



# e-Vouchers for the Most Deprived

A study complementing the ESF+ Impact Assessment

Written by Ecorys  
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# **e-Vouchers for the Most Deprived**

A study complementing the ESF+ Impact Assessment

Final report

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## Executive summary

### **e-Vouchers for the Most Deprived: A study complementing the ESF+ Impact Assessment**

The European Union has provided food aid to those who are most in need for over a quarter of a century. This support has evolved over the years, from the EU Food Distribution programme for the Most Deprived Persons (MDP) launched in 1987, to the Fund for European Aid to the Most Deprived (FEAD) 2014–2020, which extended support to include basic material goods and social inclusion measures. EU support to the most deprived has evolved in the post-2020 period of EU funding. From 2021, FEAD measures are continuing as part of the European Social Fund Plus (ESF+), which has introduced more flexibility to the provision of food and basic material assistance by allowing the use of vouchers in the delivery process.

It is in this context that this study on e-vouchers for the most deprived has been undertaken. The study provides in-depth evidence on the operation of existing e-voucher schemes in EU Member States, and analysis on the feasibility of support of such schemes by the ESF+. The aim of this research is to support the European Commission, national policymakers and organisations designing and implementing voucher schemes to better understand how these schemes operate, the challenges and benefits they pose in providing effective support to those in need, and their compatibility with the ESF+ regulatory framework.

### Methodology

The first part of the study consisted of case study research to explore seven voucher schemes. Following desk research and scoping interviews to identify schemes relevant to the ESF+, seven schemes from five Member States – Belgium, France, Italy, Lithuania, and Spain – were chosen for further research. Country experts conducted desk research and interviews with key actors involved in the schemes, namely public authorities, implementing organisations, contracting authorities, voucher companies and involved NGOs. The second part of the study consisted of research on the transferability of voucher schemes into the ESF+ context. This was developed by bringing together the findings from the case study research with analysis of the documentation regulating ESF+ support in this area, namely the ESF+ and the 2021–2027 Common Provisions Regulations (CPR). Information gathered from exchanges with Member States and other key stakeholders during several online meetings was also a key input for the study.

### Case studies: Overview of the schemes

**Belgium: *Titre-repas* meal voucher scheme:** The *titre-repas* targets all employees in Belgium by allowing employers to contribute to their employees' meal expenses. The meal voucher scheme has been exclusively electronic since 2016. Vouchers are issued in the name of an employee and can, in theory, only be used for meals or food ready for consumption. The Belgian Federal Government is responsible for the legal framework of the scheme. Individual employers are the contracting authorities, and work with Sodexo, Edenred and Monizze, the three operators allowed to produce meal vouchers in Belgium.

**Belgium: Ticket S scheme:** The Ticket S scheme targets the most deprived and aims to increase the purchasing power of people in need, supporting them towards financial independence. It has been in place in the city of Antwerp in electronic format since 2018. The scheme is run by the Public Centre for Social Welfare (OCMW) active in each municipality in Belgium. Edenred is the voucher service provider, responsible for producing and loading the vouchers. The vouchers can be used to purchase food (no alcohol, tobacco or cigarettes) and are accepted in more than 25 000 shops across the country. Around 100

social aid organisations are currently implementing the Ticket S solution, but only one, the Public Centre for Social Welfare in Antwerp, is using an electronic format.

**France: *Bons/Tickets alimentaires*:** The *Bons/Tickets alimentaires* is one of many food aid distribution channels used in France. The vouchers are in paper form and can be given to anyone experiencing economic difficulties. Recipients can purchase food and basic material goods in participating stores. Vouchers are managed at the local level by municipal and inter-municipal centres for social action (CCAS and CIAS).

**Italy: *Carta acquisti*:** The *carta acquisti* is an e-voucher scheme initiated in Italy in 2008 to address poverty and material deprivation. It is available to Italian residents who are experiencing severe economic hardship and are aged 3 years and under, or over 65 years. The scheme is led by the Ministry of Finance and the Social Security Institute and is complementary to other income support measures. It is implemented by the *Istituto Nazionale Previdenza Sociale* (INPS), in partnership with the Italian Post. The e-voucher allows recipients to buy food and selected medicine and to pay for utility bills.

**Lithuania: *Social cards for families at risk*:** Individuals and families at risk in Lithuania may receive up to 50% of their social and child benefits in the form of social cards. These can be used to buy items sold in food stores, except tobacco, alcohol and lottery tickets. The measure is managed by Lithuanian municipalities, which are responsible for social assistance provision. It is implemented directly by selected merchants, based on individual contracts with each municipality. The measure has been in place since 2004 and has become one of the most popular avenues for cashless support in municipalities.

**Spain: *CaixaProinfancia's tarjeta monedero*:** CaixaProinfancia is a socio-educational initiative by *Obra social la Caixa* that is accompanied by an e-voucher scheme, the *tarjeta monedero*. The e-voucher scheme was launched in 2017 as an alternative to paper vouchers and is used for three types of essential goods; child nutrition and hygiene, school equipment, and glasses and hearing support. The cards target families with low income who are participating in social inclusion and activation measures. The scheme is implemented in 47 Spanish cities by local networks of NGOs, schools and social services. The cards can only be used in specific shops through an automatic system based on matching codes. The case study focuses on the scheme as implemented by Save the Children (STC).

**Spain: *Red Cross and Carrefour's pre-paid shopping card scheme*:** Carrefour pre-paid shopping cards have been provided by the Spanish Red Cross (SRC) to their most vulnerable users since 2012. The scheme was developed by the SRC in partnership with the Carrefour Solidarity Foundation (CSF) and is funded by the Spanish Red Cross with the support of regional and local funds and foundations, and Carrefour. It is managed by the central Red Cross office and implemented nation-wide by local offices.

### Key findings on the design and operation of the case study schemes

**Key actors:** While many variations in the design and implementation arrangements of e-voucher schemes exist, they all involve a **contracting authority** (government, NGOs, funding organisations) that is ultimately responsible for the scheme, an **implementing organisation** (or network of organisations) that provides the voucher services and may be involved in mapping recipients, approaching and contracting merchants, and delivering the voucher to target populations, and a **merchant**, an entity or retail outlet where a voucher can be spent.

**Operational models:** These key actors have different specific roles and responsibilities depending on the operational model of the scheme. In some schemes (e.g., the Italian, Lithuanian and French schemes), public authorities act as the contracting authority,



designing the scheme, setting eligibility criteria, and carrying out the selection process of potential recipients. In other schemes, this role is taken on by NGOs, such as in the SRC scheme in Spain. Implementing organisations are responsible for delivering the scheme. In most of the case study schemes, this is done by several organisations – both NGOs and public bodies – working in partnership (e.g., the Spanish *la Caixa*, SRC and Italian schemes). The merchants in the case study schemes are the retailers in which the vouchers can be spent. Participation, in most cases, is based on a contract with contracting authorities.

**Restrictions on purchases:** All schemes examined have certain restrictions on the use of the e-vouchers, but the way and extent to which restrictions are enforced varies. The SRC asks end recipients to report their receipts regularly to local Red Cross social workers, for example. None of the schemes have an ‘automatic’ system in place yet to reject payment at the till if used to buy restricted products, though this is technically possible. Thus, enforcement of the restrictions on vouchers is somewhat dependent on the attentiveness of the cashier and the good will of the end recipient.

**Payment systems:** All the vouchers, with the exception of the French paper voucher scheme, are in the form of a magnetic payment card that is not linked to a bank account, but includes some identification of the card owner. In most schemes, the payment cards are reusable and can be topped up with funds remotely by the implementing organisation or responsible card issuer. In all the e-voucher schemes, payment cards use well-established existing technologies used by banks, which are recognised and accepted by most retailers (i.e. chip, contactless payment technology, etc.).

**Tracking expenditure:** Tracking of purchase data is not undertaken by many schemes systematically, but can be done, if necessary. One approach is to collect receipts from end recipients themselves. This is done in the Spanish Red Cross scheme, where end recipients report their receipts to their local Red Cross office, which centrally analyses and stores data. Research shows that this places significant administrative burden on the implementing organisation, as well as on the end recipient. In other case study schemes, actual spend is monitored automatically through the financial provider involved. This is the case, in particular, for schemes implemented by voucher companies (the two Belgian schemes).

**Risk of fraud:** All the e-voucher schemes have security measures in place to reduce the risk of fraud. They can be blocked remotely if lost or stolen and/or require a PIN Code for the authentication of payments. Electronic voucher schemes appear to carry less risk of fraud than paper voucher schemes, in which vouchers are not nominal, meaning that recipients can sell them, exchange them, or give them to another individual. In case of theft or loss, paper vouchers cannot be blocked or nullified.

**Budget:** Information on the overall budget of the voucher schemes examined is not systematically available, but overall costs are mainly centred around the production, distribution and periodic top-up of the cards, information campaigns on the schemes, the development and maintenance of IT infrastructure to support the schemes and call centre services provided to cardholders.

### Key findings on ESF+ transferability

Article 17 of the ESF+ Regulation outlines the principles of support for addressing material deprivation, including that ‘food and/or basic material assistance may be provided directly to the most deprived persons or indirectly, such as through vouchers or cards, in electronic or other form, provided that they can only be redeemed against food and/or basic material assistance as set out in Article 2(3).’ The study identified regulatory considerations (below) relevant to the design and implementation of voucher schemes financed by the ESF+.

**Eligibility rules:** The eligibility rules applicable as set out in point (a) of Article 20(1) of the ESF+ Regulation state that the purchasing costs are eligible once the food and/or basic material assistance is actually delivered to the most deprived. As the e-voucher itself is only an instrument for delivery of food and/or basic material assistance, the total amount of eligible expenditure for beneficiaries will be calculated based on the amounts actually used by the most deprived. Beneficiaries implementing voucher schemes will thus need to track expenditure on the vouchers by end recipients in order for their costs to be eligible.

**Monitoring:** According to Annex III of the ESF+ Regulation, there is one output indicator and one common result indicator relevant to indirect delivery of assistance through vouchers. Data for both seems feasible to obtain, though guidance from the European Commission to Member States in terms of which specific values should be reported will be necessary.

**Audit:** Considering the principle of proportionality, the audit trail needs to provide *sufficient* assurance that vouchers are being used only for purchasing food and/or basic material assistance. This can be done through, for example, showing that use of the e-voucher is linked to a list of items that can be purchased with it. Managing authorities and audit authorities do not need to control the products that are purchased with each voucher for the purpose of auditing the schemes.

**Visibility requirements:** Voucher schemes supported by the ESF+ need to comply with EU visibility requirements. They may therefore need to advertise the origin of their funding (e.g. using the emblem of the EU), whilst at the same time ensuring this does not stigmatise recipients. Research shows that vouchers that resemble a 'normal' payment or gift card and can be used in the same way, with a discrete EU logo/ESF+ recognition, would likely not increase stigma.

## Conclusion and recommendations

The research has shown that e-voucher schemes, compared to direct delivery of food and basic material assistance, can have certain **benefits**. These include a reduction in costs and administrative burden for the contracting authority, potential to increase the efficiency of the process through reducing transportation and storage costs for the implementing organisations, positive impacts on local merchant sales that support the local economy, and potential to give end recipients a greater sense of dignity and autonomy. Key success factors to ensure e-voucher schemes are effective are summarised below.

**Involving the right partners from the outset can ensure schemes really reach those that need them.** Close collaboration with national, regional, or local social service institutions aids implementing organisations in providing social support measures to recipients alongside e-vouchers. The expertise of NGOs should also be tapped into when implementing e-voucher schemes. As heterogeneous organisations with large networks that work very much at the local level, they are extremely well placed to understand local needs, obtain a sense of what works for individuals in need, and be aware of any changes in local demand. NGOs can either lead or support operational implementation, and would continue to be effective beneficiaries of EU funding to support the most deprived under the ESF+.

**Good communication and a clear division of roles and responsibilities from the start are key in effective implementation.** Schemes can be relatively complicated in terms of their organisational design, sometimes involving many actors working at different levels. Smooth coordination between the organisations involved in all aspects of a scheme is key to its success on the ground.

**Well thought-out contractual arrangements between actors will be crucial to ensuring that the ESF+ regulatory requirements can be abided by.** The ESF+ Regulation requires beneficiaries to have access to purchasing data on the vouchers, in order to track eligible expenditure. This requires strong collaboration between the financial body responsible for issuing/loading/topping-up the cards and the beneficiary responsible for implementing the scheme. Outlining precise requirements contractually from the outset will make sure that this can occur, as needed.

**Schemes should be flexible enough to adapt to different situations.** Decentralised schemes are helpful in this regard, as they can be implemented locally and adapted to local realities. Schemes can also build in requirements at contractual level to ensure that they can support people in emergency situations (stipulating in contractual agreements that the card issuer must produce and/or deliver the card within 48 hours in certain emergency situations for example). This can ensure the immediate needs of vulnerable individuals are met quickly.

**Using existing structures can play a significant role in supporting the efficient roll-out of the scheme.** Involving organisations with existing know-how and reach, such as NGOs familiar with EU funding, or service providers with an established reach across the country, can help keep voucher scheme set-up costs low and can also make the set-up phase quicker. Having access to a wide network to implement a scheme across a large area can also have a very positive impact on its uptake.

**Accompanying measures can contribute significantly to increasing social inclusion** by helping end recipients to tackle wider problems in their lives. Measures linked to the use of the card, or to household budget management, are particularly effective. They enable end recipients to examine their spending and learn how to use their available resources more efficiently in the future, with the goal of encouraging them towards financial autonomy. The ESF+ Regulation introduces broader complementarity between the former ESF and FEAD actions. This means that designing a social inclusion programme with an element of material support is not only possible, but highly encouraged, under the ESF+.

**Risk of fraud is significantly reduced through electronic vouchers.** Paper vouchers carry high risks of falsification as they can be sold, exchanged or passed on to another individual. The vouchers can also be stolen, in which case, their use cannot be blocked or nullified. The risk of fraud can be relatively easily mitigated through electronic voucher schemes that have certain security measures in place. This is less easily achieved in the case of paper voucher schemes, an issue which should be considered by authorities when deciding on schemes to implement.

**Stigma can be reduced with e-vouchers, but the views of end recipients are key to ensuring that this is the case.** e-Voucher schemes have a positive impact in terms of reducing stigmatisation associated with receiving food aid. The fact that e-voucher payment cards tend to resemble a typical debit card or gift card means that end recipients of poverty and social exclusion programmes are not necessarily identifiable as such by retailers, which can reduce stigmatisation. However, this is not to be taken for granted. Recipients of some of the e-voucher schemes examined reported increased feelings of stigmatisation, despite this. Actors designing and implementing a scheme need to consider how its operation may impact the stigma felt by end recipients. The views of end recipients, as well as organisations representing their interests, should be actively sought and taken on board when designing schemes. This can help to ensure that schemes do not increase stigmatisation, which would violate the principles of EU support to the most deprived and have a detrimental impact on the objectives of the ESF+ to increase social inclusion.

## Synthèse

### Bons électroniques pour les plus démunis:

#### Une étude complétant l'analyse d'impact du FSE+

Depuis plus d'un quart de siècle, l'Union européenne fournit une aide alimentaire à ceux qui en ont le plus besoin. Au fil des ans, ce soutien est passé du programme de l'UE de distribution de nourriture aux personnes les plus démunies lancé en 1987 au Fonds européen d'aide aux plus démunis (FEAD) 2014-2020, qui a élargi la portée de l'aide pour y inclure les biens matériels de base et des mesures d'intégration sociale. L'aide de l'UE aux plus démunis a évolué pendant la période de financement de l'UE après 2020. À partir de 2021, les mesures du FEAD se poursuivent dans le cadre du Fonds social européen Plus (FSE+) qui prévoit une fourniture de denrées alimentaires et d'assistance matérielle de base plus flexible en autorisant l'utilisation de bons au cours du processus.

C'est dans ce contexte que cette étude sur les bons électroniques pour les plus démunis a été réalisée. L'étude fournit des éléments probants détaillés sur le fonctionnement des régimes de bons électroniques existants dans les États membres de l'UE, ainsi qu'une analyse de faisabilité relative au soutien de ces régimes par le FSE+. L'objectif de cette étude est d'aider la Commission européenne, les décideurs politiques nationaux et les organisations qui conçoivent et mettent en œuvre les régimes de bons à mieux comprendre le fonctionnement de ces systèmes, les défis et les avantages qu'ils présentent en matière de soutien efficace aux personnes dans le besoin, et leur compatibilité avec le cadre réglementaire du FSE+.

### Méthodologie

La première partie de l'étude consistait en une étude de cas visant à analyser sept régimes de bons. Après une recherche documentaire et des entretiens menés pour identifier les régimes pertinents pour le FSE+, sept régimes de cinq États membres (Belgique, France, Italie, Lituanie et Espagne) ont été sélectionnés pour une recherche plus approfondie. Les experts nationaux ont mené des recherches documentaires et des entretiens avec les principaux acteurs impliqués dans ces systèmes, à savoir les autorités publiques, les organismes chargés de la mise en œuvre de ces régimes, les pouvoirs adjudicateurs, les sociétés émettrices de bons et les ONG concernées. La deuxième partie de l'étude consistait en une recherche sur la transférabilité des régimes de bons dans le contexte du FSE+. Celle-ci a été élaborée en combinant les résultats de la recherche sur les études de cas avec ceux de l'analyse de la documentation régissant le soutien du FSE+ dans ce domaine, à savoir le règlement FSE+ et le règlement portant dispositions communes (RDC) pour la période 2021-2027. Les informations recueillies lors des échanges avec les États membres et d'autres acteurs clés au cours des diverses réunions en ligne ont également grandement contribué à l'étude.

### Études de cas: Vue d'ensemble des régimes

**Belgique: Régimes de titres-repas:** Le régime de *titres-repas* concerne tous les salariés en Belgique et permet aux employeurs de contribuer aux frais de repas de leurs employés. Depuis 2016, le système de titres-repas est devenu totalement électronique. Les bons sont émis au nom d'un employé et ne peuvent, en théorie, être utilisés uniquement pour des repas ou des aliments prêts à consommer. Le gouvernement fédéral belge est responsable du cadre juridique lié à ce régime. Les différents employeurs sont les pouvoirs adjudicateurs et travaillent avec Sodexo, Edenred et Monizze, les trois sociétés autorisées à émettre des titres-repas en Belgique.

**Belgique: Régime des tickets «S»:** Le régime de tickets «S» est destiné aux plus démunis et vise à augmenter le pouvoir d'achat des personnes dans le besoin, en les aidant à accéder à l'indépendance financière. Il est en place dans la ville d'Anvers sous forme électronique depuis 2018. Ce régime est géré par le Centre public d'action sociale (CPAS) actif dans chaque commune de Belgique. Edenred est le prestataire émetteur de titres, responsable de la production et du chargement des bons. Les bons peuvent être utilisés pour acheter de la nourriture (pas d'alcool, de tabac ou de cigarettes) et sont acceptés dans plus de 25 000 magasins à travers le pays. Une centaine d'organismes d'aide sociale mettent actuellement en place la solution des tickets «S», mais seul le Centre public d'action sociale d'Anvers utilise le format électronique.

**France Bons/Tickets alimentaires:** Les bons/tickets alimentaires constituent l'un des nombreux canaux de fourniture d'aide alimentaire utilisés en France. Les bons se présentent sous forme papier et peuvent être remis à toute personne qui rencontre des difficultés financières. Les bénéficiaires peuvent acheter des denrées alimentaires et des biens matériels de base dans les magasins participants. Les bons sont gérés au niveau local par les centres communaux et intercommunaux d'action sociale (CCAS et CIAS).

**Italie Carta acquisti:** La *carta acquisti* est un système de bons électroniques lancé en Italie en 2008 pour lutter contre la pauvreté et la privation matérielle. Il est accessible aux résidents italiens âgés de 3 ans et moins, et les plus de 65 ans, qui connaissent de graves difficultés financières. Ce régime est géré par le ministère des finances et l'Institut national de prévoyance sociale et vient compléter les autres mesures d'aide au revenu. Il est mis en œuvre par l'*Istituto Nazionale Previdenza Sociale* (Institut national de prévoyance sociale - INPS), en partenariat avec la poste italienne. Le bon électronique permet aux bénéficiaires d'acheter de la nourriture ainsi que certains médicaments, et de payer les factures de consommation courante.

**Lituanie: Cartes sociales pour les familles à risque:** En Lituanie, les personnes et les familles à risque peuvent recevoir jusqu'à 50 % de leurs prestations sociales et allocations familiales sous forme de cartes sociales. Celles-ci peuvent être utilisées pour acheter des articles vendus dans les magasins d'alimentation, à l'exception du tabac, de l'alcool et des billets de loterie. Cette mesure est gérée par les municipalités lituaniennes chargées de fournir une assistance sociale. Elle est directement mise en œuvre par les commerçants sélectionnés, sur la base de contrats individuels avec chaque municipalité. Cette mesure est en place depuis 2004 et est devenue l'une des formes de soutien non numéraire les plus populaires auprès des municipalités.

