the specific dates of all disbursements to ensure that their agents on the ground would have sufficient liquidity to make all payouts requested of them by CfW beneficiaries.¹² After the first T-Cash payroll disbursement, Voila was regularly informed of all payrolls, and CfW program staff did not encounter any more difficulties in this regard.

Second, the T-Cash online payment system required that all the information for each beneficiary be entered into a single Excel cell. Unfortunately, CfW program managers had initially recorded this data in multiple cells in the spreadsheet. Because this format was incompatible with the T-Cash online interface, all beneficiary information had to be reentered in the Excel file in the new single-cell format. Over time, the procedures were refined and made even more efficient.

Informing CfW Beneficiaries About and Training Them in Use of the T-Cash Payment System

Although some challenges were encountered in informing beneficiaries about the T-Cash system and training them in its use, overall the CfW team reported that this aspect of the project went fairly smoothly. The biggest difficulty was explaining to CfW participants what the T-Cash system actually was. CfW program managers stated that at first all CfW beneficiaries were opposed to the idea of

¹² In the T-Cash system, beneficiaries can “cash out” (convert their digital payment into cash) through Voila street vendors, Unibank locations and other selected cash transfer points.

using T-Cash because they did not understand how the system worked. Several beneficiaries thought that CfW managers worked for Voila and were trying to profit from their purchase of a mobile phone. Other workers were concerned that their money would be lost, that the system was too confusing or that their wages would be paid late. Repeated, concerted efforts were required to educate participants that T-Cash was being implemented solely for their benefit, and that the system possessed significant speed, security and accuracy advantages not available from Fonkoze.

CfW program managers noted that using beneficiaries or other community members who had knowledge of mobile banking (either the T-Cash system or T-Cash's main competitor, Tcho Tcho Mobile from the Digicel Corporation) was a highly effective means of combating resistance to T-Cash within the CfW groups. Because these local people are unaffiliated with CRS, their strong support for mobile banking services added legitimacy and validity to CfW program managers' claims of the benefits of T-Cash and played a key role in swaying CfW group opinion in favor of the T-Cash initiative. Representatives of Voila were also present at the first awareness-raising discussion, which enabled CfW managers to watch and learn how to brief CfW beneficiaries and respond to questions or objections.

An additional challenge that emerged during the initial awareness-raising efforts by CfW managers was how to address the provision of mobile phones. Project managers reported that many beneficiaries wanted CRS to provide a phone for them at no cost, stating that they could not afford to purchase one. Despite these initial objections, by the time the project was under way all participants had either acquired or purchased their own phone. The cheapest phone on the market usable with the T-Cash system cost 600 Haitian gourdes.¹³ Some workers used their CfW wages to cover the cost of acquiring the devices, at a cost of three days of wages for each worker who chose this option.¹⁴

CfW program managers reported that in an urban setting such as Port-au-Prince it is common for people to either own phones or have the means to obtain them. However, this may not be true in more rural areas, where a more vulnerable population may justify the distribution of phones as part of the project with this additional cost borne by CRS. Although some effort was made to convince CfW participants that they would have to purchase their own phones, CfW managers felt that overall the issue was not a huge impediment to timely implementation of the T-Cash initiative.

Once T-Cash participants had been fully informed about the system, no major difficulties or problems were reported in the training sessions on how beneficiaries would actually use T-Cash. The initial training sessions, which were two hours long, were held once per group of T-Cash participants and were facilitated by two CRS employees. These employees were first trained

¹³ Haiti's currency. Forty gourdes equal one U.S. dollar.

¹⁴ The daily CfW wage was 200 gourdes.

by representatives of Voila on all aspects of the T-Cash system. In all, 13 CRS employees attended two two-hour training sessions, which were provided by Voila free of charge.

The training and awareness-raising sessions held later by CRS employees for new T-Cash beneficiaries (recurring outputs of the project) went well because of incorporation of the lessons learned by CfW program managers, as well as their continued practice and experience in conducting these activities. Overall, then, this element of the project was suitably efficient and demonstrates that CfW project managers undertook the required activities appropriately. Managers also utilized new strategies as needed to better enable them to convince recipients of the merits of the T-Cash system and to ensure that the project was moving forward in a timely manner.

Enrolling CfW Beneficiaries in the T-Cash Payment System

The major initial and recurring output of enrolling beneficiaries in the T-Cash system was completion of the Know Your Customer (KYC) agreement. Although T-Cash did not require a KYC, it was valuable, allowing a larger transaction size (2,500 Haitian gourdes per transfer without a KYC versus 10,000 gourdes with a KYC). Because the payments for some beneficiaries could have exceeded the 2,500 gourde ceiling and an aim of the T-Cash initiative was to improve the ability of beneficiaries to manage their money effectively, the KYC was perceived to be a valuable step in the payment process. CfW managers reported that the first round of completion of the KYCs was relatively smooth and problem-free. However, after several payroll cycles some minor difficulties became apparent.

All T-Cash customers had to provide a mobile phone number when they completed the KYC. Initially, the numbers provided by CfW participants were not verified by the program managers. However, because T-Cash funds were to be paid to those numbers, it was essential that they be accurate. CfW program managers found that some beneficiaries did not actually know their phone number. Indeed, because of transposed digits and confusion over the first number, some T-Cash transfers did not go through on payroll days.¹⁵

Once CfW program managers recognized this problem, they responded by requiring at the time of KYC completion that new T-Cash participants physically present the phone they would be using to receive payments. The number of that phone was then test-called on the spot. This new verification step significantly reduced the likelihood of an incorrect number and increased the number of positive transfers conducted per payroll period. Indeed, according to CfW managers, 11 out of 125 transactions in the first T-Cash transfer on August 3, 2011, were unsuccessful, whereas the average number of rejected transfers over the next six T-Cash payrolls was just one per pay period.

¹⁵ Until recently, most phone numbers in Port-au-Prince began with a 3. New numbers now begin with a 4, and yet those with such new numbers still report that their number begin with a 3.

CfW managers also began to require participants to physically show their empty T-Cash account balance on their phone at the time of KYC completion.¹⁶ This step confirmed that the account activation procedure had been completed successfully and that recipients were able to receive cash transfers to their stated number. CfW program managers believe these additional steps did not inhibit the efficiency of beneficiary enrollment (the entire enrollment process was estimated to take three minutes) and that they contributed to the overall greater effectiveness of the T-Cash initiative.

To summarize, despite the difficulties encountered with the first few T-Cash user groups, the enrollment of CfW participants in the T-Cash system was reasonably efficient. CfW managers demonstrated continual improvement as this output in the project recurred with new T-Cash beneficiaries. Moreover, the problems noted, although significant in that they initially hindered the successful realization of this output for some participants, were not widespread among beneficiaries. Furthermore, the corrective measures adopted by CfW project managers were highly effective, as evidenced by the marked decline in rejected transfers after the first payroll transfer.