**Espagne: Le tarjeta monedero de CaixaProinfancia:** CaixaProinfancia est une initiative socio-éducative de l'*Obra social la Caixa* qui s'appuie sur un régime de bons électroniques: la *tarjeta monedero*. Ce régime de bons électroniques a été lancé en 2017 comme alternative aux bons papier et est employé pour trois types de biens de première nécessité: la nutrition et l'hygiène des enfants, le matériel scolaire, les lunettes et aides auditives. Les cartes sont destinées aux familles à faible revenu concernées par des mesures d'intégration sociale et d'activation. Ce système est mis en œuvre par des réseaux locaux d'ONG, d'écoles et de services sociaux dans 47 villes espagnoles. Les cartes peuvent être utilisées uniquement dans des magasins spécifiques grâce à un système automatique basé sur des codes correspondants. L'étude de cas se concentre sur le régime mis en place par Save the Children (STC).

**Espagne: Régime de cartes d'achat prépayées de la Croix-Rouge et de Carrefour:** Les cartes d'achat prépayées Carrefour sont fournies par la Croix-Rouge espagnole à leurs bénéficiaires les plus vulnérables depuis 2012. Ce régime a été élaboré par la Croix-Rouge espagnole, en partenariat avec la Fondation Solidarité Carrefour (FSC), et est financé par la Croix-Rouge espagnole avec le soutien de fondations et de fonds régionaux et locaux,

et par Carrefour. Il est géré par le bureau central de la Croix-Rouge et mis en œuvre à l'échelle nationale par des bureaux locaux.

### Principales conclusions sur la conception et le fonctionnement des régimes repris dans l'étude de cas

**Principaux acteurs:** Bien que de nombreuses variantes existent en termes de conception et de modalités de mise en œuvre, tous les régimes de bons électroniques impliquent un **pouvoir adjudicateur** (gouvernement, ONG, organes de financement) qui est, *in fine*, responsable du régime; un **organisme (ou un réseau d'organismes) chargé de la mise en œuvre** qui fournit les services de bons et peut être impliqué dans le recensement des bénéficiaires, l'approche et la conclusion de contrats avec les commerçants, et la distribution des bons aux populations cibles; et un **commerçant**, une entité ou un point de vente au détail où le bon peut être dépensé.

**Modèles opérationnels:** Ces acteurs clés ont des rôles et des responsabilités spécifiques différents selon le modèle opérationnel du régime. Dans certains régimes (par exemple, les régimes italien, lituanien et français), les pouvoirs publics agissent en tant que pouvoir adjudicateur, en élaborant le régime, en fixant les critères d'éligibilité et en menant à bien le processus de sélection des bénéficiaires potentiels. Dans d'autres régimes, ce rôle est assumé par des ONG, comme dans le système de la Croix-Rouge espagnole. Les organismes chargés de la mise en œuvre sont, quant à eux, responsables de l'application du système. Dans la plupart des régimes étudiés, plusieurs organisations (ONG et organismes publics) s'y attèlent au sein d'un partenariat (par exemple, les régimes espagnols de *la Caixa* et de la Croix-Rouge espagnole et le régime italien). Les commerçants impliqués dans les régimes repris dans l'étude de cas sont les détaillants où les bons peuvent être dépensés. Leur participation est, en grande partie, basée sur un contrat avec les pouvoirs adjudicateurs.

**Restrictions concernant les achats:** Tous les régimes examinés prévoient certaines restrictions quant à l'utilisation des bons électroniques, mais l'application et la portée de ces restrictions varient. La Croix-Rouge espagnole, par exemple, exige des bénéficiaires finaux de remettre régulièrement leurs tickets aux travailleurs sociaux locaux de la Croix-Rouge. Aucun régime ne dispose encore d'un système «automatique» permettant de refuser le paiement à la caisse en cas d'achat de produits soumis à des restrictions, bien que cela soit possible d'un point de vue technique. L'application des restrictions portant sur les bons dépend donc de l'attention du caissier et de la bonne volonté du bénéficiaire final.

**Systèmes de paiement:** Tous les bons, à l'exception du régime de bons papier français, se présentent sous la forme d'une carte de paiement magnétique qui n'est pas liée à un compte bancaire, mais qui prévoit une identification du propriétaire de la carte. Dans la plupart des régimes, les cartes de paiement sont réutilisables et peuvent être rechargées à distance par l'organisme chargé de la mise en œuvre ou par l'émetteur responsable de la carte. Dans tous les systèmes de bons électroniques, les cartes de paiement font appel à des technologies existantes éprouvées, utilisées par les banques, reconnues et acceptées par la plupart des détaillants (à savoir, la puce, la technologie de paiement sans contact, etc.).

**Suivi des dépenses:** De nombreux régimes n'assurent pas systématiquement le suivi des données d'achat, mais ils peuvent le faire, si nécessaire. Une approche possible consiste à collecter les tickets des bénéficiaires finaux. Le régime de la Croix-Rouge espagnole fait appel à cette méthode, où les bénéficiaires finaux remettent leurs tickets au bureau local de la Croix-Rouge, qui analyse et stocke les données de manière centralisée. Les recherches montrent néanmoins que cela impose une lourde charge administrative à l'organisme chargé de la mise en œuvre, ainsi qu'au bénéficiaire final. Dans d'autres cas, les dépenses réelles sont automatiquement contrôlées par le fournisseur financier

concerné. C'est notamment le cas des régimes mis en œuvre par les entreprises émettrices de bons (dans les deux régimes belges).

**Risque de fraude:** Tous les régimes de bons électroniques sont dotés de mesures de sécurité visant à réduire le risque de fraude. Ils peuvent être bloqués à distance en cas de perte ou de vol et/ou nécessitent d'entrer un code PIN pour l'authentification des paiements. Les régimes de bons électroniques semblent comporter moins de risques de fraude que les systèmes de bons papier, dans lesquels les bons ne sont pas nominatifs, ce qui signifie que les bénéficiaires peuvent les vendre, les échanger ou les donner à un autre individu. En cas de vol ou de perte, les bons papier ne peuvent pas être bloqués ou annulés.

**Budget:** Les informations sur le budget total des régimes de bons étudiés ne sont pas systématiquement disponibles. Cependant, les coûts globaux concernent principalement la production, la distribution et le rechargement périodique des cartes, les campagnes d'information sur les régimes, le développement et la maintenance de l'infrastructure informatique nécessaire aux régimes, et les services de centre d'appels fournis aux titulaires de cartes.

### Principales conclusions sur la transférabilité dans le contexte du FSE+

L'article 17 du règlement FSE+ énonce les principes d'aide visant à lutter contre la privation matérielle, et notamment que «l'aide alimentaire et/ou l'assistance matérielle de base peuvent être accordées directement aux personnes les plus démunies ou indirectement au moyen de bons ou de cartes électroniques, à condition qu'ils ne puissent être échangés que contre des denrées alimentaires et/ou une assistance matérielle de base, conformément à l'article 2, paragraphe 1, point 3).» L'étude a recensé les considérations réglementaires pertinentes (ci-dessous) pour la conception et la mise en œuvre des régimes de bons financés par le FSE+.

**Règles d'éligibilité:** Les règles d'éligibilité applicables, telles qu'énoncées à l'article 20, paragraphe 1, point a), du règlement FSE+, stipulent que les dépenses relatives à l'achat sont éligibles dès lors que les denrées alimentaires et/ou l'assistance matérielle de base sont effectivement fournies aux plus démunis. Le bon électronique n'étant lui-même qu'un instrument de fourniture de denrées alimentaires et/ou d'assistance matérielle de base, le montant total des dépenses éligibles pour les bénéficiaires sera calculé sur la base des montants effectivement utilisés par les plus démunis. Les bénéficiaires chargés de la mise en œuvre des régimes de bons devront donc suivre les dépenses relatives aux bons des bénéficiaires finaux pour que leurs coûts soient éligibles.

**Suivi:** Conformément à l'annexe III du règlement FSE+, il existe un indicateur de réalisation et un indicateur de résultat communs concernant la fourniture indirecte d'une aide par le biais de bons. Malgré le fait que la Commission européenne doive donner des orientations aux États membres concernant les valeurs spécifiques à communiquer, il semble possible d'obtenir des données pour ces deux indicateurs.

**Audit:** Compte tenu du principe de proportionnalité, la piste d'audit doit fournir une garantie *suffisante* que les bons sont utilisés uniquement pour l'achat de denrées alimentaires et/ou d'assistance matérielle de base. Cela peut se faire, par exemple, en démontrant que l'utilisation de bons électroniques est liée à une liste d'articles qui peuvent être achetés grâce à ce système. Les autorités de gestion et les autorités d'audit n'ont pas besoin, pour évaluer les régimes, de contrôler les produits achetés avec chaque bon.

**Exigences de visibilité:** Les régimes de bons soutenus par le FSE+ doivent respecter les exigences de l'UE en matière de visibilité. Ils devront donc peut-être promouvoir l'origine de leur financement (par exemple, en utilisant l'emblème de l'UE), tout en veillant à ce que cela ne stigmatise pas les bénéficiaires. Les recherches démontrent que les bons qui

ressemblent à une carte de paiement ou à une carte cadeau «ordinaire» et qui peuvent être utilisés de la même manière, avec un logo UE/FSE+ discret, n'augmenteraient pas la stigmatisation.

### Conclusions et recommandations

L'étude a démontré que, par rapport à la fourniture directe de denrées alimentaires et d'assistance matérielle de base, les régimes de bons électroniques peuvent offrir certains **avantages**. Ils peuvent, entre autres, permettre de réduire les coûts et la charge administrative incombant au pouvoir adjudicateur; augmenter potentiellement l'efficacité du processus grâce à une diminution des coûts en termes de transport et de stockage pour les organismes chargés de la mise en œuvre; avoir des effets positifs sur les ventes des détaillants locaux qui soutiennent l'économie locale; et offrir une chance de donner un plus grand sentiment de dignité et d'autonomie aux bénéficiaires finaux. Les principaux facteurs qui garantissent l'efficacité des régimes de bons électroniques sont présentés ci-après.

**Avoir de bons partenaires impliqués dès la création des régimes permet de s'assurer qu'ils atteignent réellement ceux qui en ont besoin.** Une collaboration étroite avec les institutions sociales nationales, régionales ou locales aide les organismes chargés de la mise en œuvre à fournir des mesures d'aide sociale à leurs bénéficiaires, en plus des bons électroniques. L'expertise des ONG devrait également être mise à profit lors de la mise en œuvre des régimes de bons électroniques. En tant qu'organisations hétérogènes disposant de vastes réseaux travaillant essentiellement au niveau local, elles sont extrêmement bien placées pour comprendre les besoins locaux, avoir une idée de ce qui fonctionne pour les personnes dans le besoin et sont au courant de l'évolution de la demande locale. Les ONG peuvent soit gérer, soit soutenir la mise en œuvre opérationnelle, et continuer à être des bénéficiaires effectifs du financement de l'UE visant à aider les plus démunis dans le cadre du FSE+.

**Une bonne communication et une répartition claire des rôles et des responsabilités dès le départ sont essentielles à une mise en œuvre efficace.** Les régimes peuvent être relativement complexes en termes de conception organisationnelle et impliquent parfois de nombreux acteurs travaillant à différents niveaux. La clé du succès d'un régime sur le terrain réside dans une coordination harmonieuse entre les organisations impliquées dans tous ses aspects.

**Des dispositions contractuelles bien pensées conclues entre les différents acteurs seront essentielles pour garantir le respect des exigences réglementaires du FSE+.** Le règlement FSE+ stipule que les bénéficiaires doivent avoir accès aux données d'achat concernant les bons, afin d'assurer le suivi des dépenses éligibles. Cela nécessite une collaboration étroite entre l'organisme financier responsable de l'émission, du chargement et de la recharge des cartes et le bénéficiaire chargé de la mise en œuvre du régime. Les exigences précises devront être notifiées contractuellement dès le départ pour garantir que cela soit possible, si nécessaire.

**Les régimes devraient être suffisamment flexibles pour pouvoir s'adapter à différentes situations.** Les régimes décentralisés sont utiles à cet égard, car ils peuvent être mis en œuvre localement et s'adapter aux réalités locales. Ils peuvent également intégrer des exigences au niveau contractuel afin de garantir qu'ils pourront aider les personnes se trouvant dans des situations d'urgence (en stipulant, par exemple, dans les accords contractuels, que l'émetteur de la carte doit produire et/ou livrer la carte dans les 48 heures dans certaines situations d'urgence). Cela permet de répondre rapidement aux besoins immédiats des personnes vulnérables.

**Les structures existantes peuvent jouer un rôle crucial et soutenir le déploiement efficace du régime de bons.** L'implication d'organisations ayant un rayonnement et un



savoir-faire existants, comme des ONG qui connaissent bien les financements de l'UE ou des prestataires de services ayant une grande envergure à l'échelle nationale, peut contribuer à maintenir des coûts bas pour la mise en place du régime de bons et peut également accélérer la phase de mise en place. L'accès à un vaste réseau qui permet de mettre en œuvre un régime pour une large zone peut également avoir un effet très positif sur son adoption.

**Les mesures d'accompagnement peuvent favoriser l'intégration sociale de manière significative** en aidant les bénéficiaires finaux à affronter les problèmes plus importants de leur vie. Les mesures liées à l'utilisation de la carte, ou à la gestion du budget du ménage, sont particulièrement efficaces. Elles permettent aux bénéficiaires finaux d'analyser leurs dépenses et d'apprendre à utiliser les ressources disponibles plus efficacement, dans le but de les pousser vers l'autonomie financière. Le règlement FSE+ permet une plus grande complémentarité entre les anciennes actions du FSE et du FEAD. Ainsi, dans le cadre du FSE+, l'élaboration d'un programme d'intégration sociale comprenant un élément d'assistance matérielle est dès lors non seulement possible, mais fortement encouragée.

**Le risque de fraude est considérablement réduit grâce aux bons électroniques.** Les bons papier comportent un risque élevé de falsification car ils peuvent être vendus, échangés ou donnés à un autre individu. Ils peuvent également être volés, auquel cas leur utilisation ne peut être bloquée ou annulée. Le risque de fraude peut être atténué relativement facilement grâce aux régimes de bons électroniques, qui disposent de certaines mesures de sécurité. Dans le cas des systèmes de bons papier, c'est plus compliqué. Les autorités devraient tenir compte de cette particularité lorsqu'elles décident des régimes à adopter.

**Les bons électroniques peuvent prévenir la stigmatisation, mais l'opinion des bénéficiaires finaux est essentielle pour s'en assurer.** Les régimes de bons électroniques ont un impact positif en termes de diminution de la stigmatisation associée à l'aide alimentaire. Étant donné que les cartes de paiement par bons électroniques ressemblent généralement à une carte de débit ou à une carte cadeau ordinaire, les détaillants ne voient pas nécessairement les bénéficiaires finaux de programmes de lutte contre la pauvreté et l'exclusion sociale comme tels, ce qui tend à réduire la stigmatisation. Toutefois, cela ne va pas de soi. Malgré cela, les bénéficiaires de certains régimes de bons électroniques étudiés ont fait part d'un sentiment de stigmatisation accrue. Les acteurs qui conçoivent et mettent en œuvre un régime doivent tenir compte de l'impact possible de son utilisation sur la stigmatisation ressentie par les bénéficiaires finaux. L'avis des bénéficiaires finaux, ainsi que des organisations représentant leurs intérêts, doit être activement recherché et pris en compte lors de la conception de ces systèmes. Cela permettrait de garantir que les régimes n'accroissent pas la stigmatisation, ce qui constituerait alors une violation des principes de l'aide de l'UE aux plus démunis et aurait une incidence négative quant aux objectifs du FSE+ visant à améliorer l'intégration sociale.

## Zusammenfassung

### E-Gutscheine für die am stärksten benachteiligten Personen:

#### Eine Studie zur Ergänzung der ESF+-Folgenabschätzung

Seit über einem Vierteljahrhundert leistet die Europäische Union Nahrungsmittelhilfe für Personen, die Unterstützung am dringendsten benötigen. Diese Unterstützung hat sich im Laufe der Jahre weiterentwickelt, vom 1987 ins Leben gerufenen Europäischen Nahrungsmittelhilfeprogramm für Bedürftige (MDP), bis hin zum Europäischen Hilfsfonds für die am stärksten benachteiligten Personen (FEAD) 2014-2020, der die Unterstützung auf grundlegende materielle Güter und Maßnahmen zur sozialen Inklusion ausweitete. Die EU-Unterstützung für die am stärksten benachteiligten Personen hat sich im EU-Finanzierungszeitraum nach 2020 gewandelt. So werden ab 2021 die FEAD-Maßnahmen als Teil des Europäischen Sozialfonds Plus (ESF+) fortgesetzt, der mehr Flexibilität bei der Bereitstellung von Nahrungsmitteln und materieller Basisunterstützung zulässt, indem er die Verwendung von Gutscheinen im Lieferprozess ermöglicht.

In diesem Zusammenhang wurde die vorliegende Studie über E-Gutscheine für die am stärksten benachteiligten Personen durchgeführt. Die Studie liefert detaillierte Erkenntnisse über die Funktionsweise bestehender E-Gutschein-Systeme in den EU-Mitgliedstaaten, zudem wird analysiert, inwiefern die Unterstützung solcher Systeme durch den ESF+ durchführbar ist. Das Ziel dieser Untersuchung ist es, die Europäische Kommission, nationale politische Entscheidungsträger und Organisationen, die Gutscheinsysteme entwerfen und umsetzen, dabei zu unterstützen, besser zu verstehen, wie die Systeme funktionieren, welche Herausforderungen und Vorteile sie bei der Bereitstellung effektiver Unterstützung für Bedürftige mit sich bringen und wie sie mit dem ESF+-Regelwerk vereinbar sind.

### Methodik

Der erste Teil der Studie besteht aus einer Untersuchung von Fallstudien, die sieben Gutscheinsysteme umfasst. Nach Sekundärforschung und Scoping-Gesprächen zur Identifizierung von Systemen, die für den ESF+ relevant sind, wurden sieben Systeme aus fünf Mitgliedstaaten – Belgien, Frankreich, Italien, Litauen und Spanien – zur weiteren Untersuchung ausgewählt. Die Länderexperten führten Schreibtischstudien und Interviews mit den wichtigsten an den Systemen beteiligten Akteuren durch, das heißt mit Behörden, Durchführungsorganisationen, Auftraggebern, Gutscheinfirmen und beteiligten NRO. Der zweite Teil der Studie besteht aus der Untersuchung der Übertragbarkeit von Gutscheinsystemen in den ESF+-Kontext. Dazu wurden die Ergebnisse der Fallstudienuntersuchung mit der Analyse der Dokumentation, die die ESF+-Unterstützung in diesem Bereich regelt, das heißt die Verordnung über den ESF+ und die Verordnung mit gemeinsamen Bestimmungen (CPR) für den Zeitraum 2021-2027, zusammengeführt. Informationen, die beim Austausch mit Mitgliedstaaten und anderen wichtigen Interessengruppen während mehrerer Online-Meetings gesammelt wurden, dienten ebenfalls als wichtiger Input für die Studie.

### Fallstudien: Überblick über die Systeme

**Belgien: *Titre-repas* Essensgutschein-System:** Der *titre-repas* richtet sich an alle Arbeitnehmer in Belgien, indem er Arbeitgebern ermöglicht, sich an den Essenskosten ihrer Mitarbeiter zu beteiligen. Das Essensgutschein-System ist seit dem Jahr 2016 ausschließlich elektronisch. Die Gutscheine werden auf den Namen eines Mitarbeiters ausgestellt und können theoretisch nur für Mahlzeiten oder verzehrfertige Lebensmittel verwendet werden. Die belgische Föderalregierung ist für den rechtlichen Rahmen des Systems verantwortlich. Die einzelnen Arbeitgeber agieren als Auftraggeber und arbeiten

mit Sodexo, Edenred und Monizze zusammen, den drei Betreibern, die in Belgien Essensgutscheine erstellen dürfen.

**Belgien: Ticket-S-System:** Das Ticket-S-System richtet sich an die am stärksten benachteiligten Personen und zielt darauf ab, die Kaufkraft bedürftiger Menschen zu erhöhen und sie auf dem Weg zur finanziellen Unabhängigkeit zu unterstützen. In der Stadt Antwerpen wird es seit 2018 in elektronischer Form betrieben. Das System wird vom Öffentlichen Zentrum für soziale Wohlfahrt (OCMW) betrieben, das in jeder Gemeinde in Belgien tätig ist. Der Gutscheindienstleister Edenred ist für die Erstellung und das Aufladen der Gutscheine verantwortlich. Die Gutscheine können für den Kauf von Lebensmitteln (ausgenommen sind Alkohol, Tabak und Zigaretten) verwendet werden und werden in mehr als 25 000 Geschäften im ganzen Land angenommen. Rund 100 soziale Hilfsorganisationen setzen derzeit die Ticket-S-Lösung ein, aber nur eine – das Öffentliche Zentrum für soziale Wohlfahrt in Antwerpen – verwendet ein elektronisches Format.