More broadly, the extent to which the T-Cash project was efficiently implemented was mixed. Despite significant delays in the first usage of T-Cash, CfW program managers demonstrated a reasonably high level of efficiency in realizing all the recurring outputs of the project. Greater efficiency was also demonstrated in the subsequent enrollments in T-Cash and payroll transfers.

EFFECTIVENESS

According to the OECD-DAC, *effectiveness* can be defined as “the extent to which the development intervention’s objectives were achieved, or are expected to be achieved, taking into account their relative importance.”¹⁷ Application of this criterion focused on the intermediate results of the T-Cash initiative (see Table 1 for the project’s logical framework). In the sections that follow, the expected results are analyzed in detail, beginning with the anticipated benefits for CRS Haiti.

Quicker CfW Payments

One of the rationales for switching from Fonkoze’s payment mechanism to the T-Cash system was that T-Cash disbursements were expected to be much faster to process. CRS Haiti’s finance department and CfW project managers reported that under the Fonkoze system, 8 to 10 days were required to complete the paperwork for a CfW payroll, even though the staff was operating at maximum efficiency. Indeed, a significant amount of time and personnel were devoted to overseeing all aspects of a CfW payroll, and completing a payroll on schedule required a considerable allocation of resources as well as overtime hours by

¹⁶ A T-Cash participant’s PIN was not requested nor was it viewed by CRS Haiti staff.

¹⁷ OECD-DAC, *Glossary of Key Terms*, 20.

CfW project managers. By contrast, T-Cash was expected to process CfW payrolls much more quickly because of the system's electronic and automated nature.

The findings of this study indicated that this anticipated benefit was indeed realized. CRS Haiti's finance department reported that processing CfW payrolls by means of T-Cash took a maximum of two days. The largely paperless nature of much of the payroll preparation accounted for the large efficiency gains. CRS Haiti senior management also reported a considerable reduction in the time and activities needed to approve a payroll, and this drop in opportunity costs led to greater efficiency among the country program's leaders in their workloads. Overall, this intended aim of the T-Cash pilot project is deemed to have been highly effective.

Less Expensive Method of Making CfW Payments

One of the justifications for switching to T-Cash for CfW payments was the escalation in CRS Haiti's costs in support of Fonkoze's cash deliveries. Initially under the terms of the contract it signed with CRS, Fonkoze agreed to provide two vehicles for making CfW wage disbursements. However, as the number of payment sites grew and resources became more limited, Fonkoze became unable to conduct all of CRS Haiti's CfW transactions using its own transport. As a result, CRS began supplying its own vehicles and drivers to assist Fonkoze in making the payroll deliveries. The additional costs of this support, which were covered entirely by CRS, were increasingly viewed by CfW managers as a considerable expense for the organization to bear.

To determine to what extent CRS Haiti reduced its CfW costs¹⁸ after launch of the T-Cash pilot project, investigators compiled figures on the total expenses incurred through the T-Cash system and the Fonkoze system from August 3, 2011, to October 28, 2011.¹⁹ The expenses under each system thus reflect the actual total CfW costs after the T-Cash pilot project was initiated (see Table 2 for a breakdown of the costs).

These costs can then be compared with what CRS Haiti would have spent had the T-Cash system not been adopted for transfers and instead had remained under the Fonkoze payment mechanism (see Table 3).

The tables indicate that the total costs of conducting all CfW wage payments from August 3, 2011, to October 28, 2011, would have been higher had the T-Cash system not been introduced. Indeed, after this pilot project was launched,

¹⁸ Although CfW program managers prepared a cost comparison that illustrated the expected savings from switching to the T-Cash system during the project design phase, the figures used were based on some assumptions that were not borne out, and ultimately they were not valid for comparison with the actual costs incurred.

¹⁹ The data were provided by CfW program managers and CRS Haiti's finance department.

CRS Haiti realized savings of 21,498 gourdes.²⁰ The T-Cash project was therefore effective in providing CRS Haiti with a less expensive CfW payment process. If the geographical scope of T-Cash's operations had been enhanced, the cost savings would likely have increased further.

Table 2. Actual Cash for Work Costs After Launch of T-Cash Pilot Project, August 3, 2011–October 28, 2011 (Haitian gourdes)

T-Cash		Fonkoze	
Expense item	Cost	Expense item	Cost
Transactions ^a	32,950	Transactions ^b	20,757
Beneficiary subsidy per transaction ^c	29,655	Vehicle costs, seven payrolls ^d	63,420
Total, T-Cash	62,605	Total, Fonkoze	84,177
Total CfW costs since T-Cash launch: 146,782			

^a After the pilot project was launched, T-Cash performed 659 transactions. The transfer fee of 50 gourdes per transaction was paid by CRS Haiti.

^b After the pilot project was launched, Fonkoze made 561 transfers. Fonkoze charged a fee of 37 gourdes per cash transfer, which was paid by CRS Haiti.

^c T-Cash charged the recipient of funds a fee of 45 gourdes—a cost that was borne by CRS Haiti. The cost shown is for 659 transactions at this rate.

^d CfW program managers estimated that, on average, CRS Haiti vehicles were driven 37.5 kilometers for each per payroll delivery. From August 3, 2011, to October 28, 2011, 14 vehicles were used for CfW payments executed by Fonkoze, billed at a rate of \$3.02 per kilometer driven (the cost per kilometer was provided by CRS Haiti's finance department).

Table 3. Counterfactual Cash for Work Costs without T-Cash Pilot Project, August 3, 2011–October 28, 2011 (Haitian gourdes)

Expense item	Counterfactual cost
Transactions ^a	41,440
Vehicle costs, seven payrolls ^b	126,840
Total counterfactual CfW costs	168,280

Note: Table shows what it would have cost CRS to have made all CfW payments from August 3, 2011, to October 28, 2011, with Fonkoze.

^a Fonkoze charged 37 gourdes per transfer. The figure shown reflects 561 T-Cash beneficiaries and 659 Fonkoze beneficiaries.

^b CfW program managers estimated that four vehicles were being used every payroll before introduction of the T-Cash pilot. The rate was \$3.02 per kilometer driven (the cost per kilometer was provided by CRS Haiti's finance department).

²⁰ Using T-Cash instead of Fonkoze saved the difference of 168,280 gourdes (Fonkoze cost of doing business) and 146,782 gourdes (T-Cash cost of doing business), or 21,498 gourdes.