**Frankreich: Bons/Tickets alimentaires:** Die *Bons/Tickets alimentaires* sind einer von vielen Vertriebskanälen der Nahrungsmittelhilfe in Frankreich. Die Gutscheine werden in Papierform ausgestellt und können an jede Person in wirtschaftlichen Schwierigkeiten abgegeben werden. Die Empfänger können damit in den teilnehmenden Geschäften Lebensmittel und grundlegende materielle Güter kaufen. Die Gutscheine werden auf lokaler Ebene von kommunalen und interkommunalen Sozialarbeitszentren (CCAS und CIAS) verwaltet.

**Italien: Carta acquisti:** Die *carta acquisti* ist ein E-Gutschein-System, das im Jahr 2008 in Italien eingeführt wurde, um Armut und materielle Deprivation zu bekämpfen. Es steht allen Einwohnern Italiens zur Verfügung, die sich in einer schweren wirtschaftlichen Notlage befinden und 3 Jahre und jünger oder über 65 Jahre alt sind. Das System wird vom Finanzministerium und der Sozialfürsorgeanstalt geleitet und ergänzt andere Maßnahmen zur Einkommensunterstützung. Umgesetzt wird es vom *Istituto Nazionale Previdenza Sociale* (INPS) in Zusammenarbeit mit der italienischen Post. Mit den E-Gutscheinen können die Empfänger Lebensmittel und ausgewählte Medikamente kaufen sowie Rechnungen für Versorgungsleistungen bezahlen.

**Litauen: Sozialkarten für benachteiligte Familien:** Benachteiligte Einzelpersonen und Familien in Litauen können bis zu 50 % ihrer Sozialleistungen und ihres Kindergelds in Form von Sozialkarten erhalten. Diese können zum Kauf von Artikeln verwendet werden, die in Lebensmittelgeschäften verkauft werden, mit Ausnahme von Tabak, Alkohol und Lotterielosen. Die Maßnahme wird von den litauischen Gemeinden verwaltet, die für die Bereitstellung von Sozialhilfe zuständig sind. Sie wird direkt von ausgewählten Händlern umgesetzt, basierend auf individuellen Verträgen, die jeweils mit den Gemeinden geschlossen werden. Die Maßnahme besteht seit 2004 und hat sich zu einer der beliebtesten Möglichkeiten der bargeldlosen Unterstützung in den Gemeinden entwickelt.

**Spanien: Die tarjeta monedero der CaixaProinfancia:** CaixaProinfancia ist eine sozialpädagogische Initiative der *Obra social la Caixa*, die von einem E-Gutschein-System, der *tarjeta monedero*, begleitet wird. Das E-Gutschein-System wurde im Jahr 2017 als Alternative zu Papiergutscheinen eingeführt und wird für drei Arten von grundlegenden Gütern verwendet: Ernährungs- und Hygieneprodukte für Kinder, Schulbedarf sowie Brillen und Hörhilfen. Die Karten richten sich an Familien mit geringem Einkommen, die an Maßnahmen zur sozialen Inklusion und Mobilisierung teilnehmen. Das System wird in 47 spanischen Städten von lokalen Netzwerken aus Nichtregierungsorganisationen, Schulen und sozialen Einrichtungen umgesetzt. Die Karten können nur in bestimmten Geschäften mithilfe eines automatischen Systems, das auf übereinstimmenden Codes basiert, verwendet werden. Die Fallstudie konzentriert sich auf das System, wie es von Save the Children (STC) umgesetzt wird.

**Spanien: Das Prepaid-Einkaufskartensystem des Roten Kreuzes und Carrefour:** Die Prepaid-Einkaufskarten von Carrefour werden seit dem Jahr 2012 vom Spanischen Roten Kreuz (SRK) an ihre schutzbedürftigsten Nutzer ausgegeben. Das System wurde vom SRK in Zusammenarbeit mit der Carrefour Solidarity Foundation (CSF) entwickelt und wird vom Spanischen Roten Kreuz mit Unterstützung regionaler und lokaler Fonds und Stiftungen sowie von Carrefour finanziert. Es wird von der zentralen Geschäftsstelle des Roten Kreuzes geleitet und landesweit von lokalen Stellen umgesetzt.

### Wesentliche Erkenntnisse hinsichtlich der Gestaltung und der Funktionsweise der Fallstudiensysteme

**Hauptakteure:** Es gibt zwar diverse Unterschiede in der Gestaltung und Umsetzung von E-Gutschein-Systemen, doch beinhalten alle einen **Auftraggeber** (Regierung, NRO, Förderorganisationen), der letztendlich für das System verantwortlich ist, eine **umsetzende Organisation** (oder ein Netzwerk von Organisationen), die die Gutscheindienste bereitstellt und an der Erfassung der Empfänger, der Ansprache und Vertragsschließung mit Händlern und der Auslieferung der Gutscheine an die Zielgruppen beteiligt sein kann, sowie einen **Händler**, eine Einrichtung oder eine Verkaufsstelle, bei der die Gutscheine eingelöst werden können.

**Funktionsweisen:** Die Hauptakteure haben je nach Funktionsweise des Systems unterschiedliche spezifische Rollen und Verantwortlichkeiten. Bei einigen Systemen (z. B. den italienischen, litauischen und französischen Systemen) fungiert die öffentliche Hand als Auftraggeber, konzipiert das System, legt die Kriterien für die Förderfähigkeit fest und führt das Auswahlverfahren der potenziellen Empfänger durch. In anderen Systemen wird diese Rolle von NRO übernommen, wie zum Beispiel im SRK-System in Spanien. Die durchführenden Organisationen sind für die Umsetzung des Systems verantwortlich. In den meisten Fallstudiensystemen wird dies von mehreren Organisationen – sowohl Nichtregierungsorganisationen als auch öffentlichen Einrichtungen – durchgeführt, die partnerschaftlich zusammenarbeiten (z. B. das spanische *la Caixa*-, das SRK- und das italienische System). Die Händler in den Fallstudiensystemen sind die Einzelhändler, bei denen die Gutscheine eingelöst werden können. Die Teilnahme basiert in den meisten Fällen auf einem Vertrag mit öffentlichen Auftraggebern.

**Beschränkungen beim Kauf:** Alle untersuchten Systeme haben bestimmte Beschränkungen bei der Nutzung der E-Gutscheine. Allerdings unterscheiden sie sich in Art und Ausmaß, in dem die Beschränkungen durchgesetzt werden. Das SRK bittet die Endempfänger, ihre Quittungen regelmäßig zu melden, z. B. an die örtlichen Sozialarbeiter des Roten Kreuzes. Keines der Systeme verfügt bisher über eine „automatische“ Funktion, mit der die Zahlung an der Kasse beim Kauf von nicht zugelassenen Produkten abgelehnt werden kann, obwohl dies technisch möglich wäre. Die Durchsetzung der Beschränkungen für Gutscheine hängt also ein wenig von der Aufmerksamkeit des Kassierers und dem guten Willen des Endempfängers ab.

**Zahlungssysteme:** Alle Gutscheine, mit Ausnahme des französischen Papiergutschein-Systems, haben die Form einer magnetischen Zahlungskarte, die nicht mit einem Bankkonto verbunden ist, aber gewisse Daten zur Identifikation des Karteninhabers enthält. Bei den meisten Systemen sind die Zahlungskarten wiederverwendbar und können von der durchführenden Organisation oder dem zuständigen Kartenaussteller aus der Ferne mit Geld aufgeladen werden. Bei allen E-Gutschein-Systemen werden für die Zahlungskarten etablierte, bestehende Technologien verwendet, die von Banken eingesetzt und von den meisten Einzelhändlern anerkannt und akzeptiert werden (d. h. Chip, kontaktlose Zahlungstechnologie usw.).

**Nachverfolgung der Ausgaben:** Die Nachverfolgung von Kaufdaten wird von vielen Systemen nicht systematisch vorgenommen, kann aber bei Bedarf durchgeführt werden.

Ein Ansatz besteht darin, die Belege von den Endempfängern selbst zu sammeln. Dies geschieht im System des Spanischen Roten Kreuzes, bei dem die Endempfänger ihre Quittungen an ihre lokale Stelle des Roten Kreuzes melden, die die Daten zentral analysiert und speichert. Untersuchungen zeigen, dass dies sowohl für die durchführende Organisation als auch für den Endempfänger einen erheblichen Verwaltungsaufwand bedeutet. In anderen Fallstudien-Systemen werden die tatsächlichen Ausgaben automatisch durch den beteiligten Finanzdienstleister überwacht. Dies gilt insbesondere für Systeme, die von Gutscheinfirmen durchgeführt werden (wie bei den beiden belgischen Systemen).

**Betrugsrisiko:** Alle E-Gutschein-Systeme verfügen über Sicherheitsvorkehrungen zur Minimierung des Betrugsrisikos. Sie können bei Verlust oder Diebstahl aus der Ferne gesperrt werden und/oder erfordern einen PIN-Code zur Authentifizierung von Zahlungen. Elektronische Gutscheinsysteme scheinen ein geringeres Betrugsrisiko zu bergen als Papiergutschein-Systeme, bei denen die Gutscheine keinen Nennwert haben, was bedeutet, dass die Empfänger sie verkaufen, umtauschen oder an eine andere Person weitergeben können. Im Falle von Diebstahl oder Verlust können Papiergutscheine nicht gesperrt oder ungültig gemacht werden.

**Budget:** Informationen über das Gesamtbudget der untersuchten Gutscheinsysteme sind nicht systematisch verfügbar, die Gesamtkosten konzentrieren sich jedoch hauptsächlich auf die Herstellung, Verteilung und das regelmäßige Aufladen der Karten, Informationskampagnen zu den Systemen, die Entwicklung und Wartung der IT-Infrastruktur zur Unterstützung der Systeme und Call-Center-Dienste für die Karteninhaber.

### Zentrale Erkenntnisse zur Übertragbarkeit des ESF+

In Artikel 17 der Verordnung über den ESF+ werden die Grundsätze der Unterstützung bei materieller Deprivation dargelegt, u. a., dass „[d]ie Nahrungsmittel und/oder die materielle Basisunterstützung [...] direkt an die am stärksten benachteiligten Personen abgegeben werden [können] oder indirekt gegen elektronische Gutscheine oder Karten, vorausgesetzt, diese werden nur für Nahrungsmittel und/oder materielle Basisunterstützung gemäß Artikel 2 Absatz 3 eingelöst.“ In der Studie werden regulatorische Überlegungen (siehe unten) benannt, die für die Gestaltung und Umsetzung von Gutscheinsystemen, die durch den ESF+ finanziert werden, relevant sind.

**Regeln für die Teilnahmerechtigung:** Die gemäß Artikel 20 Absatz 1 Buchstabe a der ESF+-Verordnung geltenden Regeln für die Förderfähigkeit besagen, dass die Kosten für den Kauf förderfähig sind, sobald die Nahrungsmittel und/oder die materielle Basisunterstützung tatsächlich an die am stärksten benachteiligten Personen geliefert werden. Da der E-Gutschein selbst nur ein Instrument für die Lieferung von Nahrungsmitteln und/oder materieller Basisunterstützung ist, wird der Gesamtbetrag der zuschussfähigen Ausgaben für die Begünstigten auf der Grundlage der von den am stärksten benachteiligten Personen tatsächlich verwendeten Beträge berechnet. Begünstigte, die ein Gutscheinsystem einführen, müssen also die Ausgaben der Endverbraucher für die Gutscheine nachverfolgen, damit die Kosten förderfähig sind.

**Überwachung:** Gemäß Anhang III der Verordnung über den ESF+ sind ein Output-Indikator und ein gemeinsamer Ergebnisindikator für die indirekte Bereitstellung von Unterstützung durch Gutscheine relevant. Die Erhebung von Daten für beide Indikatoren scheint durchführbar, allerdings wird die Europäische Kommission die Mitgliedstaaten bezüglich der zu meldenden Daten anleiten müssen.

**Prüfung:** Unter Berücksichtigung des Grundsatzes der Verhältnismäßigkeit muss der Prüfpfad *hinreichende* Gewähr dafür bieten, dass die Gutscheine nur für den Kauf von Nahrungsmitteln und/oder materieller Basisunterstützung verwendet werden. Dies kann z. B. durch einen Nachweis geschehen, der zeigt, dass die Verwendung des E-Gutscheins

an eine Liste bestimmter Artikeln gebunden ist. Verwaltungs- und Prüfbehörden müssen die Produkte, die mit den einzelnen Gutscheinen gekauft werden, zur Prüfung der Systeme nicht kontrollieren.

**Anforderungen an die Sichtbarkeit:** Durch den ESF+ geförderte Gutscheinsysteme müssen die EU-Sichtbarkeitsanforderungen erfüllen. Sie müssen daher möglicherweise mit der Herkunft ihrer Fördermittel werben (z. B. mit dem Emblem der EU), gleichzeitig aber sicherstellen, dass dies die Empfänger nicht stigmatisiert. Untersuchungen zeigen, dass Gutscheine, die einer „normalen“ Zahlungs- oder Geschenkkarte ähneln und auf die gleiche Weise verwendet werden können sowie ein diskretes EU-Logo/ESF+-Erkennungszeichen tragen, die Stigmatisierung wahrscheinlich nicht erhöhen würden.

### Schlussfolgerung und Empfehlungen

Die Untersuchung hat gezeigt, dass E-Gutschein-Systeme gegenüber der direkten Bereitstellung von Nahrungsmitteln und materieller Basisunterstützung bestimmte **Vorteile** aufweisen. Diese umfassen für den Auftraggeber Kosteneinsparungen und eine Verringerung der Verwaltungslast, für die umsetzenden Organisationen potenzielle Effizienzsteigerungen in den Prozessen durch Kosteneinsparungen bei Transport und Lagerung, positive Auswirkungen auf die Verkaufszahlen der lokalen Händler, wodurch die lokale Wirtschaft unterstützt wird, und das Potenzial, den Endempfängern ein ausgeprägteres Gefühl von Würde und Eigenständigkeit zu vermitteln. Im Folgenden werden Erfolgsfaktoren zusammengefasst, die für die Wirksamkeit der E-Gutschein-Systeme wesentlich sind.

**Durch die Einbindung der richtigen Partner von Anfang an kann sichergestellt werden, dass die Systeme wirklich diejenigen erreichen, die sie benötigen.** Eine enge Zusammenarbeit mit nationalen, regionalen oder lokalen Sozialeinrichtungen hilft den Durchführungsorganisationen dabei, den Empfängern neben den E-Gutscheinen auch soziale Unterstützungsmaßnahmen anzubieten. Bei der Umsetzung von E-Gutschein-Systemen sollte auch die Expertise von NRO genutzt werden. Als heterogene Organisationen mit großen Netzwerken, die sehr stark auf lokaler Ebene arbeiten, sind sie sehr gut in der Lage, die lokalen Bedürfnisse zu verstehen, ein Gespür dafür zu bekommen, was für bedürftige Personen funktioniert, und Veränderungen in der lokalen Nachfrage zu erkennen. NRO können die operative Umsetzung entweder leiten oder unterstützen und wären weiterhin effektive Begünstigte von EU-Mitteln zur Unterstützung der am stärksten benachteiligten Personen im Rahmen des ESF+.

**Gute Kommunikation und eine klare Verteilung der Rollen und Verantwortlichkeiten von Anfang an sind der Schlüssel für eine effektive Umsetzung.** Die Systeme können in ihrer organisatorischen Gestaltung relativ kompliziert sein und gegebenenfalls zahlreiche Akteure einbeziehen, die auf verschiedenen Ebenen arbeiten. Eine reibungslose Koordination zwischen allen Organisationen, die an den verschiedenen Aspekten des Systems beteiligt sind, ist der Schlüssel zu dessen Erfolg vor Ort.

**Gut durchdachte vertragliche Vereinbarungen zwischen den Akteuren werden entscheidend dafür sein, dass die Anforderungen des ESF+ eingehalten werden können.** Die Verordnung über den ESF+ schreibt vor, dass die Begünstigten Zugang zu den Einkaufsdaten der Gutscheine haben müssen, um die förderfähigen Ausgaben zu verfolgen. Dies erfordert eine enge Zusammenarbeit zwischen dem Finanzdienstleister, der für die Ausgabe/(Wieder-)Aufladung der Karten zuständig ist, und dem Begünstigten, der für die Umsetzung des Systems verantwortlich ist. Eine von Anfang an genaue vertragliche Festlegung der Anforderungen stellt sicher, dass dies bei Bedarf geschehen kann.

**Die Systeme sollten flexibel genug sein, um sich an unterschiedliche Situationen anzupassen.** Dezentrale Systeme sind in dieser Hinsicht hilfreich, da sie lokal umgesetzt

und an die örtlichen Gegebenheiten angepasst werden können. Auf vertraglicher Ebene der Systeme können ebenfalls Anforderungen vorgesehen werden, die sicherstellen, dass Menschen in Notsituationen unterstützt werden können (z. B. durch die vertragliche Vereinbarung, dass der Kartenaussteller in bestimmten Notsituationen die Karte innerhalb von 48 Stunden herstellen und/oder ausliefern muss). So kann sichergestellt werden, dass den unmittelbaren Bedürfnissen von schutzbedürftigen Personen schnell nachgekommen wird.

**Die Nutzung bestehender Strukturen kann eine wichtige Rolle bei der Unterstützung einer effizienten Einführung des Systems spielen.** Die Einbindung von Organisationen mit vorhandenem Know-how und vorhandener Reichweite, wie z. B. NRO, die mit EU-Fördermitteln vertraut sind, oder Dienstleister mit einer bestehenden Reichweite im ganzen Land, kann dazu beitragen, die Kosten für die Einrichtung des Gutscheinsystems niedrig zu halten und auch die Einrichtungsphase zu beschleunigen. Der Zugang zu einem großen Netzwerk bei der Umsetzung eines Systems auf einem großen Gebiet kann sich ebenfalls sehr positiv auf die Inanspruchnahme auswirken.

**Begleitende Maßnahmen können erheblich zur Verbesserung der sozialen Inklusion beitragen,** indem sie den Endbegünstigten helfen, weiterreichende Probleme in ihrem Leben anzugehen. Maßnahmen, die an die Nutzung der Karte oder an die Haushaltsführung gekoppelt sind, sind besonders effektiv. Sie ermöglichen es den Endverbrauchern, ihre Ausgaben zu überprüfen und zu lernen, wie sie ihre verfügbaren Ressourcen in Zukunft effizienter nutzen können. Damit sollen sie zu finanzieller Selbstständigkeit ermutigt werden. Die Verordnung über den ESF+ führt eine breitere Komplementarität zwischen den früheren ESF- und FEAD-Maßnahmen ein. Das bedeutet, dass die Gestaltung von Programmen zur sozialen Inklusion, die auch ein Element zur materiellen Basisunterstützung umfassen, im Rahmen des ESF+ nicht nur möglich ist, sondern in hohem Maße gefördert wird.

**Das Betrugsrisiko wird durch elektronische Gutscheine deutlich reduziert.** Papiergutscheine bergen ein hohes Betrugsrisiko, da sie verkauft, getauscht oder an eine andere Person weitergegeben werden können. Die Gutscheine können auch gestohlen werden. In diesem Fall kann ihre Verwendung nicht gesperrt oder ungültig gemacht werden. Das Betrugsrisiko kann durch elektronische Gutscheinsysteme, die über bestimmte Sicherheitsmaßnahmen verfügen, relativ leicht gemindert werden. Dies ist im Falle von Papiergutschein-Systemen weniger leicht zu erreichen. Dieser Aspekt sollte von den Behörden bei der Entscheidung, welches System implementiert wird, berücksichtigt werden.

**Die Stigmatisierung kann mit E-Gutscheinen reduziert werden, wobei die Wahrnehmung der Endempfänger der Schlüssel dafür ist, dies sicherzustellen.** E-Gutschein-Systeme wirken sich positiv auf die Verringerung der Stigmatisierung im Zusammenhang mit dem Erhalt von Nahrungsmittelhilfe aus. Die Tatsache, dass E-Gutschein-Zahlungskarten in der Regel einer typischen Debit- oder Geschenkkarte ähneln, bedeutet, dass die Endempfänger von Programmen zur Bekämpfung von Armut und sozialer Ausgrenzung von den Einzelhändlern nicht unbedingt als solche identifiziert werden, was die Stigmatisierung verringern kann. Dies ist jedoch nicht selbstverständlich. Empfänger einiger der untersuchten E-Gutschein-Systeme berichten trotzdem über ein erhöhtes Gefühl der Stigmatisierung. Die Akteure, die ein System entwerfen und umsetzen, müssen bedenken, wie sich dessen Funktionsweise auf das Stigma auswirken kann, das die Endverbraucher empfinden. Die Ansichten der Endempfänger sowie der Organisationen, die ihre Interessen vertreten, sollten aktiv gesucht und bei der Gestaltung von Systemen berücksichtigt werden. Dies kann dazu beitragen, dass die Regelungen nicht zu einer verstärkten Stigmatisierung führen, was gegen die Grundsätze der EU-Unterstützung für die am stärksten benachteiligten Personen verstoßen und sich nachteilig auf die Ziele des ESF+ zur Verbesserung der sozialen Inklusion auswirken würde.