Safer Delivery of CfW Payments by CRS Haiti Staff

Determining whether adoption of the T-Cash system improved the safety of CRS Haiti staff is somewhat problematic because no formal logs or records were kept of security incidents in the field related to CfW payments. Moreover, because CfW payments via Fonkoze were continuing in several neighborhoods in Port-au-Prince, some of the risks associated with this method of payroll disbursement remained for CRS staff. However, two neighborhoods were now receiving all their CfW payments via T-Cash,²¹ and so CRS staff were involved in fewer direct physical transfers of cash for CfW purposes and thus were less exposed to the negative events (described earlier) that could have occurred during those transfers.

Overall, CfW program managers believed that the reduced risk indicated that in adopting the T-Cash payment mechanism the safety aims for CRS Haiti staff were realized to the extent possible. If T-Cash had been expanded to cover all CfW payments in the five neighborhoods in Port-au-Prince in which CRS operates, the safety objectives for CRS staff would have been fully realized. Nonetheless, the effectiveness of this element of the T-Cash pilot project is deemed to be high.

Safer CfW Payments for Beneficiaries

To examine whether T-Cash was perceived as being a safer alternative than the Fonkoze system for beneficiaries, investigators collected data from the 47 CfW participants who had been paid under both payment mechanisms (see the earlier description of these survey respondents and the methodology used for collecting data). The findings indicate that the beneficiaries surveyed felt strongly that T-Cash was a safer means of receiving their CfW wages, as indicated in Figure 1.

On a related theme, participants' satisfaction with the perceived increase in security offered by the T-Cash system was also high (Figure 2).

One of the main reasons for the increased satisfaction with T-Cash was the improved confidentiality of the system; this factor was cited by 16 respondents. Overall, the findings here indicate that CfW participants largely benefited from the greater security offered by the T-Cash pilot project, and so this element of the T-Cash initiative is considered to be highly effective.

Client Views on Safety of T-Cash

"We don't have to circulate with all the money in hand," said one client. "T-Cash is much safer," stated another, with a third adding, "it's very confidential."

Referring to the ability of participants to cash out their wages at a location of their choosing, another client stated that "the place is much more secure."

Note: These and other statements by CfW participants in this report were translated from Haitian Creole to English.

21. Before the adoption of T-Cash for CfW payments, CRS was making physical cash transfers in five neighborhoods in Port-au-Prince. The number of neighborhoods was later reduced to three because of using the T-Cash system.

Figure 1. Perceptions of CfW Beneficiaries of Safety of T-Cash and Fonkoze Systems

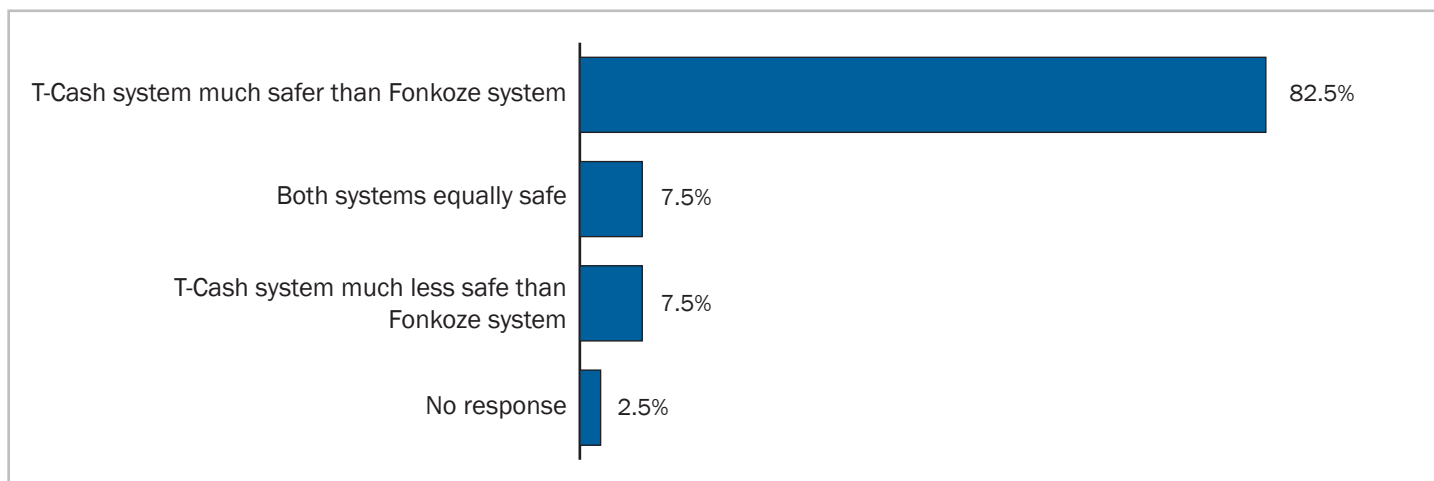


Figure 2. Satisfaction of CfW Beneficiaries with Safety of T-Cash and Fonkoze Systems