# 1. Introduction

## 1.1. Objectives

The overall aim of the study on e-vouchers for the most deprived is to collect in-depth evidence on the operation of e-voucher schemes in EU Member States in order to enable the European Commission to assess the strengths and weaknesses of these schemes and their feasibility for support by the European Social Fund Plus (ESF+). The need for this study derives from the Regulation on the European Social Fund Plus 2021-2027, which allows the use of vouchers or cards in delivering food and/or basic material assistance to the most deprived.

The study was conducted between December 2019 and January 2021 whilst negotiations on the ESF+ Regulation were still ongoing. The analysis of the ESF+ Regulation is based on the provisional common understanding between the Council and the Parliament reached on 28 January 2021<sup>1</sup>, on the basis of the proposal of the European Commission<sup>2</sup>.

The two main objectives of this study are:

- to identify and analyse the design and implementation of existing e-voucher schemes in the EU;
- to assess the compatibility of the identified cases with the ESF+ framework.

### What are vouchers and e-vouchers?

Vouchers/e-vouchers provide access to pre-defined commodities or services. They can be exchanged for a set quantity or value of commodities or services, denominated either as a cash value (e.g. EUR 15), predetermined commodities (e.g. 5 kg of corn) or specific services (e.g. milling of 5 kg of corn), or a combination of value and commodities. Vouchers are restricted by default, although the degree of restriction will vary based on the programme design and type of voucher. Vouchers can be redeemed with pre-selected merchants.

e-Vouchers are a card or code that is electronically redeemed at a participating merchant. In contrast to a paper voucher, an e-voucher can only be stored and redeemed using a range of electronic devices (e.g. mobile phone, smart card, POS device).<sup>3</sup>

## 1.2. Methodology

The study's objectives have been pursued through two research tasks. The first consisted of case study research to collect in-depth evidence on the operation of existing voucher schemes in EU Member States. This explored seven existing voucher schemes in five Member States. The second consisted of research on the transferability of schemes. This explored the compatibility of e-voucher schemes with relevant regulatory provisions of the

<sup>1</sup> See: [https://ec.europa.eu/commission/presscorner/detail/en/ip\\_21\\_225](https://ec.europa.eu/commission/presscorner/detail/en/ip_21_225)

<sup>2</sup> European Commission (2018), 'Proposal for a Regulation of the European Parliament and of the Council on the European Social Fund Plus (ESF+)', COM(2018) 382 final. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52018PC0382&rid=8>.

<sup>3</sup> The Cash Learning Partnership, 'Glossary of Terms'. Available at: <https://www.calpnetwork.org/library-and-resources/glossary-of-terms/>.



ESF+ and the Common Provisions Regulation (CPR), including provisions on monitoring, reporting, eligibility of expenditure, partnerships and costs.

The study research was guided by the following research questions:

Table 1: Research questions

| Core research questions   | Sub-questions  | Method   |
|---|--|--|
| What are the key design features of e-vouchers?                                   | <ul style="list-style-type: none"> <li>• What is the political, administrative and operational context of the scheme?</li> <li>• What are the contracting arrangements for the scheme?</li> <li>• How is the target population identified, and who assesses the eligibility of end recipients?</li> </ul>                              | Preliminary desk research, case study desk research  |
| What are the key features of the operational implementation of e-vouchers?        | <ul style="list-style-type: none"> <li>• Who are the implementing actors?</li> <li>• What are the payment arrangements?</li> <li>• How is user simplicity ensured?</li> </ul>  | Preliminary desk research, case study desk research, case study interviews                                 |
| What are the main benefits of e-vouchers?   | <ul style="list-style-type: none"> <li>• What are the main efficiency gains?</li> <li>• What are the main positive effects on food quality?</li> <li>• How is inclusiveness increased and stigmatisation eliminated?</li> <li>• What types of flexibility and localisation of purchases are in place for recipients?</li> </ul>        | Preliminary desk research, case study desk research, case study interviews, analysis of all data collected |
| What are the main challenges related to e-vouchers?                               | <ul style="list-style-type: none"> <li>• Is there a need to identify end recipients?</li> <li>• Is there an opportunity to use e-vouchers in an irregular way?</li> <li>• Are points of sale and intermediaries included in the audit trail?</li> <li>• What is the role of partner organisations?</li> </ul>                          | Preliminary desk research, case study desk research, case study interviews, analysis of all data collected |
| What impacts of e-vouchers can be observed?                                       | <ul style="list-style-type: none"> <li>• Is there any reliable monitoring and evaluation data in relation to the scheme?</li> <li>• Are there any provisions that deal with the risk of irregularities and fraud? Are there any audit reports?</li> </ul>  | Case study desk research, case study interviews, analysis of all data collected                            |
| What assessments can be made on the feasibility of e-voucher support by the ESF+? | <ul style="list-style-type: none"> <li>• What is the cost effectiveness of the scheme?</li> <li>• What degree of compliance is there with the ESF+ and CPR legal framework?</li> <li>• What is the role of NGOs?</li> <li>• What is the extent of EU visibility and how does this balance with avoidance of stigmatisation?</li> </ul> | Analysis of all data collected   |

### 1.2.1. Case study research

The research team conducted desk research and scoping interviews with relevant stakeholders during the inception phase to identify existing voucher schemes. Fifteen existing voucher schemes were found relevant to the ESF+ context in terms of their target group and the type of support offered. In consultation with DG EMPL, the final seven

schemes from five Member States – Belgium, France, Italy, Lithuania, and Spain – were chosen from this list for further in-depth case study research.

The case study research is based on qualitative research conducted by country experts. The country experts carried out desk research using a range of sources including national, regional and local government websites, websites and documentation from the contracting authority, implementing organisations and/or financial partners of the schemes, and other documentation from experts and stakeholders, including news articles, position papers and existing studies and evaluations of the schemes. The desk research was supplemented with interviews with key actors, namely public authorities involved in the scheme, implementing organisations, contracting authorities, voucher companies and involved NGOs. The field work commenced just as the COVID-19 pandemic reached a peak in Europe, in spring 2020, which had an impact on the availability of potential interviewees, due to lockdown measures and other consequences of the crisis. Given this context, to ensure adequate evidence on the functioning of the schemes, contracting authorities and implementing organisations were prioritised as interviewees and all interviews were conducted on the phone. A total of 24 interviews were conducted by the research team.

The case studies, including an overview of the interviews conducted for the case study research, are included in Annex 1 of the study.

### 1.2.2. Research on transferability

The research on transferability of e-voucher schemes into the ESF+ context was developed by bringing together and distilling the findings from a series of tasks, including:

- desk research and analysis of relevant documentation on e-voucher schemes, including the two regulations (ESF+ and CPR), and evaluation of existing e-voucher schemes or other studies on e-voucher schemes;
- building on research carried out during the selection process of the case studies and the in-depth analysis of case studies.

The methodological approach was designed to use information gathered from exchanges with Member States and other key stakeholders. This was carried out in a modified manner compared to the initial methodological plan, since physical meetings could not take place due to the COVID-19 pandemic:

- The study was presented to Member State representatives at the online [FEAD expert group](#) meeting in July 2020.
- The study was presented to FEAD stakeholders at the online [FEAD Community](#) conference in October 2020, including EU-level partner organisations.
- The draft findings of the research on transferability were shared with the [FEAD Community advisory group in August 2020](#) for their comments.

Discussions during these meetings have been taken on board for the analysis of this report, and a summary can be found in Annex 2. Ongoing exchanges with DG EMPL also took place to ensure the research reflected the latest developments on the ESF+ Regulation, which was still being negotiated at the time of writing.

## 1.3. Report structure

The final synthesis report is a summary of the findings of the study and is structured as follows:

- [Section 2](#) presents an overview of the case studies, and the key findings from the analysis of the schemes, based *inter alia* on target population, key actors, operational models, and monitoring and auditing arrangements.
- [Section 3](#) presents the key findings from the research on transferability of e-voucher schemes, outlining the ESF+ regulatory requirements relevant to e-vouchers and assessing the potential compatibility of voucher schemes with these requirements. It analyses the role of partners, in particular NGOs, in delivering the schemes, as well as the impact of the schemes on the social inclusion of end recipients. It lastly gives an overview of possible costs of the schemes and outlines possible criteria that can be used to assess their cost-effectiveness.
- [Section 4](#) gives an overview of the lessons learnt on e-voucher schemes, looking at challenges faced in implementation and success factors.
- [Section 5](#) provides the conclusions of the study and puts forward several recommendations to consider for implementation of e-voucher schemes under the future ESF+ based on the findings of the study.
- [Annex 1](#) includes the case studies.
- [Annex 2](#) presents the summary of exchanges with key stakeholders.

## 2. Key findings from the case studies

In this section, we outline the key findings from the case studies selected for the study. We briefly describe each voucher scheme, and then provide an overview of the schemes by target population, key actors and operational model. We describe the main payment systems, the monitoring and reporting systems, and give an overview of costs related to the schemes.

### 2.1. Overview of the case studies

The case studies examined as part of the study were selected to showcase a diversity of schemes in terms of, *inter alia*, operational model, target population, implementing actors, payment systems, scope, and monitoring and reporting arrangements. A total of seven schemes were examined from five Member States.

#### *Belgium: Meal voucher scheme – Titre-repas*

The *titre-repas* targets all employees in Belgium by allowing employers to contribute to their employees' meal expenses. The meal voucher scheme has been in place in Belgium since 1965 and has been exclusively electronic since 2016. It is a non-taxable social benefit for the worker and a non-tax-deductible expense for companies. The voucher is issued in the name of the employee and is intended to be used only for meals or food ready for consumption. The Belgian Federal Government is responsible for setting and monitoring the legal framework of the scheme. Individual employers are the contracting authorities, and work with Sodexo, Edenred and Monizze – the three operators allowed to produce meal vouchers in Belgium. In 2019, around 75 000 companies offered meal vouchers to their employees, recognised by 25 000 retailers. This is equivalent to approximately 2 million end recipients (or about 50% of the total Belgian labour force) and is worth EUR 2.65 billion in market spending<sup>4</sup>.

#### *Belgium: Ticket S scheme*

The Ticket S scheme targets the most deprived and aims to increase the 'purchasing power' of people in need, thus supporting them towards financial independence. It has been in place in the city of Antwerp in paper form since 1996 and in electronic format since 2018. The scheme is run by the Public Centre for Social Welfare (OCMW) active in each municipality in Belgium. Edenred is the voucher service provider, responsible for producing and loading the vouchers. The vouchers can be used to purchase food (no alcohol, tobacco or cigarettes) and are accepted in more than 25 000 shops across the country. Around 100 social aid organisations are currently implementing the Ticket S solution, but only one, the Public Centre for Social Welfare in Antwerp, is using the electronic format.

#### *France: Bons/Tickets alimentaires*

The *Bons/Tickets alimentaires* is one of many food aid distribution channels used in France. The vouchers are in paper form and can be allocated to anyone experiencing economic difficulties including refugees, unemployed people, undocumented people, people struggling with debt and lone parents. The vouchers allow the recipients to meet their food needs in food banks, social grocery stores, children's canteens and many partner businesses. Vouchers are managed at the local level by municipal and inter-municipal

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<sup>4</sup> This scheme was selected by the Inter-Service Steering Group of the study even though its target group is much broader than that of the ESF+ as it is well-established and wide-reaching. It thus provides relevant lessons learnt on successful e-voucher schemes to enrich the research and analysis.

centres for social action (CCAS and CIAS). Recipients receive a paper voucher that can be used in participating stores to purchase food and basic material goods.

### *Italy: Carta acquisti*

The *carta acquisti* is an e-voucher scheme initiated in Italy in 2008 to address poverty and material deprivation. The scheme is available to Italian residents aged either 3 years and under – in which case, parents are the card-holders – or to those over 65 years of age, who are experiencing severe economic hardship. The scheme is led by the Ministry of Finance and the Social Security Institute and is complementary to other income support measures. It is implemented by the national *Istituto Nazionale Previdenza Sociale* (INPS), in partnership with the Italian Post. The e-voucher allows recipients to buy, at a discounted price, food and selected medicines in pharmacies, and to pay for gas and electricity bills. The card was born in the context of the financial crisis and was the first ‘social card’ to be circulated country-wide in Italy. 556 556 people benefited from the scheme in 2019.

### *Lithuania: Social cards for families at risk*

Individuals and families at risk in Lithuania may receive up to 50% of their social and child benefits in the form of social cards (with the remainder provided in cash). These social cards can be used to buy any items that are sold in food stores, except tobacco, alcohol products and lottery tickets. The measure is managed by Lithuanian municipalities who are responsible for social assistance provision and can choose to implement the social card as part of this assistance. The measure aims to ensure that vulnerable families with children use their child and social benefits – at least in part – to buy food and basic material assistance. The measure is implemented directly by selected merchants where social cards can be spent, based on individual contracts with each municipality. The measure has been in place since 2004 and has become one of the most popular avenues for cashless support in municipalities. Just under half of children living in families at risk (45.3%) received child benefits through social cards in the first half of 2019.

### *Spain: CaixaProinfancia’s tarjeta monedero*

*CaixaProinfancia* is a socio-educational initiative by *Obra social la Caixa* that is accompanied by an e-voucher scheme, the *tarjeta monedero*. The e-voucher scheme was launched in 2017 as an alternative to paper ‘cheques’ and is used for three types of essential goods – child nutrition and hygiene, school equipment, and glasses and hearing support. The initiative aims to tackle structural dimensions of poverty by supplementing income with the e-voucher and supporting recipients through other activities to improve their skills and knowledge. It is implemented in 47 Spanish cities, by local networks that include *la Caixa*, NGOs, schools and social services. The cards target families with low income and who are participating in social inclusion and activation measures, and thus are considered to possess the motivation and tools to exit poverty. End recipients can use specific cards in specific shops through an automatic system based on matching codes. In 2018–2019, 4 370 children benefited from the cards out of around 61 000 children who participated in the programme overall. The case study focuses on the scheme as implemented by Save the Children (STC).

### *Spain: Red Cross and Carrefour’s pre-paid shopping card scheme*

Carrefour pre-paid shopping cards have been provided by the Spanish Red Cross (SRC) to most vulnerable participants of their social inclusion programmes since 2012. The scheme was developed by the SRC in partnership with the Carrefour Solidarity Foundation (CSF) in response to the detrimental impact that the 2008 economic crisis had on vulnerable groups in Spain. The scheme is part of the SRC’s ‘Fight against poverty and exclusion’ programme and is funded by the Spanish Red Cross with the support of regional and local

funds, foundations and Carrefour. It is managed by the central Red Cross office and implemented nation-wide by local offices. The scheme is viewed by both end recipients and implementing organisations as an important measure in the fight against poverty and social exclusion in Spain. On average, over the last three years, 28 000 cards have been distributed to individuals in need per year.

Table 2 gives an overview of the schemes according to key characteristics. The full case studies are included in Annex 1 of this report.

## E-VOUCHERS FOR THE MOST DEPRIVED

*Table 2: Overview of scheme characteristics*

| Country | Scheme                             | Target population                                     | Assistance provided                                     | Geographical coverage | Contracting authority                               | Implementing actors   | Other actors   | Restrictions on purchases   | Accompanying social inclusion measures   | Payment device   | Tracking expenditure   | Audit   | Overall budget         |
|---------|------------------------------------|---|---|-----------------------|---|---|--|---|--|--|--|---|------------------------|
| Belgium | <b>Meal voucher scheme</b>         | All employees   | Food  | Country-wide          | Individual employers                                | Voucher company (Edenred, Monizze, Sodexo)                      | Federal Ministry for Social Affairs (legal framework)<br><br>Network of stores | Only food should be purchased.<br><br>Not technically enforced, up to store to restrict at point of purchase.   | No   | Contactless<br><br>Pre-paid debit card<br><br>Nominative     | Not required by contracting authority but voucher companies keep record of all transactions. | Internal audits conducted by voucher companies.<br><br>Security measures in place to reduce fraud risk.                               | 2019: EUR 2.65 billion |
| Belgium | <b>Ticket S (e-voucher) scheme</b> | Most deprived   | Food  | City of Antwerp       | Public Welfare Centres (municipal level)            | Voucher company (Edenred)                                       | Network of stores  | Only food should be purchased.<br><br>Not technically enforced, up to store to restrict at point of purchase.   | Yes, as needed, e.g., temporary accommodation, medical, psychosocial, legal support, referral to other services. | Contactless<br><br>Pre-paid debit card<br><br>Nominative     | Not required by contracting authority but voucher companies keep record of all transactions. | Internal audits conducted by voucher companies.<br><br>Security measures in place to reduce fraud risk.                               | Unknown                |
| France  | <b>Bons/ Tickets alimentaires</b>  | Most deprived   | Food  | Country-wide          | Municipal Centres for Social Action (CCAS and CIAS) | Municipal Centres for Social Action (CCAS and CIAS)             | NGOs<br><br>Network of stores  | Only food should be purchased.<br><br>Enforced by stores who are not reimbursed by the CCAS if restricted products are bought.  | Yes - advice on budget management and referral to other social services, as needed.                              | Paper vouchers<br><br>Non-nominative                         | Tracked by participating stores, based on which they are reimbursed.                         | Higher risk of fraud as vouchers are not nominative and cannot be blocked.<br><br>No security measures in place to reduce fraud risk. | Unknown                |
| Italy   | <b>Carta acquisti</b>              | Most deprived<br><br>Under 3<br><br>Over 65 years old | Food, medicine, basic material goods and utility bills. | Country-wide          | Ministry of Economy and Finance                     | National social security institution (INPS)<br><br>Italian Post | Network of stores  | Cards can be used at all participating stores. Some restrictions (e.g., on medicines).<br><br>Use of card for food/basic material goods is encouraged but not enforced. | No   | Contactless<br><br>Pre-paid debit card<br><br>Non-nominative | Not required by contracting authority.   | No central audit undertaken.<br><br>Security measures in place to reduce fraud risk.  | 2019: EUR 163 million  |

## E-VOUCHERS FOR THE MOST DEPRIVED

|           |  |                                 |  |   |                           |   |                      |  |   |   |  |  |                             |
|-----------|--|---------------------------------|--|---|---------------------------|---|----------------------|--|---|---|--|--|-----------------------------|
| Lithuania | <b>Social cards for families at risk</b> | Families at risk                | Food, basic material goods and utility bills   | Country-wide                                | Lithuanian municipalities | Contracted retailers/ supermarkets                                    | NGOs - advisory role | <p>Cards can be used at all participating stores for any purchases.</p> <p>Use of card for food/child products is encouraged but not enforced.</p> | Yes - social integration plans are prepared for all recipients with relevant measures.                | Pre-paid gift card<br>Nominative                | <p>Not required by contracting authority.</p> <p>Contracted retailers receive lump sum payment to load onto cards.</p> | <p>No central audit undertaken.</p> <p>Security measures in place to reduce fraud risk.</p>                                    | Unknown                     |
| Spain     | <b>Tarjeta monedero</b>                  | Families under the poverty line | <p>Food</p> <p>Hygiene products</p> <p>School equipment</p> <p>Glasses</p> <p>Hearing aids</p> | <p>All Spanish regions</p> <p>54 cities</p> | La Caixa Foundation       | <p>NGOs</p> <p>Social services</p>                                    | Network of stores    | <p>Only allowed products should be purchased.</p> <p>Part enforced by merchant codes but up to store to restrict at point of purchase.</p>         | Yes – the scheme is part of a broader social inclusion programme in which all recipients participate. | <p>Pre-paid gift card</p> <p>Nominative</p>     | <p>Not required by contracting authority but implementing actors can choose to track and check purchases.</p>          | <p>Programme audited centrally, regularly.</p> <p>Security measures in place to reduce fraud risk.</p>                         | 2019–2020: EUR 10.1 million |
| Spain     | <b>Pre-paid shopping card scheme</b>     | Most deprived                   | Food   | Country-wide                                | Spanish Red Cross         | <p>Local Red Cross offices</p> <p>Carrefour Solidarity Foundation</p> |                      | <p>Only food should be purchased.</p> <p>Not technically enforced at point of purchased but checked by local RC offices through receipts.</p>      | Yes - workshops for budget management, health and nutrition, and avoiding food waste.                 | <p>Pre-paid gift card</p> <p>Non-nominative</p> | Required by funding authority and undertaken by implementing actors through recipients' reporting receipts             | <p>Audits decentralised and managed by different funding organisms.</p> <p>Security measures in place to reduce fraud risk</p> | 2012–2020: EUR 7.3 million  |



## 2.2. Target population

The target population of the schemes varies widely across our sample of case studies. At one end of the spectrum, the Belgian meal voucher scheme targets **all employers and employees** in the public and private sectors. Vouchers distributed under the French *Bons/Tickets alimentaires* scheme are open to **anyone experiencing economic difficulties**, including refugees, unemployed people, undocumented people, people struggling with debt, and single parents. The Spanish Red Cross (SRC) scheme also targets individuals, families, households, or groups that are in a situation of economic poverty, including the homeless and people in situations of ‘special social vulnerability’.

Some schemes have a narrower focus on those who are classed as the most deprived and **in need of immediate support**, as is the case with the Belgian Ticket S scheme, for which the most common end recipients are people who need direct help, asylum seekers and refugees. In the Lithuanian scheme, although the social cards can legally be distributed to all socially vulnerable groups, the main target group is **families at risk**. The *tarjeta monedero* card in Spain, managed by *CaixaProinfancia*, is intended to help end recipients make the final step out of poverty, so it targets **families with a low income** that are already participating in social inclusion and activation measures, and thus are considered to possess the motivation and tools to exit poverty.

The Italian *carta acquisti* is unusual in our sample in that it has specific **target groups in terms of age** – it is available to Italian residents of either 3 years and under, or over 65 years of age. However, end recipients must be experiencing economic difficulties.

### *Eligibility decisions*

Decisions on eligibility for receipt of aid through cards also vary according to the scheme. In the case of the Belgian Ticket S scheme, the Public Welfare Centres (CPAS-OCMW) that distribute the Ticket S to the most deprived are responsible for selecting who is eligible. There are **no strict guidelines** for this eligibility, so the scheme can benefit anyone who needs it. The same flexibility exists in the French scheme, where the Municipal and Inter-municipal Centres for Social Action (CCAS and CIAS) define their own eligibility criteria, which varies dependent on area. In Spain, the main eligibility criterion for the *la Caixa* scheme is income level. In the Lithuanian scheme, families at risk are **identified by social workers**, who provide individual recommendations on a case-by-case basis in each municipality.

## 2.3. Key actors

Actors involved in designing and delivering e-voucher schemes fulfil a range of different roles, often cooperating with each other to ensure their smooth delivery. The main roles are outlined in the table below and further explored in relation to the case studies examined.

*Table 3: Key actors in e-voucher schemes*

**Contracting authority**

The entity that is ultimately responsible for the scheme. This could be one of several types of public, private or third sector organisations, including a public authority (ministry, municipality, etc.), an NGO, an international organisation, or an individual employer.

|                           |   |
|---------------------------|---|
| Implementing organisation | The entity that provides the e-voucher services. The implementing organisation is responsible for, <i>inter alia</i> , mapping, identifying, approving and contracting merchants where the e-voucher can be spent, delivering recipient equipment (the e-voucher) to target populations, processing claims, fraud control, and monitoring and evaluation. e-Voucher schemes may have one implementing organisation (likely to be a voucher service company, also referred to as a 'service provider') or several working in partnership (public authority, NGO, financial institution, etc.). |
| Merchant                  | An entity or retail outlet where an e-voucher can be spent, and/or where e-voucher holders can perform other transactions (such as check their balance).  |

### Contracting authorities

The contracting authority varies according to the specific nature of the scheme. In most cases, the [public authorities](#) act as the contracting authority. This is the case in Italy, where the Ministry of Economy and Finance designs the framework of rules for access to the scheme and monitors its implementation in agreement with the Ministry of Labour, Health and Social Policies. In the case of the Lithuanian social card scheme, the municipalities are the contracting authority in that they are responsible for the coordination of the scheme. For example, they decide whether social cards will be used as a form of non-monetary social support to those who receive it. Municipalities initiate public procurement procedures to produce social cards to be used in the municipality. They also sign agreements with the service providers (supermarkets and retailers). In France, Municipal Centres for Social Action (CCAS) are the main contracting and implementing organisations. These are public institutions attached to municipalities (*communes*), the main mission of which is to intervene in the field of social assistance. They design the scheme, set the eligibility criteria and carry out the selection process of potential recipients. Each CCAS is free to decide on the procedure for granting the vouchers and the criteria that need to be fulfilled in order to be eligible. In the case of the Belgian Ticket S scheme, the contracting authority are the Public Welfare Centres active in each municipality of Belgium.

In other cases, [third sector organisations](#) act as the contracting authority. This is the case in the SRC programme in Spain, where the SRC is responsible for the design and implementation of the pre-paid shopping card scheme under their programme of assistance to the most deprived. In the case of the Spanish *la Caixa* scheme, the contracting authority ultimately responsible for the scheme is the *la Caixa* Foundation. Around 60% of the Foundation's budget, roughly EUR 330 million, is allocated to welfare programmes, enacted by *Obra social la Caixa*. *CaixaProinfancia* is the largest of these welfare programmes dedicated to fighting child poverty and includes an e-card.

### Implementing organisations

Implementing organisations can be a range of actors, depending on the scheme. In most of the case study schemes, they are several organisations working in [partnership](#). The Spanish *la Caixa* scheme, for example, is implemented by a partnership between *la Caixa* and several NGOs. *la Caixa* issues or re-issues the cards and tops them up twice a year. The cards are sent to a local branch of *Obra social la Caixa*, where they are collected by NGO social workers who are then responsible for distributing the cards to the end recipients and monitoring their progress as part of a broader social inclusion programme. In the SRC scheme in Spain, there is also a partnership in place: Carrefour Solidarity Foundation is the service provider, responsible for producing the shopping cards. It works closely with the SRC to ensure cards are delivered to the local SRC offices, who are then responsible for distributing the cards to the end recipients. In the case of the Spanish *la Caixa* scheme, *la Caixa* issues or re-issues the cards and tops them up twice a year. The cards are sent to a

local branch of *Obra social la Caixa*, where they are collected by NGO social workers, such as those working for Save The Children, who then give them to the end recipients.

In Italy, the main implementing partner for the scheme is the *Istituto Nazionale Della Previdenza Sociale* (INPS) – the main entity of the Italian social security system – in partnership with the Italian Post. The INPS verifies the eligibility of applicants as defined in legislation, and where eligible, grants benefits. It also verifies that end recipients continue to meet eligibility requirements and if not, withdraws benefits. The Italian Post oversees the card management service, receives applications from potential recipients and verifies their compliance. They also issue, perform periodic insertion of money onto, and/or deactivate the cards.

In other schemes, there is just [one implementing organisation](#). In the Lithuanian scheme, the main implementing organisations are the merchants participating in the scheme, which are contracted by the Lithuanian municipalities as a service provider to produce social cards and allow their use in their shops. Merchants also transfer the social benefits to the cards once the funds have been received from the municipality. The Belgian meal voucher scheme also has one implementing organisation. Employers that want to take part can choose one of three approved service providers to deliver the scheme - Edenred, Monizze and Sodexo – as defined by the legislative framework set by the Federal Ministry for Social Affairs. In France, the implementing authority tends to be the CCAS, which issues paper food vouchers and distributes them to recipients. However, implementation models vary, and in some cases, NGOs can also take on this role.

### [Merchants](#)

The merchants in the case study schemes are the retailers in which the vouchers can be spent. They can also offer other services, such as enabling end recipients to check their card balances. Participation is based on a [contract](#) with contracting authorities. In Lithuania, retailers are contracted directly by the municipalities. One of the main criteria for participation in the scheme is the location of the shops. Based on the technical specifications of the public procurement in Rokiskis, for example, the service provider needs to operate at least one shop in the region. The system is very decentralised in Lithuania, and so arrangements vary across the country. In Italy, merchants can join the *carta acquisti* scheme through trade associations that sign a [special agreement](#) with the ministries. Here, merchants include supermarkets, pharmacies, and other types of shops that offer material supplies. Merchants are incentivised to take part in the scheme through a series of benefits.

In France, local shops or supermarkets are the main merchants in which end recipients spend vouchers. This is based on [an agreement or partnership](#) with the CCAS. The retail network of the Spanish Red Cross scheme is expansive, as the card can be used across 729 Carrefour shops in Spain (out of 1,110 stores). The stores have the supporting technology to be able to read the shopping cards in the same way as cards used for payment by other customers, to protect the identity of the recipients.

The Belgian meal voucher scheme targets all possible retailers who sell some form of food or 'ready to consume' meals (from big supermarkets to local shops, restaurants and bars). Retailers can sign up to the meal voucher scheme directly through Sodexo, Edenred and/or Monizze's websites (free of charge). For the Belgian Ticket S scheme, the card is accepted by the same retailers who form part of Edenred's Ticket Restaurant network (Edenred's regular meal voucher).

### [Other actors: NGOs](#)

Aside from fulfilling some of the main roles above, NGOs also carry out [support roles](#) in the case of some schemes. In Lithuania, for example, by law municipalities may, if they wish,

seek the advice of NGOs, religious organisations or communities to decide on how monetary social support should be distributed. In the municipality of Vilnius City, NGOs can inform the municipality if social cards are lost. In the case of the Spanish *la Caixa* scheme, NGOs form part of a network of implementing organisations. Between July and August each year, coordinating NGOs take the lead in planning annual activities, and request funding for the cards and for the broader social activities. Both social services and NGOs are responsible for [directly supporting the families](#) that are part of the programme – they prepare a work plan that meets the needs of each family, prioritise aid, and monitor each case to ensure that the goods and services can support the social inclusion of each family.

## 2.4. Delivery of the e-voucher scheme

The delivery of the e-voucher schemes varies across the six case studies according to the partners involved and their roles.

### *Producing the e-vouchers*

In most schemes, once eligibility has been determined by the relevant authority, [a request for the cards](#) is made to the responsible card issuer. In the Lithuanian scheme, the municipalities send a list of end recipients to the card issuer – in this case the contracted retail companies/supermarkets – who are obliged to produce the cards. In the Italian *carta acquisti* scheme, once the eligibility of the recipient is checked by the INPS, the post office is instructed to issue the cards. In some schemes, there is a contractual time limit to the production of the cards. For example, in the Spanish Red Cross scheme, Carrefour must deliver the cards to SRC local offices within 48 hours of the proof of the bank transfer corresponding to the credit on the cards having been received by Carrefour. The [delivery window](#) of 24 to 48 hours was established in the contract to ensure that the card scheme could support emergency situations, as far as possible. A time limit is also in place for the Belgian Ticket S, where the voucher company is obliged to activate the card within 24 hours in all cases, and within four hours if deemed an urgent situation by the social services implementing the scheme.

### *Distribution of the e-vouchers*

The implementing organisations either send the cards to end recipients directly or inform them that they can be collected in person, most often from the office of the implementing organisation itself. The Lithuanian scheme is the only scheme of the six to offer the end recipient a choice in terms of pick-up location – in Vilnius, the end recipient signs a request form stipulating when and in which supermarket they want to receive their social card. For security reasons, some of the schemes stipulate that the cards are only activated once they have been received by the end recipient. This is the case for the Spanish Red Cross scheme, as well as the Italian *carta acquisti* scheme.

### *Restrictions*

All schemes examined have certain restrictions on the use of the e-vouchers. The Belgian meal voucher scheme is the only one which, in theory, is restricted to the purchase of food only. All other schemes also allow the purchase of basic material assistance products, such as hygiene products. Some schemes allow for other purchases. The *la Caixa* scheme allows purchases tailored specifically to the needs of its target group – namely, children – such as educational material and audio-visual equipment. The Lithuanian scheme allows any items that are sold in supermarkets to be purchased, and the social cards can also be used to pay for utilities, including water, gas, electricity and phone bills – the latter is also the case with the Italian *carta acquisti* scheme. All schemes in principle forbid the purchase of tobacco and alcohol, however.

The way and extent to which **restrictions are enforced** varies amongst the schemes. The Spanish Red Cross actively encourages recipients to purchase only ‘allowed’ products by tailoring lists of recommended products to each end recipient, based on their own preferences. They also ask end recipients to report their receipts regularly to local Red Cross social workers. In the Spanish *la Caixa* scheme, the approach varies by implementing organisation. Save the Children prefers not to check receipts, opting to trust end recipients, whereas other organisations perform checks on a regular basis. Nevertheless, none of the schemes have an ‘automatic’ system in place to reject payment at the till, if used to buy restricted products – even though, in the context of the Belgian Ticket S scheme, Edenred confirmed that it should be possible for this to be put into place if shops made the required technical changes to their payment systems. In fact, in September 2020 the retail federation Comeos in Belgium, announced that major supermarkets have agreed to automate the restriction so that meal vouchers can only be used to purchase food<sup>5</sup>. Nonetheless, for now, across most of the schemes examined, the enforcement of the restrictions on e-vouchers is – to a certain extent – dependent on the attentiveness of the cashier, as well as the good will of the end recipient.

The French scheme is perhaps notably different in the approach it takes in this regard, but this is very much linked to the overall implementation model of the scheme. As the system is based on shops being reimbursed by the CCAS after vouchers have been used, shops are incentivised to enforce restrictions, as CCAS can refuse reimbursement if non-eligible goods have been bought. Shops therefore have a significant incentive to decline purchases of alcohol or other non-eligible goods.

## 2.5. Payment systems

### *Payment instrument*

Most of the cards used – except for the French paper voucher scheme – are magnetic payment cards, not linked to a bank account, but with some form of **identification** of the card owner. The Lithuanian social card, Belgian meal voucher, Ticket S, and the Spanish *la Caixa* scheme include the name of the card owner, a card number, and its validity period. The cards used in the Spanish Red Cross and in the Italian *carta acquisti* schemes have an identification number, but they do not display the name of the owner, in order to keep the recipient anonymous. The paper voucher scheme in France stands out in this respect, as it is the only scheme where the vouchers are not nominative and have no identification number.

In all but one of the schemes examined, the payment cards are **reusable** and can be topped up with funds remotely by the implementing organisation or responsible card issuer. The exception is the Spanish Red Cross and Carrefour scheme in Spain, which specifically issues only single use cards. This is done to aid in monitoring end recipients’ expenditure – they must return to the Red Cross office to receive their next instalment on a new card and report on their previous expenditure through receipts.

### *Payment device*

In all the e-voucher schemes, payment cards utilise **well-established and trusted existing technologies** used by banks, which are recognised and accepted by most terminals that retailers use (i.e., chip, contactless payment technology, etc.).

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<sup>5</sup> See article published on 13 August 2020, at: <https://www.brusselstimes.com/news/business/126547/meal-cheques-valid-for-food-only-from-september/>

The only schemes that allow for the e-vouchers to be used for [online payments](#) are the two implemented by voucher companies – namely, the Belgian meal voucher scheme, and the Ticket S scheme as implemented in Antwerp. In these schemes, e-vouchers can be used directly for online payments on retailers' websites. To do so, recipients need to create a personal profile on the voucher company's website. The Ticket S card, however, is very rarely used by end recipients for online shopping, which is likely linked to the limited technical skills and internet access facilities of the target group.

### *Unused amounts*

In most of the schemes, unused amounts are given back to the implementing organisation or contracting authority. In the Spanish Red Cross scheme, if there is unused credit on the cards, they are sent to Carrefour to be re-used. Carrefour then deducts the costs from the next Red Cross card purchase. The Red Cross encourages end recipients to use the total amount on the card, given that unused credit will be lost to them. Similarly, in the Lithuanian scheme, if the balance on a card remains unused, social workers may check with the end recipient why that is, and follow-up accordingly. Any unused money on the social cards is transferred back to the budget of the municipality. For the Spanish *la Caixa* scheme, any unused amount can be carried forward and used by the recipient in the following semester, providing they remain in the programme. The exception appears to be the French paper voucher scheme, where the voucher must be used in one purchase, and if not, the unused amount becomes invalid and is essentially lost.

## 2.6. Tracking expenditure and monitoring

In most of the schemes, implementing organisations are not obliged to track expenditure on the e-vouchers in a systematic way. In the Lithuanian scheme, contracted companies receive a lump sum to be credited to the cards and are not required by the contracting authority (the municipalities) to track the recipients' expenditure. The Lithuanian monitoring approach is thus 'light-touch' – contracted companies inform municipalities on the balance on the cards, sending them a list with the names, surnames, card numbers and monetary balances. If the balance on a card remains unused, social workers may check with the end recipient why that is and follow-up accordingly.

Similarly, in the Spanish *la Caixa* scheme, the funding (and contracting) authority, *la Caixa*, has not set any stringent rules or mechanisms for implementing organisations to track and report expenditure on cards. Rather, it is up to the individual NGO implementing the card scheme to monitor use of the cards as they deem fit. Where this is done, it is to assess the progress made by end recipients, as opposed to for reporting purposes. [Accessing data](#) on payment transactions on each card is possible, however, as the scheme is digital and records each payment transaction. This information has been used for audits of the scheme. In the French scheme, expenditure is tracked by the stores where vouchers are used, as they must report receipts of purchases to be reimbursed by CCAS, the contracting authority. There are no standardised procedures to monitor distribution of the paper vouchers, which stakeholders identified as substantially increasing the fraud risk of the scheme. In Italy, the contracting authority, the Ministry of Economy and Finance, does have access to information on purchases, but this is not accessed systematically or as a requirement.

In the Belgian meal voucher scheme, it is the Ministry of Social Affairs that sets out the legal framework. It has explicitly set out in the relevant legislation that neither banks nor employers can have access to the balance or transaction details of the cards, for privacy reasons. These are available to the voucher companies implementing the scheme, however, which have access to data on the amount attributed to each user, merchant reimbursement statements and an overview of amounts issued and reimbursed. The

voucher companies can keep a full record of all transactions that have been performed, but these are not shared with employers (the card users themselves can consult them).

The notable exception is the Spanish Red Cross scheme, which has the most robust [monitoring processes](#) in place. It is funded by national authorities which have a requirement for beneficiaries to track eligible funding expenditure. Being able to track how the e-vouchers are being spent by recipients was therefore a key part of the negotiations between the Carrefour Corporate Foundation and the Spanish Red Cross on the contractual arrangements. This is achieved through requesting that end recipients report their receipts, normally within a week of their purchases. Carrefour is contractually obliged to [provide receipts](#) if the end recipients cannot. These are then scanned into the internal management systems of the scheme by the local Red Cross office. Expenditure is reported by the local office to the Spanish Red Cross Headquarters monthly.

## 2.7. Audit considerations

The frequency and level of auditing conducted on the schemes varies. In the Belgian schemes, the implementing operators themselves conduct internal audits of their operations, with regular checks to see whether retailers follow the rules, in terms of only accepting the meal vouchers for the purchase of food or 'ready to consume' products. If retailers do not comply, they are meant to be removed from the network of retailers, though in practice this appears to be challenging to monitor and enforce. For the Red Cross scheme, audits are decentralised and managed by different funding organisms based on the different agreements with SRC offices at local level. The *la Caixa* scheme is audited as part of all the activities of *la Caixa* Foundation, including *CaixaProinfancia* – the programme of which the card scheme is one part. Auditing is also undertaken at the level of the implementing organisation, with activities, the qualifications of personnel, and the expenses for services and goods (transport, classes, etc.) audited. Save the Children as an implementing organisation was audited three times in 2019.

### *Risk of fraud*

The case study research suggests that electronic voucher schemes carry less risk of fraud than paper voucher schemes. For this reason, the Belgian meal voucher scheme moved from paper vouchers to e-vouchers. The French paper voucher scheme has been identified by stakeholders as one which carries particularly high risks. In this scheme, the vouchers are not nominal, which increases the risk of fraud as recipients can sell their vouchers for money, exchange them for something, or simply give them to any other individual. In case of theft or loss of the vouchers, their use cannot be blocked or nullified. This is not the case in any of the other schemes, where their electronic nature means that vouchers can be blocked remotely if lost or stolen. In fact, all the electronic schemes have [security measures](#) in place to allow this. The Lithuanian scheme contractually obliges the contracted companies to block the social card within one hour of receiving an e-mail or phone call about a loss or theft from the card owner. In the Belgian schemes, in the case of theft or loss of the card, the end recipient can either call a dedicated voucher company customer support company, or call the 'Card Stop' service, which can be used to block all regular bank accounts in the country.

[Payment authentication processes](#) also help to reduce the risk of fraud in the electronic voucher schemes. The *carta acquisti* scheme, the Belgian meal voucher scheme and the Lithuanian schemes all require a PIN Code for authentication of payments – although in the latter, this is up to the specific municipality and not a general approach. In the Italian scheme, this is sent out separately to recipients once their card has been sent. The other schemes do not use a PIN code, and physical possession of the card is enough to authenticate payment, which may pose an increased risk of misuse.

## 2.8. Budget of schemes and cost effectiveness

Information on the overall budget of e-voucher schemes is not systematically available for all of them, due to their diverse operational models and geographical scopes, and thus are not comparable. In the Lithuanian scheme, for example, it is not possible to determine the overall budget of the measure nation-wide, as it is entirely dependent on social benefit entitlements. The budget is essentially the amount of social benefit entitlements of eligible recipients that are given in the form of social cards (up to the municipality to decide, but never more than 50% of an individual's full entitlement).

- In Italy in 2019, EUR 163 million was allocated to the *carta acquisti* system, which is a nation-wide scheme.
- For the *la Caixa* scheme in Spain, across the whole programme in 2019-2020, EUR 10.1 million was allocated to the cards - out of a total programme budget worth EUR 63.8 million.
- Since 2012, the total budget of the *SRC pre-paid shopping cards* scheme amounts to EUR 7.3 million.
- For the *French scheme*, an estimate from one of the interviewees regarding the CCAS scheme in *Beuvry* amounts to around EUR 5 000 for 2019.