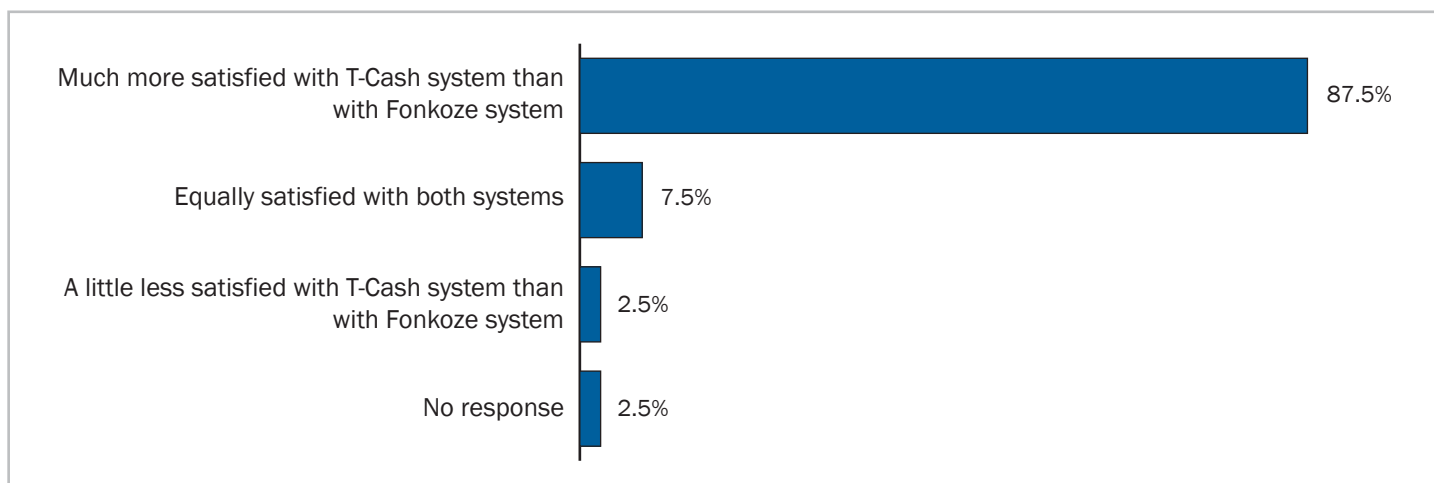
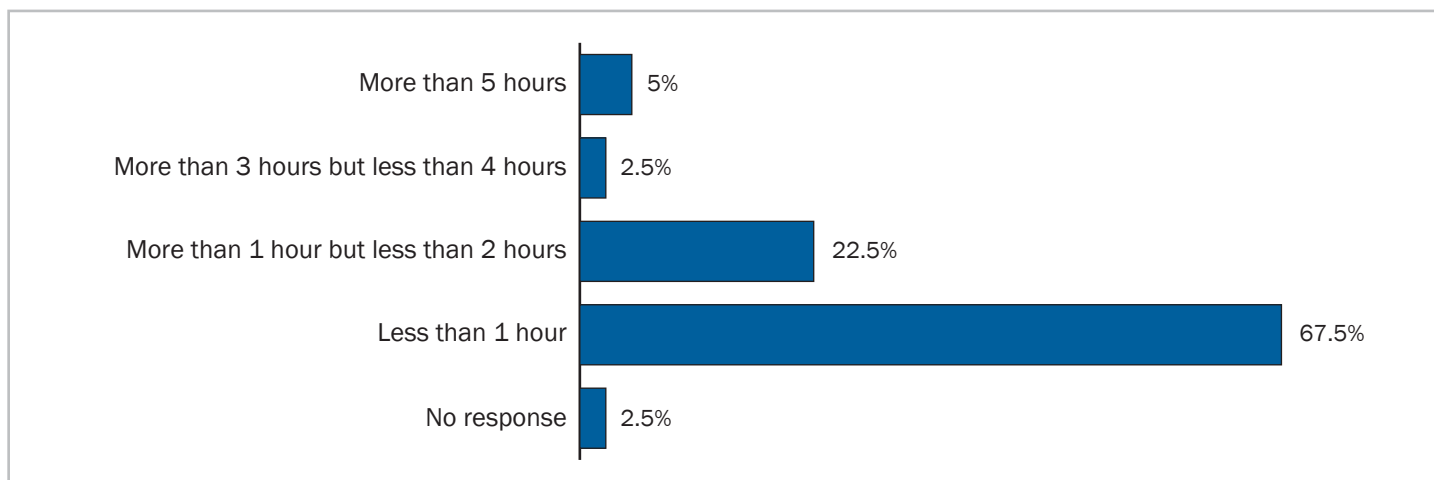


Figure 3. Hours Traveled by CfW Beneficiaries to Receive Payment under Fonkoze System



More Convenient CfW Payments for Beneficiaries

To determine whether T-Cash payments were more convenient for recipients, investigators collected data from the 47 CfW survey respondents on the speed of the payment with T-Cash, the length of time beneficiaries had to travel to receive their payment and the overall ease of understanding the T-Cash transaction process. On payment speed, the respondents surveyed indicated unanimously that T-Cash was a much faster means of receiving their CfW wages.

To determine whether CfW participants were able to travel less time to obtain their CfW wages with T-Cash in comparison with the Fonkoze system, investigators compared the total time spent traveling for payments under each system (see Figures 3 and 4).

As shown in Figure 3, no CfW participants had to travel more than two hours to receive their cash under the T-Cash system, whereas 7.5 percent of participants had to travel such a length of time under the Fonkoze system. Moreover, 25 percent more CfW participants traveled less than an hour to receive cash under the T-Cash system than they did under the Fonkoze system. When these improvements in time traveled are combined with the overall perceived increase in speed of payment with T-Cash, it is evident that T-Cash was indeed a faster payment method than that offered by the Fonkoze system. The participants surveyed overwhelmingly indicated their satisfaction with this increased speed as well (Figure 5).

Finally, CfW beneficiaries reported that they by far found the T-Cash system easier to understand than the Fonkoze approach (see Figure 6). Because of the difficulties CfW program managers encountered initially in explaining the T-Cash payment mechanism to CfW participants, this finding is somewhat surprising. These results may be explained by respondents relying on their understanding of the T-Cash system at the time of the actual transfer as opposed to their initial understanding of the concept. Indeed, “good training” was cited by 15 beneficiaries as the reason they could better understand the T-Cash mechanism than the Fonkoze system. This finding is further illustrated by client opinions on CRS’ provision of information; the vast majority of T-Cash participants surveyed indicated they were highly satisfied with the quality of information provided by CRS in the lead-up to use of the T-Cash method of payment (Figure 7).

In the aggregate, the data obtained on the speed of payments, the length of time traveled to receive payments and the ease of understanding the two systems all strongly indicate that CfW participants highly benefited from adoption of the T-Cash payment approach. The T-Cash pilot was thus effective in meeting its objective of increasing the convenience of CfW payments for participating program workers.

Client Views on Travel Times with T-Cash

“I don’t walk far to receive my money [with T-Cash],” said one participant. “I greatly appreciate this change; it’s easier to make the withdrawal and there are fewer transport problems,” stated another. “The new system is much more efficient,” reported a third.

Client Views on Speed of T-Cash

“It’s much faster than Fonkoze,” said one program participant, while another reported that T-Cash “doesn’t take long.”

Figure 4. Hours Traveled by CfW Beneficiaries to Realize Payment under T-Cash System

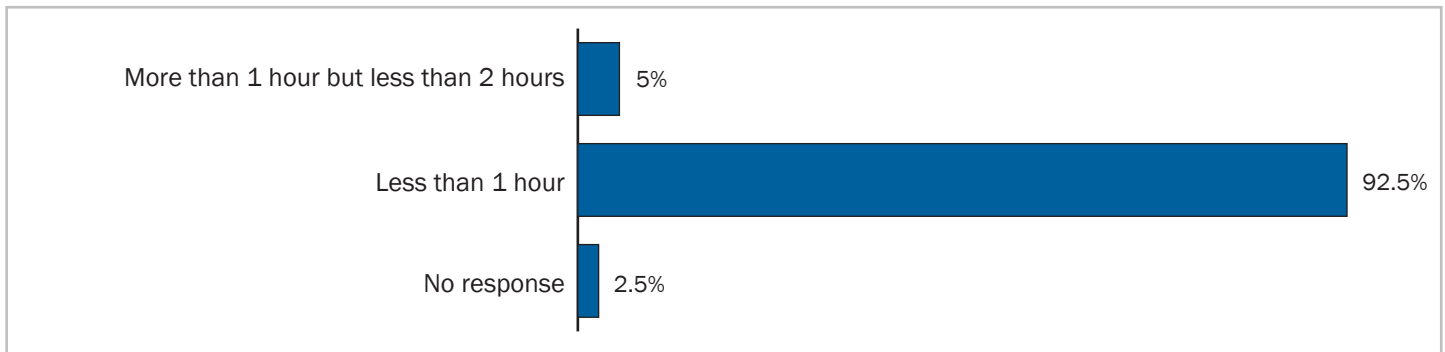


Figure 5. Satisfaction of CfW Beneficiaries with Speed of T-Cash and Fonkoze Systems

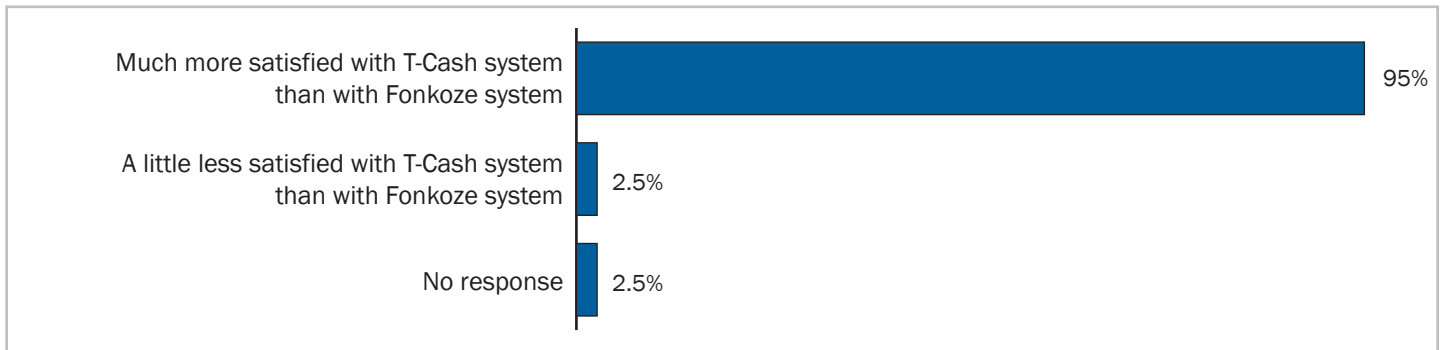


Figure 6. Perceptions of CfW Beneficiaries of Ease of Understanding T-Cash and Fonkoze Systems

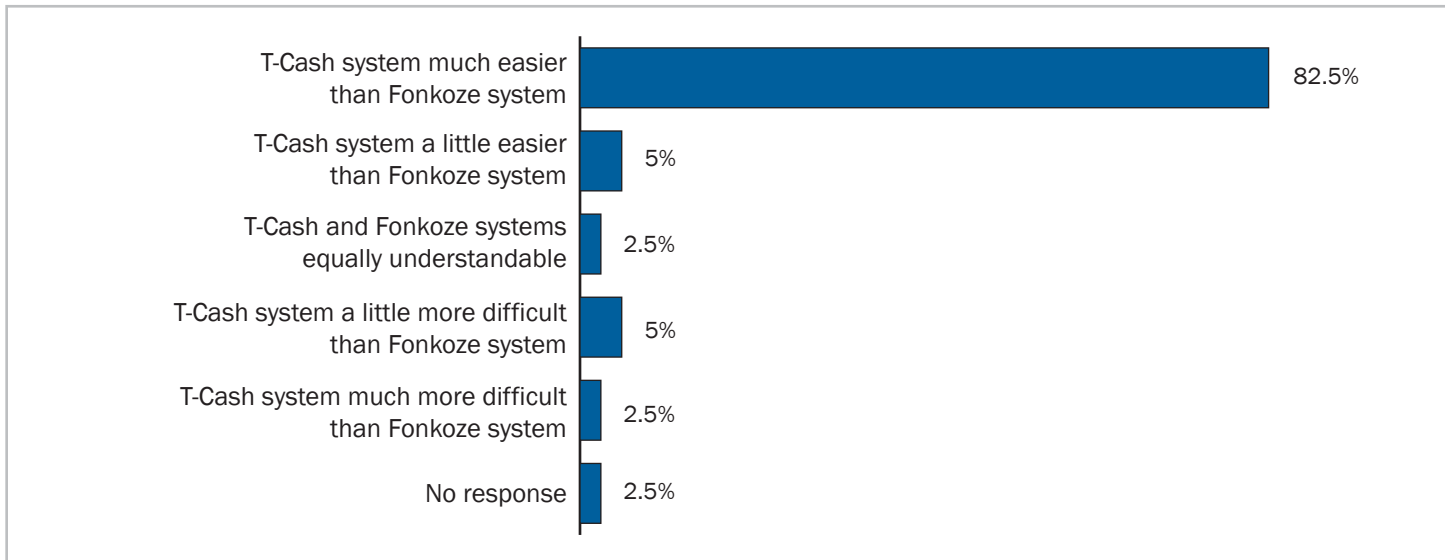
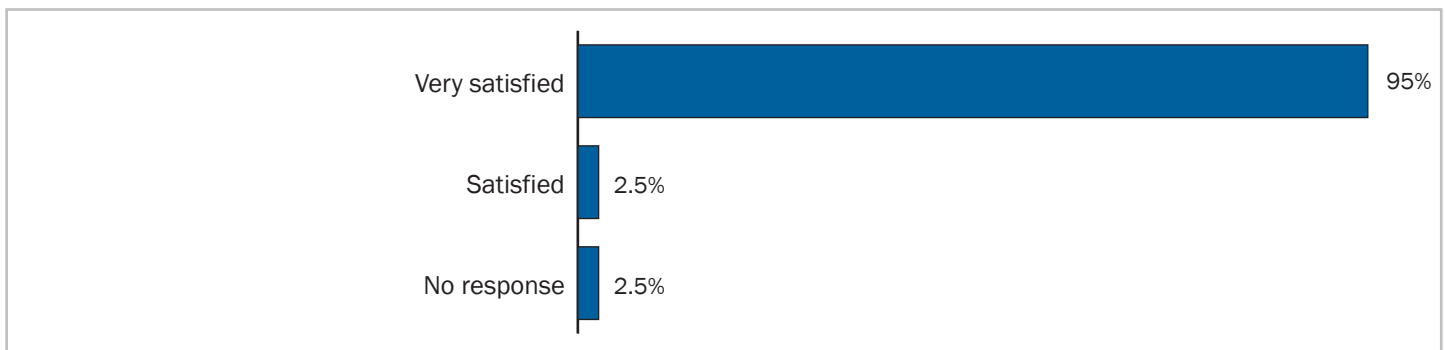


Figure 7. Satisfaction of CfW Beneficiaries with Information Provided in Advance by CRS on T-Cash



More Accurate CfW Payments for Beneficiaries

To examine the accuracy of the T-Cash system, investigators collected data on participants' experiences with the accuracy of this payment approach (Figure 8). Figure 9 contrasts the accuracy of the T-Cash system with that of the Fonkoze system.