Detailed information on the costs of the schemes (including set-up, operational, and monitoring and evaluation costs) was not widely available to the research team. Nevertheless, some trends can be identified. Overall, costs are mainly centred around the production, distribution and periodic top-up of the cards, information campaigns on the schemes, the development and maintenance of the IT infrastructure to support the schemes, and the call centre services provided to cardholders. In the Italian scheme, these costs are borne by the contracting authority and must be less than 1.5% of the total amount of funds distributed on the cards. In the Lithuanian scheme, these costs are covered in their entirety by the implementing organisation – the contracted retail company or supermarket – with the contracting authority (the municipality) covering staff costs only, although these are not additional for the scheme. This does, however, have the possible negative effect of reducing the pool of companies that can respond to the tendering process, with a resultant impact on the diversity of the retail network in which the cards can be used. In the Spanish Red Cross scheme, the system does not incur extra costs for IT maintenance, as the IT system used is already part of Spanish Red Cross management system. Specific costs related to the identification of target groups, monitoring and reporting, and logistics are also included as part of the Spanish Red Cross's overall costs, and are not additional for the scheme.



## 3. Transferability of e-voucher schemes

### 3.1. e-Voucher schemes in the ESF+

The ESF+ Regulation introduced e-vouchers as a delivery mode for food and/or basic material assistance in the new programming period 2021–2027<sup>6</sup>. This is the first time that voucher schemes of any kind are possible as a delivery mode for food and basic material assistance supported by EU funding. The original programme for EU food aid, the [EU Food Distribution programme for the Most Deprived Persons](#) (MDP), precluded a voucher-based food distribution system throughout the various stages of its existence from 1987–2013. In 2008, Member States and stakeholders were consulted on the use of vouchers as part of the impact assessment of the MDP<sup>7</sup>. A total of 70% of respondents who were familiar with the MDP expressed their opposition to a possible voucher system, and respondents as a whole did not support a voucher-based food distribution system<sup>8</sup>.

The successor to the MDP – the [Fund for European Aid to the most Deprived](#) (FEAD) – gave Member States more flexibility in providing assistance to the most deprived. It broadened the scope of aid provision, allowing the Fund to provide basic material assistance as well as food aid, and to support measures focused on the social inclusion of end recipients. It also required Member States to implement ‘accompanying measures’ (based on the rationale that material aid alone is not enough to lift people out of poverty) to be financed through the Fund itself or through other sources (e.g. ESF). The possibility of the use of e-vouchers as a delivery method was discussed during negotiations on the FEAD Regulation, but did not find sufficient support. As a result, it was precluded as a delivery mode under the FEAD Regulation for most of the programming period 2014–2020.

Nonetheless, over the course of the implementation of the FEAD, recognition of the advantages of vouchers as a delivery mode increased. Several Member States highlighted the potential they had to increase the efficiency of the FEAD by reducing the costs of storage and distribution, and positively impacting the dignity of recipients through, *inter alia*, allowing them to make their own purchasing choices<sup>9</sup>. The FEAD mid-term evaluation identified that delivery of food and basic material assistance through vouchers could simplify the programme in the future, allowing for more flexibility in the delivery of support<sup>10</sup>. The [FEAD Network](#) – the open membership network that preceded the creation of the FEAD Community, composed of national FEAD managing authorities, organisations delivering FEAD-funded activities, EU level NGOs and EU institutions – discussed e-vouchers at the 15th Network Meeting in April 2019<sup>11</sup>. When asked if they would consider introducing vouchers as part of their FEAD programming,

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<sup>6</sup> The study was conducted between December 2019 and January 2021 during which negotiations on the ESF+ Regulation were still ongoing. The analysis of the ESF+ Regulation is based on the provisional common understanding between the Council and the Parliament reached on 28 January 2021, on the basis of the proposal of the European Commission (2018), ‘Proposal for a Regulation of the European Parliament and of the Council on the European Social Fund Plus (ESF+)’, COM(2018) 382 final. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52018PC0382&rid=8>.

<sup>7</sup> European Commission (2008), ‘Proposal for a council Regulation amending Regulations (EC) No 1290/2005 on the financing of the common agricultural policy and (EC) No 1234/2007’, COM(2008) 563 final. Available at: <https://eur-lex.europa.eu/LexUriServ/LexUriServ.do?uri=SEC:2008:2437:FIN:EN:PDF>.

<sup>8</sup> Question 13: ‘Would it be appropriate to introduce a European food voucher system to ensure that low-income families and children have access to a healthy diet? For example, eligible households could be provided with an electronic EU debit card, valid for a certain amount each month, with which they would be able to purchase a specified range of food.’

<sup>9</sup> EURACTIV (2017), ‘EU urged to allow vouchers as aid to the most deprived’. Available at: <https://www.euractiv.com/section/economy-jobs/news/commission-urged-to-allow-vouchers-in-distributing-aid-to-the-most-deprived/>.

<sup>10</sup> European Commission (2019), ‘Commission staff working document: Mid-term evaluation of the Fund for European Aid to the Most Deprived (FEAD)’, SWD(2019) 149 final. Available at: <https://ec.europa.eu/social/BlobServlet?docId=20911&langId=en>.

<sup>11</sup> European Commission (2019), ‘15th FEAD Network meeting’. Available at: <https://ec.europa.eu/social/main.jsp?langId=en&catId=1207&furtherNews=yes&newsId=9354>.

39% of participants responded that they would – and a further 35% that they might – against 22% of participants who indicated that they would not<sup>9</sup>.

It is against this background of increasing support for this delivery mode that the ESF+ Regulation has allowed for the use of vouchers in the delivery of food and basic material assistance. FEAD measures are continued as a part of the ESF+ in the 2021–2027 programming period under specific objective (xi): “addressing material deprivation through food and/or basic material assistance to the most deprived, including accompanying measures.” Specific principles for support, rules on reporting, eligibility, indicators and audit are set out under ‘Chapter III: ESF+ support for addressing material deprivation’<sup>12</sup>. Article 17 outlines the principles of this support, including that ‘food and/or basic material assistance may be provided directly to the most deprived persons or indirectly such as through vouchers or cards, in electronic or other form, provided that they can only be redeemed against food and/or basic material assistance as set out in Article 2(3).’

### *Amendments in light of the COVID-19 pandemic*

In 2020, further developments related to the use of vouchers in the context of EU support to the most deprived took place, sparked by the COVID-19 pandemic. The pandemic had an immediate impact on vulnerable groups, not only increasing the numbers of those in need of support, but also limiting the direct distribution of food and basic material assistance because of lockdown measures. As part of the EU’s [Coronavirus Investment Initiative Plus](#) (CRII+), amendments to the FEAD Regulation came into force on 25 April 2020 to allow the delivery of food and basic material assistance through vouchers, and in electronic or other formats. This meant that, as of April 2020, vouchers – both in paper and electronic form – could be used in the context of the FEAD by Member States to provide support to the most deprived. By January 2021, two Member States, France and Romania, had taken advantage of this possibility, amending their FEAD Operational Programmes to allow for the use of vouchers.

The European Commission held two [FEAD expert group](#) meetings in July to discuss the new FEAD provisions with Member States, including eligibility of costs, monitoring and audit requirements. These informed the writing of this report given the relevance of the FEAD amendments to e-voucher implementation in the future ESF+. Furthermore, on 4 November 2020, the European Commission notified a FEAD delegated act, which introduced specific provisions with regard to monitoring performance and ensuring the minimum requirements for audit trails for FEAD support delivered through vouchers. The delegated act was published in the public register of Commission documents<sup>13</sup>, and is expected to enter into force in March 2021.

To help repair the economic and social damage brought by the COVID-19 pandemic, kick-start European recovery, and protect and create jobs, on 26 May 2020 the European Commission proposed a major [recovery plan for Europe](#), based on harnessing the full potential of the EU budget. In this context, the original ESF+ proposal was also amended. Negotiations on the ESF+ resumed in June 2020 and a political agreement was reached between Council and Parliament on 28 January 2021<sup>14</sup>. The ESF+ Regulation is expected to enter into force in June 2021.

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<sup>9</sup> Q: ‘Would you consider vouchers as part of FEAD programming/project in the future?’

A: Yes: 39%; Maybe: 35%; No: 22%; Don’t know: 4%.

<sup>12</sup> European Commission (2018), ‘Proposal for a Regulation of the European Parliament and of the Council on the European Social Fund Plus (ESF+)’, COM(2018) 382 final. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/HTML/?uri=CELEX:52018PC0382&rid=8>.

<sup>13</sup> European Commission, ‘Register of Commission documents’. Available at: <https://ec.europa.eu/transparency/regdoc/index.cfm>. The Act is available [here](#), and the Annex [here](#).

<sup>14</sup> See <https://www.europarl.europa.eu/news/en/press-room/20210129IPR96701/agreement-reached-on-the-european-social-fund-for-2021-2027>

The [REACT-EU package](#) was also adopted to continue and extend the crisis response and repair measures that cohesion policy had already started delivering through the Coronavirus Response Investment Initiative. EUR 47.5 billion of additional funds will be made available for the 2014–2020 European Regional Development Fund (ERDF), ESF and FEAD. In 2021–2022, these additional funds will be provided by Next Generation EU. Member States have full flexibility to allocate the additional resources of REACT-EU to where it is most needed to foster crisis repair and contribute to a green and digital recovery.

## 3.2. Regulatory requirements

This section outlines several key provisions of the ESF+ regulatory requirements relating to e-voucher schemes, based on the case study research and analysis of the ESF+ and the Common Provisions Regulation.

### 3.2.1. Eligible expenditure

Article 17(2) second subparagraph of the ESF+ Regulation stipulates that food and/or basic material assistance may be provided directly to the most deprived persons or indirectly such as through vouchers or cards, in electronic or other form, provided that they can only be redeemed against food and/or basic material assistance. Article 20(1) sets out the eligible expenditure for addressing material deprivation. In the case of both indirect and direct delivery of material assistance, the costs for the following are covered.

- a) [Food and/or basic material assistance](#), including costs related to [transporting](#) food and/or basic material assistance to the beneficiaries delivering the assistance to the end recipients.
- b) If transport is not covered by point (a), [transporting food and/or basic material assistance to the storage depots and/or the beneficiaries, as well as storage](#), at a flat-rate of 1% of the costs referred to in point (a) or, in duly justified cases, costs actually incurred and paid;
- c) [The administrative, transport and, storage and preparation costs](#) borne by the beneficiaries involved in the distribution of the food and/or basic material assistance to the most deprived at a flat-rate of 7% of the costs referred to in point (a); or 7% of the costs of the value of the food products disposed of in accordance with article 16 of regulation (EU) No 1308/2013;
- d) [Collection, transport, storage, and distribution](#) of food donations and directly related awareness-raising activities.
- e) [Accompanying measures](#)<sup>15</sup> undertaken by (or on behalf of) beneficiaries, declared by the beneficiaries delivering the food and/or basic material assistance to the most deprived persons at a flat-rate of 7% of the costs referred to in point (a).

#### *Costs of purchasing food and/or basic material assistance*

The eligibility rules applicable are those set out in point (a) of Article 20(1) of the ESF+ Regulation. Applying these rules to the indirect delivery of assistance via vouchers, the purchasing costs are eligible once the food and/or basic material assistance is actually delivered to the most deprived. The voucher itself is only an instrument for delivery of food and/or basic material assistance. In the case of indirect delivery through vouchers, therefore, the expenditure eligible is the amount on the voucher *actually used* by the most deprived

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<sup>15</sup> Accompanying measures are defined by Article 2 of the ESF+ Regulation as 'activities provided in addition to the distribution of food and/or basic material assistance with the aim of addressing social exclusion, such as referring to and providing social services or advice on managing a household budget'.

person for buying food and/or basic material assistance. The money transferred onto the voucher cannot be considered as an eligible cost if the voucher has not been used by the end recipients for purchasing food and/or basic material assistance. In the relationship between the Member State and the Commission, therefore, the total amount of eligible expenditure for beneficiaries will be calculated on the amounts used by the most deprived. This implies that beneficiaries implementing the voucher schemes will need to track expenditure on the vouchers by end recipients in order for their costs to be eligible.

### Examples of tracking expenditure in the case studies

Research on existing e-voucher schemes suggests that tracking of purchase data is not undertaken by many schemes, but can be done if necessary. One approach is to collect receipts from end recipients themselves. This is done, for example, in the [Spanish Red Cross scheme](#), which requires end recipients to report their receipts to their local Red Cross office. The local office then centrally analyses and stores purchase data. Some organisations implementing the [Spanish la Caixa scheme](#) also adopt this approach. Research shows that this places significant administrative burden on the implementing organisation, as well as on the end recipient.

In other case study schemes, actual spend is monitored automatically through the financial provider involved in the electronic voucher scheme. This is the case, in particular, for schemes implemented by voucher companies. In the [Belgian schemes](#) explored, for example, the voucher companies implementing the scheme have data on the amount attributed to each user, merchant reimbursement statements and an overview of amounts issued and reimbursed.

### *Administrative, transport storage and preparation costs borne by the beneficiaries*

The main preparation and operational costs costs incurred in all schemes relate to<sup>16</sup>:

- the production, distribution and, where relevant, periodic top-up of e-vouchers;
- the development and maintenance of the required IT system to track and monitor the scheme;
- ongoing technical support to the end recipient and to the merchant.

Where information was available, the preparatory and operational costs related to e-voucher schemes detailed above appear to fall within the 7% flat-rate covered under the ESF+ Regulation.<sup>17</sup>

Costs for the preparation of cards or voucher schemes in electronic or other form, and corresponding operating costs are eligible under technical assistance provided they are borne by the Managing Authority or another public body which is not a beneficiary distributing the card or voucher to end recipients (or provided they are not covered by the costs set out in point c) of paragraph 1) of Article 20).<sup>18</sup>

## 3.2.2. Monitoring

Article 9 of the ESF+ Regulation establishes that the resources allocated to material deprivation shall be distributed under a dedicated priority or programme. It also stipulates in Article 21 that priorities addressing material deprivation must use common output and result

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<sup>16</sup> More information on costs can be found in Section 3.5.1.

<sup>17</sup> Article 20 (1)(c) ESF+

<sup>18</sup> Article 20 (1a) ESF+

indicators to monitor progress, but that the programmes may also use programme-specific indicators. Reference values for common and programme-specific result indicators must be established. Managing authorities also need to report the results of a structured survey of end recipients by 30 June 2025 and 30 June 2028.

The common indicators for ESF+ support for addressing material deprivation are set out in Annex III of the ESF+ Regulation. The ones relevant to indirect delivery of food and/or basic material assistance (vouchers) are summarised in Table 4 below:

Table 4: Common indicators in the ESF+ Regulation relevant to vouchers (Annex III)

| Type of indicator  | Indicator   | Specific data to collect   |
|--|---|--|
| Output indicator   | Total monetary value of distributed food and goods          | Total amount of eligible public expenditure incurred by beneficiaries and paid in implementing operations relating to food and/or basic material assistance provided directly and indirectly to the most deprived  |
| Common result indicator*   | Number of the end recipients benefiting from vouchers/cards | Number of children below 18 years of age<br>Number of young people aged 18-29 years<br>Number of women<br>Number of end recipients 65 years of age and above<br>Number of women<br>Number of end recipients with disabilities<br>Number of third country nationals<br>Number of end recipients with a foreign background and minorities (including marginalised communities such as the Roma)<br>Number of homeless end recipients or end recipients affected by housing exclusion |
| <i>*Values on these indicators shall be determined based on the informed estimation by the beneficiaries</i> |   |  |

The output indicator of the total monetary value of distributed food and goods refers to the total amount of expenditure in vouchers cards or other instruments used by end recipients. This will require gathering records of transactions to capture an exact figure in relation to actual monetary value of food and goods purchased via the vouchers. In the context of ESF+ supported voucher schemes, this would presumably be undertaken by beneficiaries for the purposes of tracking expenditure on eligible costs (as required by the Commission, see Section 3.2.1).

The common result indicator likely refers to the number of end recipients that use the vouchers (as opposed to the number of recipients that are eligible for the voucher or that receive the voucher). Guidance from the European Commission to Member States in terms of which specific value should be reported will be necessary.

In terms of data on personal characteristics, an informed estimation of the number of recipients according to the personal characteristics listed in the Regulation would be possible to obtain. This could be based on sampling approaches (e.g. counting of recipients at certain days/weeks of the year and extrapolating) or other methods, such as via an anonymous survey of recipients. It must be noted that the European Commission’s guidance on monitoring and evaluation of the FEAD, which required similar indicators to be collected, expressly advised

that it is neither expected nor required that these are based on information provided by end recipients<sup>19</sup>. Similar guidance from the European Commission would be useful.

### Examples of monitoring approaches in the case studies

Implementing organisations of the e-voucher schemes studied do collect information on the personal characteristics of the end recipients for monitoring purposes – e.g., age, number of children, migrant background or why they may qualify for the scheme (e.g., homelessness). The approach varies depending on the actors involved and the overall set-up and design of the scheme:

- In the [Lithuanian scheme](#), this information is available to the social services of each municipality. Municipalities are the contracting authority for the scheme, which is embedded into the social benefit system.
- The [la Caixa scheme](#) in Spain (as implemented by Save the Children) collects sensitive information including data on the income, health, economic, employment, personal, family, social and housing conditions of recipients. They collaborate with social services to gather this information, which is used to determine eligibility of recipients for the scheme, as well as to assess what kind of accompanying support measures they may need.

### 3.2.3. Audit

In the ESF+ Regulation and the CPR, audits cover the expenditure associated with operations. Where appropriate, this may just focus on a sample of beneficiaries (Article 73, CPR). Audits may cover all stages of the operation and all levels of the distribution chain except for end recipients, unless a risk assessment establishes a specific risk of irregularity or fraud (Article 22, ESF+ Regulation).

In the context of voucher schemes, the audit requirements for operations should allow the audit and managing authorities to verify whether the rules set out in the ESF+ Regulation are being complied with, including eligibility rules. In this respect, taking into account that the audit trail should not cover the control of end recipients (unless a risk assessment establishes a specific risk of irregularity or fraud) as well as the principle of proportionality, the audit trail needs to provide sufficient assurance that the e-vouchers are being used only for purchasing food and/or basic material assistance. For example, the audit trail is considered to provide sufficient assurance that the vouchers are used only for purchasing food or basic material assistance if it is shown that the use of the e-voucher is linked to a list of items that can be purchased with it, or if staff working in merchants participating in the scheme receive training on the items that can and cannot be purchased with the voucher. These types of measures are in place in several schemes examined in the case studies to reduce the risk of misuse of the voucher (see box below).

The FEAD delegated act of 4 November 2020 specifies that the audit trail shall cover the end recipients (i.e. evidence of receipt of the vouchers/cards by the end recipients, in order to avoid misuse) and should include specific security measures in the case of paper vouchers to avoid falsification and to safeguard the stock of such paper vouchers. This is likely to also be a requirement in the audit of ESF+ voucher schemes.

Given this, managing authorities and audit authorities do not need to control the products that are actually purchased with each e-voucher for the purpose of auditing the schemes. This means that beneficiaries do not need to provide detailed information on the products actually

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<sup>19</sup> European Commission (DG EMPL) (2015), 'Guidance Fiche Monitoring Under FEAD 12/05/2015', EMPL A3/SLG/JM (2015). Available at: [https://circabc.europa.eu/sd/a/33ea5742-ee71-47b0-a889-21d4993087c4/FEAD\\_06\\_Draft\\_guidance\\_note\\_on\\_monitoring\\_and\\_indicators\\_under\\_FEAD-final.pdf](https://circabc.europa.eu/sd/a/33ea5742-ee71-47b0-a889-21d4993087c4/FEAD_06_Draft_guidance_note_on_monitoring_and_indicators_under_FEAD-final.pdf).

purchased. In case it is determined that ineligible items are bought, the corrections need to be implemented at programme expenditure level without the possibility of recovering the money from end recipients or participating merchants unless, for the latter, this is stipulated in the conditions applicable for the use of the card.

#### **Examples of measures to reduce the risk of misuse in the case studies**

Typically, the case study e-voucher schemes take a decentralised audit approach, with the implementing organisations conducting internal audits to ensure money is spent appropriately and that merchants adhere to the rules on the use of the vouchers, and reporting this back to the implementing/contracting organisation. Audit processes appear to have a 'light touch' in the case study schemes. This is because the digital nature of schemes means that data is readily available, and because measures to prevent misuse of the e-vouchers are built into the schemes. These include:

- An additional level of restrictions focused on eligible stores. In the [Spanish \*la Caixa\* scheme](#), merchant category codes are used to restrict the use of certain e-vouchers to certain stores that sell eligible products only. It is important to note, however, that none of the e-voucher schemes use technology to automatically restrict the purchase of items at the till.
- Educating merchants/end recipients on the proper use of e-vouchers. In the [Spanish Red Cross scheme](#), end recipients are given a tailored list of eligible items. In the French scheme, merchants are informed of restrictions and can restrict at point of purchase.
- Penalties on end recipients if vouchers are misused – for example, end recipients losing their entitlement to the e-voucher.
- Security measures on the use of the e-voucher to prevent falsification or use by someone other than the end recipient. Almost all e-voucher schemes had an authentication process in place for use of the e-voucher including a PIN code or requiring ID at point of purchase. Almost all e-voucher schemes also had a mechanism in place to block the card if it was stolen or lost.