As Figure 9 indicates, respondents found the T-Cash payments to be highly accurate. Overall, the T-Cash system was reported to be considerably more accurate than the Fonkoze payment approach. These findings thus suggest that although the Fonkoze system procedures were still fairly accurate, some room for improvement did exist. Because under the Fonkoze system individual amounts of cash had to be counted out and sorted in envelopes for each participant, it is plausible that such an approach was more prone to error than the strict electronic copying of numbers under the T-Cash system.

Although an overwhelming increase in accuracy with the T-Cash system did not materialize, that failure did not stem from inaccuracies in the T-Cash payment process itself, but rather from the fact that the Fonkoze payment system already had a reasonably high rate of accuracy. The objective of providing more accurate CfW services to participants through the T-Cash system was thus effectively met to the extent that there was room for improvement

Client Views on the Accuracy of T-Cash

In commenting on why T-Cash was more accurate, one client reported that “the service is very reliable; I received the exact amount of money [that I was to be paid].”

However, other clients found no difference between the two payment systems, as illustrated by one participant who found that his payments “were complete with (both) Fonkoze and T-Cash.”

Timelier CfW Payments for Beneficiaries

Data collected from CfW participants on the timeliness of T-Cash payments compared with those under the Fonkoze system revealed the findings shown in Figure 10. Participants overwhelmingly indicated that T-Cash was much timelier in getting their CfW wages to them. Indeed, it is perhaps not surprising that participants were almost unanimously more satisfied with the greater timeliness (see Figure 11).

One of the main reasons beneficiaries felt T-Cash was timelier than Fonkoze was likely the reduced time needed to process a payroll. This shorter time enabled CfW participants to have their earnings much faster. Consequently, they were then able to use their money in a more effective manner for meeting their needs. Overall, then, the goal of the T-Cash pilot project to improve the timeliness of CfW payments was fully realized, and thus the project was highly effective in this respect.

Client Views on the Timeliness of T-Cash

In indicating why she felt T-Cash was timelier in its payments than Fonkoze, one client pointed out, “Work finishes on Wednesday; by Friday at the latest I have my money in hand.”

Others indicated that the T-Cash payment even came ahead of schedule. One client reported, “I received my money before the (indicated) hour.”

Figure 8. CfW Beneficiaries Reporting Whether They Received Exact Amount of Payment with T-Cash System

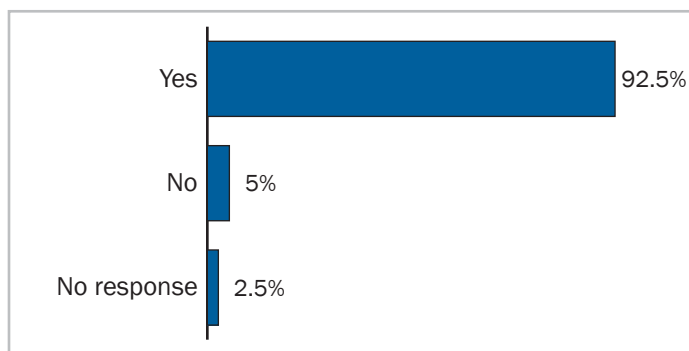


Figure 9. Perceptions of CfW Beneficiaries of Accuracy of T-Cash and Fonkoze Systems

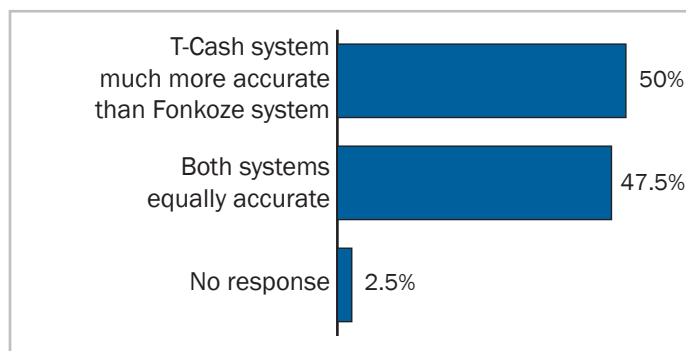


Figure 10. Perceptions of CfW Beneficiaries of the Timeliness of T-Cash and Fonkoze Systems

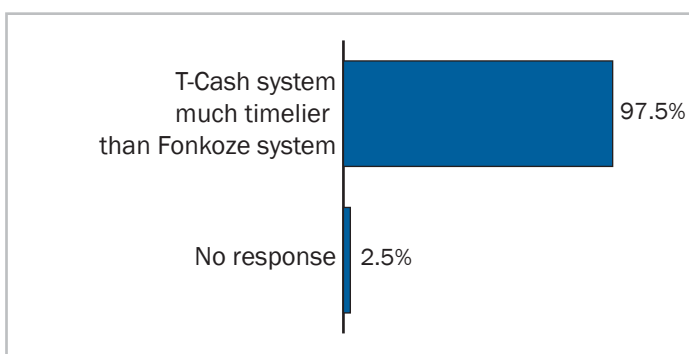


Figure 11. Satisfaction of CfW Beneficiaries with Timeliness of T-Cash and Fonkoze Systems

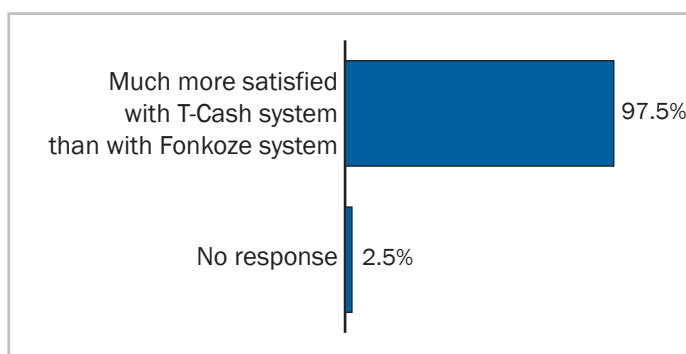


Figure 12. Percentage of T-Cash Beneficiaries Reporting Improved Money Management Abilities

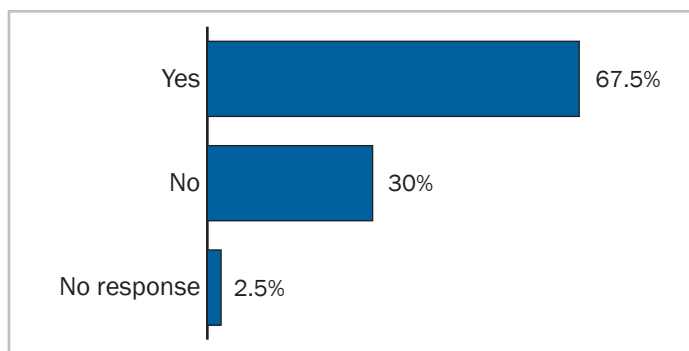


Figure 13. Reported Improvements in Money Management Abilities of CfW Beneficiaries

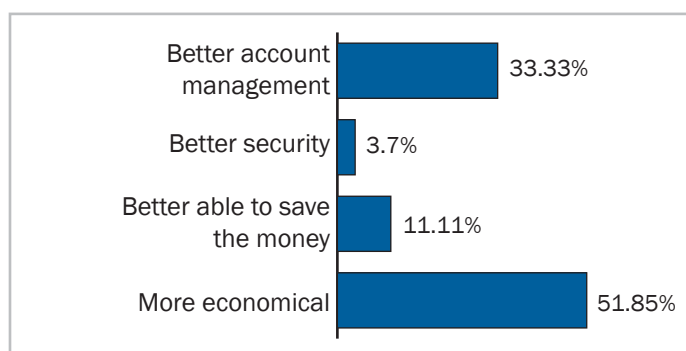
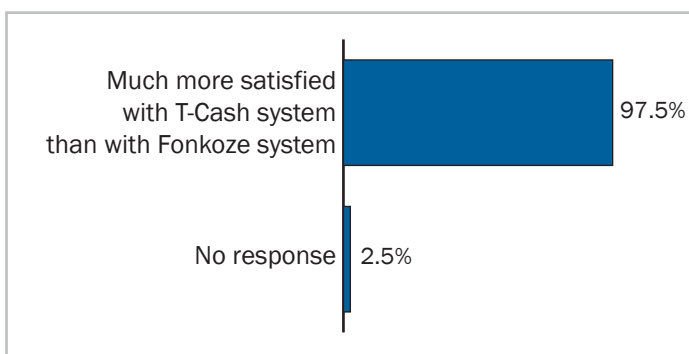


Figure 14. Overall Satisfaction of CfW Beneficiaries with T-Cash and Fonkoze Systems



Improved Ability of CfW Beneficiaries to Manage Their Money

The final desired result of the T-Cash pilot project was to improve the abilities of CfW participants to manage their money. As indicated in Figure 12, a substantial number of beneficiaries indicated that their money management practices had indeed improved since adoption of the T-Cash pilot.

For participants who indicated that their money management abilities had improved, the responses were further disaggregated to illustrate exactly what types of changes were evident in how beneficiaries were managing their money. As evident in Figure 13, the largest change was the more economical use of CfW wages by T-Cash participants, and general increases in beneficiaries' overall financial management abilities were a prominent improvement. CfW program managers expected that both results would emerge from adopting the T-Cash payment system. Accordingly, this goal of the project is deemed to be effective.

Client Views on the Money Management Benefits of T-Cash

"I can take a part of my money and leave the rest; it's like a bank account," stated one participant. "It is a lot more economical," reported another.

Overall Improvement of CRS Haiti's CfW Payment System

As for the project's overarching strategic objective, all CRS Haiti staff involved in the T-Cash project indicated they were deeply satisfied with the improvements in the CfW payment system stemming from the T-Cash service. On the whole, all agency staff participating in this study indicated that they perceived the T-Cash mechanism for making CfW payments to be superior to the system used by Fonkoze.

Similarly, the ratings given by CfW beneficiaries to the T-Cash payment mechanism (in comparison with the Fonkoze system) indicated a high level of approval (see Figure 14). When viewed in tandem, the views of both CRS staff and T-Cash beneficiaries indicated that the project's strategic objective was largely met, and thus the project is considered highly effective in this respect.

ANALYSIS

Analysis of the three OECD-DAC evaluation criteria—relevance, efficiency and effectiveness—applied to various aspects of the T-Cash initiative reveals that this project was generally appropriate and successful in achieving its intended results, albeit at a slower pace than originally desired. The project brought positive change to CRS Haiti as an organization and to the lives of T-Cash participants. Overall, then, the initiative is deemed to be successful.

KEY LESSONS LEARNED

From a review of all the findings and conclusions pertaining to this evaluation of the T-Cash pilot emerged the following lessons learned:

- Conduct a comprehensive stakeholder analysis at the project planning stage to determine who at the CRS Headquarters and regional levels must be involved in a mobile phone-based banking initiative.
- Hold comprehensive briefings and draft communications plans so that all parties involved in the project (either directly or indirectly) have a thorough understanding of mobile banking principles and benefits.
- Ensure that the country staff is fully aware of the process flow (important to a venture of this nature) so that they are fully knowledgeable about all the steps required (both at Headquarters and in the country) for setting up, implementing and using mobile banking services.
- Engage someone experienced in local contract law and able to work full time to handle all contract development and negotiation issues.
- Have the country program finance department take the lead in preparing all cost figures associated with implementation of a mobile banking system.
- Be aware that community members who are already knowledgeable about mobile banking practices can play a valuable role in educating potential participants about such systems and should be actively recruited for this purpose.
- Ensure that CRS staff physically verify the phone numbers of mobile banking participants and the activation of their mobile banking accounts.

These lessons should serve as key takeaways for other country programs or organizations considering adoption of a mobile banking system.

FACTORS TO CONSIDER FOR FUTURE MOBILE BANKING INITIATIVES

CfW program managers involved in the T-Cash pilot project also proposed that anyone exploring the use of mobile banking services for CfW participants or community members at large consider the following factors:

- *Phone reception range.* What cellular coverage options exist in the target area? Which provider is most likely to provide optimal coverage for participants?
- *Phone utilization by population.* What market share does the proposed cellular partner hold? Are many people using that firm's phones in the proposed target area?
- *Internal controls.* How are all the tasks and functions associated with conducting a payroll transaction separated? Are they performed by different people within an organization? Does the mobile banking interface software allow for sufficient checks and balances in conducting a transaction?
- *Interoperability.* Are there other mobile banking services in the target area, and if so, is the option under consideration interoperable with these other firms?
- *Connection with mainstream financial providers.* Can any mobile providers enable transfers from the participant's mobile banking account to an account held at a mainstream commercial bank?
- *Transfer and account limits.* Is there a limit on the amount of money that (1) can be transferred at one time and (2) can be held in a beneficiary's mobile banking account at any given time?
- *Liquidity.* Can the mobile banking firm guarantee there will be sufficient liquidity in the market (at all potential cash-out points) to meet participants' needs on the day of payroll transactions?
- *Effective training materials for beneficiaries.* Has consideration been given to developing highly graphic materials for explaining to a potentially illiterate target group how mobile banking works? Have physical demonstrations been considered for showing exactly how recipients should conduct transactions?
- *Pilot size.* Because of the risks associated with a pilot project, is the target group for a first transaction sufficiently small and manageable?
- *Contingency plan.* What contingency plan is in place for the day of the first transaction? How will you ensure that participants receive their money if the transfer fails?