#### **3.2.4. Data protection**

In the CPR 2021–2027, a new Article 3a has been introduced regarding data protection:

##### **Article 3a: Processing and protection of personal data**

The Member States and the Commission shall be allowed to process personal data only where necessary for the purpose of carrying out their respective obligations under this Regulation, in particular for monitoring, reporting, communication, publication, evaluation, financial management, verifications and audits, and, where applicable, for determining the eligibility of participants. The personal data shall be processed in accordance with Regulation (EU) 2016/679 or Regulation (EU) 2018/1725, whichever is applicable.

Implementation of e-voucher schemes – just as any social assistance measure – involves the processing of end recipients' personal data. Due to the target group that e-voucher schemes seek to reach, such recipients' personal data may be particularly sensitive (e.g. income/vulnerable economic circumstances). Recipients need to be guaranteed that their personal data will be processed and handled correctly by the beneficiaries implementing the schemes. e-Voucher schemes thus need to respect EU data protection laws, namely the

General Data Protection Regulation (GDPR)<sup>20</sup>. No issues of compliance with the GDPR or data protection requirements were reported by the case studies. In fact, many of the case studies explicitly stated that their e-voucher schemes were in compliance with data processing and data protection requirements outlined in the GDPR, with several measures in place to ensure this (see box below).

#### Examples of measures to ensure GDPR compliance in the case studies

- The contract between the contracting authority and the contracted company for the social cards in the [Lithuanian scheme](#) includes a privacy statement, which states that all personal information received during the contract must be treated confidentially and that disclosure of confidential information to any third party requires the written consent of the other party.
- The Spanish Red Cross is the sole actor with access to the application system for the [Red Cross scheme](#) in Spain. The system is password protected and ensures compliance with strict personal data and GDPR rules for the protection of the beneficiaries.

### 3.2.5. Visibility requirements

e-Voucher schemes supported by the ESF+ need to comply with EU visibility requirements. Chapter III (Section 1) of the CPR contains visibility requirements, including a requirement to advertise ESF+ funding and to display the EU logo. According to Article 41 of the CPR, each Member State shall ensure:

- a) 'the visibility of support in all activities relating to operations supported by the Funds, with particular attention to operations of strategic importance;
- b) communication to Union citizens of the role and achievements of the Funds through a single website portal providing access to all programmes involving that Member State'<sup>21</sup>.

Article 42 of the CPR indicates that 'Member States, managing authorities and beneficiaries shall use the emblem of the European Union in accordance with Annex VIII when carrying out visibility, transparency and communication activities'.

The need to respect visibility rules is further regulated in Article 37 of the ESF+ Regulation. Article 37(1) stipulates that:

- 'the recipients of Union funding shall acknowledge the origin and ensure the visibility of the Union funding (in particular when promoting the actions and their results), by providing coherent, effective and targeted information to multiple audiences, including the media and the public'.

e-Voucher schemes supported by the ESF+ may therefore need to advertise the origin of their funding (i.e. through the ESF+) and the emblem of the European Union, for example on the voucher itself, on the implementing organisation's website, and in other relevant

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<sup>20</sup> Official Journal of the European Union (2016), 'Regulation (EU) 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of natural persons with regard to the processing of personal data and on the free movement of such data, and repealing Directive 95/46/EC'. Available at: <https://eur-lex.europa.eu/eli/reg/2016/679/oj>.

<sup>21</sup> European Commission, 'Proposal for a Regulation of the European Parliament and of the Council laying down common provisions on the European Regional Development Fund, the European Social Fund Plus, the Cohesion Fund, and the European Maritime and Fisheries Fund and financial rules for those and for the Asylum and Migration Fund, the Internal Security Fund and the Border Management and Visa Instrument', COM/2018/375 final- 2018/0196 (COD), Article 41. Available at: <https://eur-lex.europa.eu/legal-content/EN/TXT/?uri=COM%3A2018%3A375%3AFIN>.



communication activities conducted by Member States, managing authorities and beneficiaries of ESF+ support. There is, however, a parallel need to ensure that these visibility requirements for e-voucher schemes do not lead to stigmatisation of end recipients. Article 17(3) of the ESF+ Regulation states that ‘the Commission and the Member States shall ensure that aid provided in the framework of the ESF+ support for addressing material deprivation respects the dignity and prevents stigmatisation of the most deprived persons’.

The case studies show that reducing stigmatisation of end recipients seems to be possible through the design of the card itself and through ensuring it can be used in a similar way as regular forms of payment at retailers. Most e-vouchers analysed through the case studies (except for the paper vouchers in the French scheme) resemble either a ‘normal’ payment card, with the Visa or Mastercard logo, a regular gift card with the logo of the specific shop, or a regular meal voucher card used by all employees, with the logo of the voucher company. Most of the consulted stakeholders spoke of the importance of this provision in reducing stigma experienced by the recipient.

Most of the e-voucher cards examined as part of the case studies do have some differences to normal payment card/gift card/meal voucher cards. The Belgian Ticket S card, for example, includes ‘not valid for alcohol, tobacco and cigarettes’ on the card itself, while the *carta acquisti* scheme from Italy looks like a payment card, but does not have the name of the card holder on it and includes the logo of the Post Office (implementing organisation). This small level of differentiation does not appear to increase the stigmatisation of recipients. It thus appears that having a card that as closely as possible resembles cards that an average customer uses to pay for their purchases is important.

Therefore, in order to balance meeting the EU visibility requirements with preventing end recipients from feeling stigmatised, a discrete EU logo and mention of being funded through the ESF+, if used on a card that in every other way resembles a normal payment card/gift card/meal voucher card, is recommended. Conversely, if the EU logo is on a card that also includes, for example, restrictions written on it and logos of other social assistance programmes, these aspects may then accumulate to increase stigma. Consideration of this by managing authorities and beneficiaries will be important when designing e-voucher schemes under the ESF+ to ensure an appropriate balance between respecting EU visibility requirements and protecting the dignity of end recipients.

### 3.3. NGOs in e-voucher schemes

#### NGOs in the Regulations

It is clear that NGOs are likely to play a vital role as beneficiaries in the implementation of e-voucher schemes, which has been the case in the delivery of material assistance under the FEAD. Their role is encompassed in the Regulations in the [principle of partnership](#) between Member States and other stakeholders, in the preparation and implementation of funded programmes.

Article 6 of the CPR states that all Member States shall organise and implement a comprehensive partnership with regional, local, urban and other public authorities, economic and social partners, and ‘relevant bodies representing civil society, such as environmental partners, non-governmental organisations, and bodies responsible for promoting social inclusion, fundamental rights, rights of persons with disabilities, gender equality and non-discrimination’. NGOs are duly recognised as relevant partners. These partners are given a role in the preparation of Partnership Agreements and throughout the preparation and implementation of programmes, including through participation in monitoring committees. The CPR also states that the European Code of Conduct on Partnership (ECCP), established by Commission Delegated Regulation (EU) No

240/2014 of 7 January 2014, 'should continue to apply' under the new programming period. The CPR foresees the "amendment of the European code of conduct on partnership in order to adapt the code to this Regulation".

The ESF+ Regulation (Article 8) also clearly sets out a partnership role for NGOs, stating that each Member State should ensure adequate participation of social partners and civil society organisations in the delivery of employment, education and social inclusion policies supported by the ESF+ shared management strand. Furthermore, it obliges Member States to allocate 0.25% of ESF+ resources for capacity building for social partners and civil society organisations, meant for all stakeholders delivering education, lifelong learning, training and employment and social policies.

### 3.3.1. The role of NGOs

#### *Role as organisation leading the scheme*

The most well-defined example of an NGO in a leading role in an e-voucher scheme comes from Spain, where the Spanish Red Cross is the leading organisation in the design and implementation of a pre-paid shopping card scheme. The SRC set up this scheme as part of its 'Strategies for Social Inclusion' through its 'Fight against Poverty and Exclusion' programme. The SRC is the contracting authority for the scheme, responsible for its design and implementation, working in partnership with the Carrefour Solidarity Foundation (CSF)., In coordination with social services, the SRC determines the eligibility of and enrolls end recipients onto the system. It is also responsible for the management of certain tasks, such as request for cards to Carrefour, distribution of the cards to the different local Red Cross offices, data management, activation of the cards, bank credit transfers onto the cards, monitoring operations and reporting to funding partners. Together, the CSF and SRC coordinate the overall scheme, which is implemented on a local level by the Spanish Red Cross local offices.

The *la Caixa* scheme, which is also in Spain, can be led in design and implementation by NGOs. Here, once the priority areas for intervention of the social inclusion programme are set, consultative roundtables are organised, involving municipalities and NGOs. These ascertain the level of budget needed and what it is needed for, as well as which civil society organisations could support the programme and form part of the territorial implementing networks. NGOs that are invited to participate in the programme may contribute to a comprehensive set of activities, a select group, or even just one. It is *la Caixa*, as funding organisation, that ultimately makes the final decision regarding which organisations participate based on criteria such as the capacity, solvency, reputation, and transparency of each organisation. The implementing networks are composed of around 200 territorial networks and 400 social entities, including NGOs and social services. 'Coordinators' are responsible for developing family social plans (tailored plans detailing the type of integrated support needed) and 'co-operators' for providing different socio-educational activities. Between July and August each year, coordinating NGOs take the lead in planning the yearly activities, and request funding for the cards and for broader social activities. NGOs work in partnership with social services to support the families that are part of the programme by helping to prepare family social plans, prioritising aid and monitoring each case, ensuring that the goods and services can support the social inclusion of each family. *la Caixa* issues or re-issues the cards and tops them up twice a year. They are then sent to a local branch of *Obra social la Caixa*, where they are collected by NGO social workers, who distribute them to the end recipients.

#### **ESF+ e-voucher schemes**



NGOs could play this role in ESF+ supported e-voucher schemes. This is confirmed by findings from the consultation of EU level NGOs involved in the FEAD. As noted above, the ESF+ regulatory framework provides for a strong partnership principle in the preparation and implementation of EU-funded programmes. In several Member States, NGOs are implementing the FEAD at national, regional or local level. These organisations are therefore in a strong position to take on an implementing role in e-voucher schemes supported by the ESF+.



It must be noted, however, that in the two NGO-led schemes examined in the case studies, the NGOs are large organisations with a wide reach and strong structures in place already for managing social inclusion and food aid programmes. The Red Cross, for example, is strongly connected to the institutional management of European funding mechanisms, both as a FEAD partner organisation and as an implementing body of the ESF in Spain and has the relevant procedures in place to meet the established requirements of reporting and monitoring. Smaller, local organisations may not be as able to play this significant role in the design and implementation of e-voucher schemes. Dedicated funding for [capacity building of NGOs](#), as provided for under the CPR, may therefore be important to ensure that NGOs have the resources internally to take on a coordinating role.



It is also key that NGOs leading e-voucher schemes operate within a policy framework set out by Member States and that [coordination](#) between different levels of NGO and between different partners is organised smoothly, where relevant, to ensure a [comprehensive approach](#).

### *Role as a complement to an e-voucher scheme*

Aside from fulfilling some of the roles above, NGOs also carry out support roles in the case of some schemes. In Lithuania, by law, municipalities that lead implementation of the e-voucher schemes may, if they wish, seek the advice of NGOs, religious organisations, or communities to help decide on how monetary social support should be distributed. In Belgium, the Ticket S scheme Public Welfare Centres, which are the contracting authority of the e-voucher scheme, work closely with a strong local network of NGOs and other organisations to both identify and reach out to end recipients, as well as support them with a range of accompanying measures once they are part of the scheme.

In the case of the French *Bons/Tickets alimentaires* scheme, CCAS sometimes collaborate, or enter into additional partnerships with, local NGOs, food banks or social grocery shops in order to extend the range of food aid support they provide and better meet the various needs of end recipients. NGOs can also administer schemes, in some instances. In France, as the COVID-19 crisis unfolded, NGOs took the lead in implementing new forms of crisis food vouchers, some for the first time.

### **ESF+ e-voucher schemes**



NGOs could play the role of a complement to ESF+ supported e-voucher schemes, fulfilling an important supplementary role. There are already some examples of additional measures involving e-vouchers that are being organised alongside FEAD with the support of NGOs. In Estonia, for example, a voucher system is being implemented by a local government in one municipality to provide fresh or perishable products in emergency situations with the support of

local NGOs<sup>22</sup>. Due to their good local knowledge and contacts, NGOs would be well-placed to work alongside other actors in the implementation of schemes under the ESF+.

### *Advisory role in monitoring committees*

The case study e-voucher schemes consistently point to the added value of involving local NGOs in a consultative way. The Public Welfare Centres which contract the Belgian Ticket S scheme, for example, rely heavily on strong collaboration with local NGOs to help them identify end recipients. The Spanish *la Caixa* scheme's governance model is built upon a consultative process with a range of different actors, in particular local NGOs, that takes place every year to help identify priority areas of intervention. Due to their expertise in supporting the most deprived and their proximity to this target group, where they are not leading or complementing the operational implementation of the schemes, NGOs can be a key asset in this advisory role for implementing organisations, ultimately overseeing the optimal implementation of e-voucher schemes.

The value of NGOs being involved in a consultative manner in assistance to the most deprived is already evidenced in the context of the FEAD. The FEAD Community, previously the FEAD Network, has been in place since 2016 as a space for key actors working with the most deprived to exchange good practices, challenges, and new ideas in the field. EU level NGOs, along with FEAD managing authorities and organisations delivering or interested in FEAD assistance that are members of the Community, have provided valuable advice and input on implementation throughout the programme. Furthermore, the FEAD mid-term evaluation found that involvement in the FEAD Network also had clear added value for partner organisations that did not normally have the opportunity to exchange and learn at EU level<sup>23</sup>.

### **ESF+ e-voucher schemes**



NGOs could continue playing this advisory role in the ESF+ on both a regional/national and EU level. The CPR provides for the possibility of NGOs to take on an oversight role in the implementation of ESF+ programmes through the partnership principle (Article 6) and through the monitoring committee (Article 33). Article 6 identifies 'relevant bodies representing civil society, such as NGOs' as key partners to be involved 'in the preparation of Partnership Agreements and throughout the preparation, evaluation and implementation of programmes including through participation in monitoring committees'. Monitoring committees – which have to be set up by all Member States – are charged with a range of tasks including examining programme progress, measures taken to address any issues, and implementation of communication and visibility actions (Article 35, CPR).



NGOs need to have the resources and know-how to take on such roles. Both the CPR and the ESF+ support capacity building to this end. The CPR states that "Member States shall, where relevant, allocate an appropriate percentage of the resources coming from the Funds for the administrative capacity building of social partners and civil society organisations". The

<sup>22</sup> Fund for European Aid to the Most Deprived (2019), Meeting report: 'Different Approaches to FEAD Delivery' (15<sup>th</sup> FEAD Network Meeting, 5 April 2019, Brussels). Available at: <https://ec.europa.eu/social/BlobServlet?docId=21179&langId=en>

<sup>23</sup> European Commission (2019), 'Commission staff working document: Mid-term evaluation of the Fund for European Aid to the Most Deprived (FEAD)', SWD(2019) 149 final. Available at: <https://ec.europa.eu/social/BlobServlet?docId=20911&langId=en>.



Ensuring that the NGOs are genuinely consulted, in a timely way, in the design and implementation of the relevant ESF+ programmes would be important in enhancing the outreach, visibility, and relevance of the scheme to the target group. This consultation should be in line with the European Code of Conduct on Partnership.

### 3.3.1.1. Benefits and challenges of NGO involvement

The role of NGOs in the schemes analysed in this study is often complex and evolving, particularly in the current context of COVID-19. There are several clear benefits of NGO involvement in schemes, but some challenges have also been identified in relation to the schemes studied. Benefits and risks also depend on the precise role played by NGOs in different schemes.

#### *Main benefits of NGO involvement*

- **Helping to identify end recipients:** One of the main strengths of NGO involvement in e-voucher schemes is their on-the-ground network, which helps to identify potentially hard to reach groups and to target the e-vouchers effectively. For example, in the case of the Belgian Ticket S scheme, the Public Welfare Centres, which distribute the Ticket S to the most deprived, use their strong local NGO networks in order to reach groups such as homeless people, who are often very difficult to convince to go to support centres and seek help.
- **Helping to tailor schemes to local needs:** The strong local networks of NGOs also mean that they can help to ensure that schemes are appropriately tailored to local needs. In Spain, for example, the Spanish Red Cross has a strong decentralised network structure which both reduces the administrative burden on the central office and allows the system to be tailored to the needs of the end recipients.
- **Ensuring strong local engagement:** NGOs also have extremely good local experience and knowledge and can work directly with the most deprived communities. In the Spanish *la Caixa* scheme, the coordinating NGOs take the lead in planning annual activities and requesting funding for the cards and for the broader social activities. Both the social services and NGOs are responsible for directly supporting the families that are part of the programme. The NGOs in the scheme have been successful in ensuring that a greater number of potential end recipients actually apply for and receive e-vouchers, by helping people to overcome digital, administrative, and language barriers.
- **Helping to reduce stigma:** Reducing the stigma associated with using e-vouchers is a priority for many schemes. If end recipients feel that they do not want to use the cards, even if they are entitled to them and have received them, this defeats the purpose of the scheme. As noted by an EU-level organisation involved in FEAD:

‘Any notion of labelling users of electronic vouchers in a discriminative and/or judgemental way would counteract the initial task to assist and alleviate needs. A nonsense. If anything, electronic voucher systems should have a built-in failsafe against stigma, mistrust and suspicion’.

Some schemes are grappling with this issue – the Italian social card scheme studied for this research, for example, is seen by many as stigmatising. Vulnerable groups tend to have low levels of trust in government authorities. NGOs could help to reduce levels of stigmatisation significantly by engaging directly with communities that they are close to and who trust them.

- **Providing external advice and guidance:** The good local knowledge and experience of NGOs means that they can also provide advice and guidance to local authorities on issues relating to targeting and the overall implementation of the cards, acting as a sense check as a minimum, and in an oversight role as a maximum. In the case of the Lithuanian scheme, for example, the law provides that municipalities can seek the advice of NGOs to decide on how monetary social support should be distributed. This would be possible in the context of the ESF+ through the monitoring committees, which would afford NGOs a key role in overseeing the optimal implementation of the scheme.
- **Bringing relevant experience to a wider network:** NGOs can also effectively participate in wider networks of actors, thus ensuring the smooth running of schemes. In the Spanish *la Caixa* scheme, for example, a wide network of actors enables good coordination of actions across a wide range of areas, including kindergartens, schools, and other institutions, meaning that impact can be more targeted.
- **Using wider experience to add value:** NGOs carry out a range of activities and this can sometimes complement their e-voucher activities, helping systems to run smoothly. For example, the Spanish Red Cross is one of the two FEAD partner organisations in Spain responsible for delivering the ‘Food Aid Plan’, coordinating with a wide network of delivery organisations across Spain. It is therefore strongly connected to the institutional management of European funding mechanisms and has the relevant procedures in place to meet the established requirements of reporting and monitoring.
- **Adding flexibility and adaptability:** NGOs can also be more flexible and adaptable in their responses. This can be seen quite clearly in the French scheme, where, in response to the COVID-19 crisis, NGOs have been implementing new forms of crisis food vouchers, some for the first time. Although similar to the *Bons/Tickets alimentaires* that they are currently delivering, the delivery mechanism of the crisis food vouchers is more flexible in that it may be delivered to end recipients on a discretionary (rather than a needs assessment) basis. The COVID-19 crisis has, in the view of EU-level organisations involved in FEAD, resulted in a new food emergency, with food banks recording a 50% increase in demand for food assistance. NGOs have been able to adapt well to this increase in demand, overall.

### *Main challenges of NGO involvement*

In addition to the benefits outlined above, there are also some challenges related to the involvement of NGOs in e-voucher schemes.

- **Limited capacity and resources:** Some smaller NGOs may struggle to devote the time and resources to certain administrative procedures related to the e-voucher schemes, including – as seen above in relation to compliance with EU legislation – the stringent data protection requirements. In the Spanish Red Cross scheme, for example, NGOs must be involved in checking receipts, which is time-consuming and difficult to resource in the case of smaller NGOs. This will be particularly relevant in the context of the ESF+, which requires compliance with a range of monitoring regulations, relating to issues such as the total monetary value of distributed food and goods, the total quantity of food support distributed, the number of end recipients receiving food support, and the number of end recipients receiving material support. For more details, see Section 2.2 of this report on monitoring requirements. Furthermore, the mid-term evaluation of FEAD noted that NGOs are already reporting feeling overwhelmed with the current administrative burden related to monitoring requirements: ‘Answers to the

open public consultation acknowledged that while the administrative burden is not excessive *per se* NGOs were overwhelmed'<sup>24</sup>.