ANNEX A: INTERVIEW GUIDE FOR CRS HAITI STAFF²²

RELEVANCE

1. How was T-Cash developed? Was T-Cash in line with beneficiaries' needs? How do we know?
2. Who felt this project was relevant, and how was the relevance of this project determined?
3. What resources and information were consulted in developing this project?
4. How much of a priority was this project for CRS Haiti? How well recognized was it by the organization and at what levels (both in Haiti at different levels of leadership and at the headquarters level)?
5. Was the selection of the target region and group appropriate (number of people, gender breakdown, regions chosen)?
6. How were these factors decided?

EFFICIENCY

1. Timing—when was T-Cash first proposed, when was the justification developed and when was it finally launched?
2. What were all the different activities that had to take place, from inception of the project until the end of the day of implementation? Were these activities implemented at the right times? Why/why not?
3. Were the right resources (personnel, money, leadership, political will) provided appropriately to develop the project? Were any problems encountered in the management/implementation of this project?
4. Does the result of the T-Cash project justify the costs that went into it?
5. Do you think you could have done more/worked faster with the same amount of money and resources that went into this? Why?

EFFECTIVENESS AND LESSONS LEARNED

1. To what extent has T-Cash achieved its desired results for all stakeholders involved?
2. What factors promoted the development and implementation of T-Cash the most?
3. What factors inhibited it?
4. Did any external factors or actors influence the project? How?
5. What were the main challenges in T-Cash? If you could do it over again, would you change anything? Why?
6. What advice or recommendations would you give to someone else attempting to start mobile banking?

²² Not all questions were necessarily asked in each interview. The guide merely served as a point of departure.

ANNEX B: SURVEY OF CFW BENEFICIARIES²³

SPEED OF PAYMENT

1. Compared with the previous system with Fonkoze, how fast was the entire T-Cash payment system?
 - a. Much slower than Fonkoze's system
 - b. A little slower than Fonkoze's system
 - c. The same speed as Fonkoze's system
 - d. A little faster than Fonkoze's system
 - e. Much faster than Fonkoze's system
2. Compared with the previous system with Fonkoze, how satisfied are you with the speed of the entire T-Cash payment system?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
3. Why?

SAFETY OF PAYMENT PROCESS

1. Compared with the previous system with Fonkoze, how safe was the entire T-Cash payment process?
 - a. Much less safe than Fonkoze's system
 - b. A little less safe than Fonkoze's system
 - c. Equally safe as Fonkoze's system
 - d. A little safer than Fonkoze's system
 - e. Much safer than Fonkoze's system
2. Compared with the previous system with Fonkoze, how satisfied are you with the safety of the entire T-Cash payment system?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
3. Why?

²³ This survey was translated into Haitian Creole.

DISTANCE TRAVELED TO REALIZE MONEY

1. While using the Fonkoze system, how far did you have to travel in total to receive your money?
 - a. Less than 15 minutes
 - b. More than 15 minutes but less than 30 minutes
 - c. More than 30 minutes but less than one hour
 - d. Between one hour and two hours
 - e. More than two hours (specify):
2. How did you feel about this?
3. How far did you have to travel in total to receive your money with T-Cash?
 - a. Less than 15 minutes
 - b. More than 15 minutes but less than 30 minutes
 - c. More than 30 minutes but less than one hour
 - d. Between one hour and two hours
 - e. More than two hours (specify):
4. How did you feel about this?
5. Compared with the previous system with Fonkoze, how satisfied are you with the distance required to travel for receiving your T-Cash payment?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
6. Why?

ACCURACY OF AMOUNT PAID

1. Were you paid accurately using the T-Cash payment system?
 - a. Yes
 - b. No
2. Compared with the previous system with Fonkoze, how accurate was the amount you were paid with T-Cash?
 - a. Much less accurate than with Fonkoze's system
 - b. A little less accurate than with Fonkoze's system
 - c. Equally accurate as Fonkoze's system
 - d. A little more accurate than with Fonkoze's system
 - e. Much more accurate than with Fonkoze's system
3. Compared with the previous system with Fonkoze, how satisfied are you with the accuracy of the amount you were paid with T-Cash?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems

- d. A little more satisfied than with Fonkoze's system
- e. Much more satisfied than with Fonkoze's system

4. Why?

TIMELINESS OF PAYMENT SERVICE

1. Compared with the previous system with Fonkoze, how timely was the payment with T-Cash?
 - a. Much less timely than Fonkoze's system
 - b. A little less timely than Fonkoze's system
 - c. Equally timely as Fonkoze's system
 - d. A little more timely than Fonkoze's system
 - e. Much more timely than Fonkoze's system
2. Compared with the previous system with Fonkoze, how satisfied are you with the timeliness of your payment with the T-Cash system?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
3. Why?

EASE OF COMPREHENSION OF USING THE T-CASH PAYMENT SERVICE

1. Compared with the previous system with Fonkoze, how easy was it to understand how to use the entire T-Cash payment system?
 - a. Much more difficult than Fonkoze's system
 - b. A little more difficult than Fonkoze's system
 - c. The Fonkoze and T-Cash systems are equally understandable.
 - d. A little easier than Fonkoze's system
 - e. Much easier than Fonkoze's system
2. Compared with the previous system with Fonkoze, how satisfied are you with the ease of understanding how to use the entire T-Cash system?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
3. Why?

QUALITY OF INFORMATION PROVIDED BY CRS

1. Overall, how satisfied are you with the quality of information provided by CRS in advance on the T-Cash method of payment?
 - a. Very dissatisfied
 - b. Dissatisfied
 - c. Neutral
 - d. Satisfied
 - e. Very satisfied
2. Why?

USE OF MONEY AFTER PAYMENT IS MADE

1. Has the T-Cash system changed the way you use the money you receive for Cash for Work?
2. If yes, how?
3. Overall, compared with the Fonkoze system, what is your level of satisfaction with the new T-Cash payment system?
 - a. Much less satisfied than with Fonkoze's system
 - b. A little less satisfied than with Fonkoze's system
 - c. Equally satisfied with both systems
 - d. A little more satisfied than with Fonkoze's system
 - e. Much more satisfied than with Fonkoze's system
4. Additional comments or suggestions on how to improve the T-Cash payment system:

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