- **Wide variation of NGOs:** NGOs have a range of different priorities, levels of political engagement and organisational characteristics, and this could potentially be a challenge in terms of the smooth coordination of schemes. It could also hamper communication across partners. This was highlighted, for example, in the case of the Spanish *la Caixa* scheme, where there is variation across NGOs in terms of operational approach. Some NGOs are more prescriptive in their approach, whereas others rely more on trust, with the aim of empowering end recipients. This can potentially create problems in trying to organise a consistent approach to implementation.
- **Working with other types of partners:** For some partners, social inclusion may not be the highest priority. This point was made by many of the EU-level organisations involved in FEAD, which noted that, for NGOs, delivering urgent assistance is the key priority, and if anything hampers this – including any complications related to the use or delivery of e-vouchers – it would be very detrimental to the aims of NGOs.

### 3.4. Social inclusion

The ESF+, including its support to material assistance, aims 'to ensure equal opportunities, access to the labour market, fair working conditions, social protection and inclusion'<sup>25</sup>, aligning with the principles of the European Pillar of Social Rights. If e-voucher schemes, therefore, are to be compatible with the ESF+ mission and objectives, they must contribute to the social inclusion of those receiving support.

#### 3.4.1. Impact on end recipients

##### *Reducing stigma towards end recipients*

Reducing stigma to ensure the dignity of people receiving support is an important consideration for schemes providing material assistance to the most deprived. Stigma can be a clear detriment for recipients of material assistance programmes, with negative consequences on the reach of these programmes, as well as – by extension - on their impact on the social inclusion of recipients. In the context of the FEAD, Member States and FEAD partner organisations have highlighted this as a concern of end recipients throughout implementation. The FEAD Impact Assessment in Spain, for example, showed that 55% of those who were eligible to receive food aid but were not requesting it reported that this was due to 'fear of what people will say'<sup>26</sup>. The Belgian FEAD structured survey was undertaken in 2017, as required by the FEAD Regulation, to gain insights into the background, current and past situation, and views on FEAD assistance of end recipients. The survey acknowledged that FEAD recipients were likely to feel stigmatised through the receipt of food packages, with the Belgian managing authority responding by changing the packaging of FEAD products so that it resembles that of products purchased in typical retailers<sup>27</sup>.

The need to respect the dignity of end recipients is enshrined in Article 17(3) of the ESF+ Regulation. It is therefore a key consideration when designing and implementing material

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<sup>24</sup> European Commission (2019), 'Commission staff working document: Mid-term evaluation of the Fund for European Aid to the Most Deprived (FEAD)', SWD(2019) 149 final. Available at: <https://ec.europa.eu/social/BlobServlet?docId=20911&langId=en>.

<sup>25</sup> ESF+ Regulation.

<sup>26</sup> Fund for European Aid to the Most Deprived Programme (FEAD) (2018), 'Impact Assessment in Spain. The perception of beneficiaries, organisations, staff and volunteers'. Available at: [https://www.academia.edu/39853704/Fund\\_for\\_European\\_Aid\\_to\\_the\\_Most\\_Deprived\\_Programme\\_FEAD\\_Impact\\_Assessment\\_in\\_Spain\\_The\\_perception\\_of\\_beneficiaries\\_organisations\\_staff\\_and\\_volunteers](https://www.academia.edu/39853704/Fund_for_European_Aid_to_the_Most_Deprived_Programme_FEAD_Impact_Assessment_in_Spain_The_perception_of_beneficiaries_organisations_staff_and_volunteers).

<sup>27</sup> European Commission (2016), 'Reducing deprivation, supporting inclusion: FEAD case studies', KE-05-16-038-EN-N. Available at: <https://ec.europa.eu/social/main.jsp?catId=738&langId=en&pubId=7947>.

assistance schemes under the ESF+, including e-voucher schemes. The research on e-voucher schemes suggests that they [have a positive impact in reducing stigmatisation](#) associated with receiving food aid, contributing to the increased social inclusion of users. The case study schemes show that the main reason for this is that e-voucher payment cards tend to resemble a typical debit card or gift card used by all consumers. This design element means that beneficiaries of poverty and social exclusion programmes are not necessarily identifiable as such in retailers, which can reduce stigmatisation. The Spanish Red Cross highlighted this as a clear benefit of its scheme, particularly as compared to direct distribution of food and material assistance, where stigma is a clear detriment for users of the scheme.

It is worth noting, however, that this reduced stigmatisation is not the case with any voucher scheme. [Paper voucher schemes do not necessarily have the same positive effect](#) on reducing stigma. The French case study research identified that a potential limitation of the *Bons/Tickets alimentaires* (the paper-based voucher system) was the fact that it is visually distinctive from other forms of payment in retailers, exposing users to stigmatisation when using the voucher. The Ticket S scheme in Belgium implies a similar challenge with paper voucher schemes. The Antwerp e-voucher scheme was developed in direct response to reports from users of the previous paper-based scheme that they felt stigma and shame when using the paper vouchers, as they were distinctive from other payment forms used at retailers. Research on the Spanish *la Caixa* scheme also found that the transition from a paper-based scheme to an electronic one reduced stigma of recipients, who reported that a benefit of the electronic voucher is that no one in the shops can know their personal socio-economic situation.

This is supported by findings from studies examining other non-EU e-voucher schemes. A study on the long-standing Supplemental Nutrition Assistance Program (SNAP) in the United States, for example, has found that ‘at checkout in a retail food store, the use of an electronic benefit transfer card makes it more difficult for someone to be identified as receiving public assistance than the use of a SNAP paper coupon did, thereby reducing stigma, making the program more attractive to eligible people, and increasing their likelihood of participating’<sup>28</sup>.

### [Increasing autonomy of end recipients](#)

Direct distribution of food and material assistance does not give recipients the ability to choose what food and basic material assistance they require. This is an aspect of FEAD which has been highlighted as challenging by end recipients and partner organisations of the Fund. For example, the FEAD structured survey in Cyprus found that end recipients that were not satisfied with the FEAD frequently referred to a lack of variety of food as a reason for this. 70% of end recipients of the FEAD in Belgium that were not satisfied with the programme reported that this was in large part due to the food packages not being varied enough in terms of products. The same view was shared by end recipients in Greece, who identified offering a greater variety of products, and more frequently, as two possible improvements to the FEAD in the future. The Spanish FEAD impact assessment survey showed that the possibility of receiving other aid instead of food, such as a purchase card or points to redeem in a supermarket, was supported by 60% of FEAD recipients that responded<sup>29</sup>. The reason indicated for this choice was that ‘I would like that because I would buy what I really need, when I need it’.

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<sup>28</sup> Oliveira, V., Tiehen, L., Prell, M. and Smallwood, D. (2017), ‘Evolution and Implementation of the Supplemental Nutrition Assistance Program in the United States’. Available at: [https://elibrary.worldbank.org/doi/10.1596/978-1-4648-1087-9\\_ch6](https://elibrary.worldbank.org/doi/10.1596/978-1-4648-1087-9_ch6).

<sup>29</sup> Fund for European Aid to the Most Deprived Programme (FEAD) (2018), ‘Impact Assessment in Spain. The perception of beneficiaries, organisations, staff and volunteers’. Available at: [https://www.academia.edu/39853704/Fund\\_for\\_European\\_Aid\\_to\\_the\\_Most\\_Deprived\\_Programme\\_FEAD\\_Impact\\_Assessment\\_in\\_Spain\\_The\\_perception\\_of\\_beneficiaries\\_organisations\\_staff\\_and\\_volunteers](https://www.academia.edu/39853704/Fund_for_European_Aid_to_the_Most_Deprived_Programme_FEAD_Impact_Assessment_in_Spain_The_perception_of_beneficiaries_organisations_staff_and_volunteers).



Research conducted for this study has found that, by allowing them to choose when and what they purchase, [e-voucher schemes can increase the autonomy of end recipients](#), contributing to their social inclusion. Video testimonials from end recipients of the Red Cross scheme in Spain, for example, highlight that having choice over what they buy and when increases their own personal development by giving them autonomy and a sense of control over their lives<sup>30</sup>. In the Lithuanian scheme, interviewed stakeholders highlighted that one of the key benefits of the municipal social cards for families at risk was that they expanded the range of products that could be received through food aid or meal vouchers, providing end recipients with free choice on how money is spent. The contracting authority of the Italian *carta acquisti* e-voucher scheme specifically chose not to sanction recipients using e-vouchers for ‘unauthorised’ products, so as not to take away the autonomy of recipients and risk pushing them further away from support provided by public services.

### 3.4.2. Role of accompanying measures

The research has shown that the positive impacts of e-voucher schemes on the social inclusion of end recipients outlined above can be maximised through accompanying measures that provide complementary social support. Accompanying measures are an integral part of the FEAD and have aimed in the current programming period to cement the social inclusion impact of material assistance to the most deprived, and with positive results. The FEAD midterm evaluation found a positive correlation between the degree of satisfaction of end recipients with FEAD support and the share of partner organisations having provided accompanying measures<sup>31</sup>. The Special Report of the European Court of Auditors on the FEAD supported this finding, concluding with the recommendation to the Commission to ‘safeguard social inclusion measures for recipients of basic material assistance’ in future iterations of EU support in this field<sup>32</sup>.

The ESF+ Regulation has thus continued to link the provision of material assistance with broader social inclusion measures. Article 4(1) Specific Objective (xi) of the ESF+, under which ESF+ support for addressing material deprivation will be configured, includes support for accompanying measures, reiterated under Article 17(4) which states that ‘Member States shall complement the delivery of food and/or material assistance by a re-orientation towards competent services and other accompanying measures under the specific objective referred to in point (xi) of Article 4(1) or by promoting the social integration of the most deprived persons under the specific objective referred to in point (x) of Article 4(1)’.

Almost all schemes examined in the case study report offer accompanying measures alongside the e-voucher scheme to enhance the social inclusion of end recipients. These [measures contribute significantly to the social inclusion impact of the e-voucher schemes](#) and provide a more holistic and sustainable approach to poverty reduction. NGOs can play a vital role in relation to accompanying measures. An EU-level organisation involved in FEAD noted that ‘NGOs should have a crucial and central role because they offer the relevant staff, the local insight, the competence and capacity, and presence in the community’.

#### *Types of accompanying measures*

The types of measures offered vary depending on the strategic aims of the scheme itself, the target group, and the partners involved.

##### 1. Measures tailored to the target group

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<sup>30</sup> Bernal-Triviño, A. I., ‘*Comprar con la tarjeta de alimentos*’. Available at: <https://www.youtube.com/watch?v=KRqAb3TvieQ>.

<sup>31</sup> European Commission (2019), ‘Commission staff working document: Mid-term evaluation of the Fund for European Aid to the Most Deprived (FEAD)’, SWD(2019) 149 final. Available at: <https://ec.europa.eu/social/BlobServlet?docId=20911&langId=en>.

<sup>32</sup> <https://op.europa.eu/webpub/eca/special-reports/fead-5-2019/en/#chapter4>

Some schemes offer accompanying measures that are specifically tailored to the target group that the e-voucher scheme is addressing. Stakeholders of the FEAD highlighted in consultations on this report that this would be an important aspect of e-voucher delivery. The Lithuanian scheme, which targets families at risk, offers accompanying measures focused on child and care services, such as paid after school activities for children, pre-school childcare, or school excursions. Similarly, the *la Caixa* scheme as implemented by Save the Children offers accompanying measures such as tutoring and remedial classes for children, summer camps, and workshops with families. This dual provision of support through e-vouchers and other types of measures is highlighted as a key success factor for this scheme.

A common and effective way of tailoring measures to the target group is to focus on measures that enhance the budget management skills of end recipients. The French voucher scheme as implemented by the CCAS in Beuvry analyses the users' monthly expenditure and gives them advice on where spending could be reduced and how they could optimise their available household budget. These measures were identified by stakeholders as one of the most positive impacts of the scheme on end recipients, supporting them to develop more self-sufficiency and a sense of ownership over their situation. The Spanish Red Cross scheme offers workshops on budget management to end recipients, and based on different needs and specific cases, gives end recipients the opportunity to be accompanied when doing their shopping by Red Cross volunteers. This aims to support end recipients further, in learning how to shop according to household budgets and in line with nutritional guidelines, for example. In the Lithuanian scheme, as implemented in the Jovana municipality, social workers help recipients with their monthly financial planning.

## 2. Referral towards competent services

Re-orientating end recipients to other services as needed is another approach adopted in the delivery of accompanying measures, particularly in schemes that are embedded into existing social service structures. The Belgian Ticket S scheme is implemented by Public Welfare Centres responsible for a range of social support services. As such, recipients of the e-voucher scheme can be referred onto other support services including housing support, medical support, public employment services, psychosocial support, and legal support. In the French scheme, CCAS directs recipients to other services as needed, including income support services, allowing them to access employment benefits, disability benefits or support with utility bills, among other things. CCAS Beuvry has partnerships with other social services and can ask them to prioritise their recipients in certain urgent cases.

## 3. Social inclusion measures as the main objective

It is important to underline that for many e-voucher schemes examined in the research, accompanying measures are in fact not an optional aspect of the scheme, but rather the main purpose of it. Most of the e-Voucher schemes examined in the research are only accessible to recipients that are already a part of broader social inclusion programmes and are thus supported with a range of different measures that are part of the wider programme. The *la Caixa tarjeta monedero* e-voucher scheme implemented in Spain, for example, is one of many measures available to beneficiaries as part of the *CaixaProinfancia* socio-educational programme, which aims to comprehensively tackle certain structural dimensions of poverty. The Red Cross e-voucher scheme examined has a similar approach (see Section 4.2 of this report for further detail). All families eligible for support under the Lithuanian scheme have social workers who prepare social integration plans for them, including appropriate measures, as decided upon by each municipality. In these schemes (which have very positive results on the social inclusion of end recipients), therefore, accompanying social inclusion measures are integral to their effectiveness in

fighting poverty and social exclusion. The e-voucher schemes are viewed as just one of many tools needed to support the social inclusion of the most deprived. In fact, NGOs leading the *la Caixa* programme highlighted that the '*tarjeta monedero*' is offered as a support measure only to beneficiaries who live just under the relative poverty threshold, and who are also considered to possess the resilience and motivation to effectively utilise the tools and resources to exit poverty.

### *Accompanying measures in the context of ESF+ support for material assistance*

In consultation with FEAD stakeholders, NGO beneficiaries of the FEAD have expressed concern around the proposal to allow e-vouchers as a delivery mode of material assistance. This has been linked to fears that 'provision of accompanying measures along with food and/or material assistance would become impossible, while this has been the cornerstone of the implementation of the current FEAD'<sup>33</sup>. Research from this study shows that this is not necessarily the case. e-Voucher schemes can be designed and implemented in a way that includes accompanying measures to support end recipients more holistically. Accompanying measures are provided in almost all the schemes examined, and analysis suggests that it is precisely this mix of providing financial assistance with broader social support services that supports the social inclusion of end recipients. Accompanying measures alongside e-voucher schemes in the future ESF+ would therefore be important in enhancing the social inclusion impact of ESF+ support to material assistance.

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<sup>33</sup> European Food Banks Federation (2018), 'The European Social Fund Plus (ESF+) in Europe post-2020: The positive impact of food and material assistance supporting the most deprived in Europe'. Available at: [https://www.eurofoodbank.org/images/cont/position-paper-en\\_1\\_file.pdf](https://www.eurofoodbank.org/images/cont/position-paper-en_1_file.pdf).

## 3.5. Cost-effectiveness

An assessment of the feasibility of e-voucher schemes being implemented through ESF+ support requires an understanding of the costs of setting up and running such schemes, and a subsequent overview of cost-effectiveness. The section sets out some basic criteria for assessing the cost-effectiveness of future ESF+ supported e-voucher schemes<sup>34</sup>.

### 3.5.1. Costs

Based on the case studies, systems set-up and maintenance, and administration, were highlighted as key costs. These costs include:

- **Production, distribution and, where relevant, periodic top-up of e-vouchers (cards):** One case study estimated the cost to produce and distribute each e-voucher card as 20 euro. If the cards are lost or damaged, they are replaced (sometimes at a small cost to the end recipient). In most cases, e-voucher card allowances are automatically topped-up by the implementing organisations. The scheme in Italy allows users to top-up their allowance at local post offices.
- **Development and maintenance of the required IT systems:** This includes identifying eligible end recipients and distributing funds to the e-voucher card. These costs are part of the implementing organisations service offer (charged to the managing authority, or in one case (Belgium), to employers).
- **Ongoing end recipient/merchant support:** In the form of customer service and ensuring that the scheme is implemented appropriately. This cost is largely borne by the implementing organisations in the case study schemes.
- **Cost of setting up a merchant network:** These appear to be minimal in the case studies examined. This was either done through a tendering process to select participating merchants (e.g., in the Lithuanian scheme it was contracted by individual municipalities, and the Spanish Red Cross scheme) or was provided by the financial actor supporting implementation of the scheme (e.g., in the Spanish *la Caixa* scheme by the bank, or in the Belgian Ticket S scheme via the service provider, Edenred).

Waller highlights that existing 'infrastructure is the backbone of e-payments, and programme design and subsequent costs depend on the nature and extent of this infrastructure'<sup>35</sup>. Infrastructure can be conceived as the merchants' ability to accept electronic payments, a system for the identification of end recipients, and the existence of organisations to deliver and manage the scheme, in each country.

These factors appeared to be present in all the case study schemes. **Implementing organisations** were all operational prior to the scheme. This would presumably also be the case in the context of e-voucher schemes being implemented under the ESF+, with beneficiaries of the current FEAD already experienced in providing material assistance to the most deprived, albeit through a different delivery mode.

**e-Payment systems** are already in place in the countries of the case study schemes, which would also presumably be the case for ESF+ support schemes. The transition to e-payments in the EU more generally provides an opportunity for e-voucher schemes to build on existing infrastructure. However, additional expense could be incurred in the set-up of e-voucher

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<sup>34</sup> Comparable costs are not available from the case study schemes due to the huge variety in data available from each scheme as well as the diverse scope of schemes. Costs are included in each individual case study, where available, in Annex 1.

<sup>35</sup> Waller, P. (2017), 'Electronic payment mechanisms in social security', *International Social Security Review*. Available at: <https://doi.org/10.1111/issr.12133>.

schemes for communities who are more reliant on cash purchasing. This may be an important consideration when developing schemes to target the most deprived in rural communities, for example, where e-payment systems are likely to be less well-established than in urban settings.

In the schemes examined, the [identification of target groups](#) tended to utilise existing systems too. Target groups include those in receipt of other social security support and/or who are known to existing support services. Outreach work to contact target groups was already in place as part of the existing work of NGOs leading the schemes (the Spanish Red Cross and “*la Caixa*” schemes) or the work of social services (the Lithuanian and French schemes). This would likely be the case for ESF+ supported schemes and could therefore be considered as incurring minimal cost for implementing organisations.

[Costs for merchants](#) appear to be considered at the design phase, in order to minimise them. All the e-voucher schemes examined were compatible with existing electronic payment systems already in place in merchants, meaning that there were no additional transaction costs over standard card payments. [Costs associated with monitoring and audit](#) were not highlighted as substantial and were generally borne by the implementing organisations as part of the wider service offer. Finally, it was not possible to consider the costs associated with programme design or the piloting of schemes due to limited data.

### 3.5.2. Benefits

From a financial perspective, relative to traditional approaches to providing food and basic material assistance, the case study schemes (which replaced or ran alongside traditional approaches) reported the following benefits<sup>36</sup>:

- A reduction in costs and administrative burden for the contracting authority (managing authorities).
- Increased efficiency (primarily through reduced transportation costs) for the implementing organisations (beneficiaries).
- Positive impacts on local merchant sales, supporting the local economy.

Wider [benefits to end recipients](#) were reported by case study schemes. The ability to use e-vouchers at a wide range of (appropriate) merchants, and to be able to do this discretely (for most case study schemes, just like a normal card payment) were highlighted by all schemes as benefits. From an economic perspective, there are longer-term benefits that stem from the most deprived having better access to food and basic material assistance. These include a more productive workforce and increased educational engagement for children.

A key benefit highlighted by the case studies was that end recipients are more likely to use e-vouchers (relative to cash or other schemes) for their [intended purpose](#) (to buy food and basic material assistance). This is due to the greater control on where and/or how e-vouchers can be used, the increased autonomy of end recipients, and reduced stigma.

Additional benefits were also referenced by some case studies. Through training provided in using the e-vouchers, the schemes [improved digital skills and confidence](#) for end recipients. Due to the reduced administrative burden for contracting authorities and implementing organisations, [resources](#) were freed up to focus on supporting the target groups in other ways. Lastly, e-vouchers support a [less cash reliant society](#), which has gathered traction during the COVID-19 pandemic, as evidenced in several of the case studies – the increased demand for

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<sup>36</sup> Quantifiable data for the above benefits was not provided, but they were well-supported by the stakeholders interviewed.

the Spanish Red Cross e-voucher scheme since the pandemic began, for example, and the emergence of new NGO-led voucher schemes in France.

### 3.5.3. Disadvantages

There is potential for e-voucher misuse by end recipients and/or merchants. None of the e-voucher case study schemes highlighted this as a significant challenge in practice, however. The restrictions placed on cards (e.g., can only be used at certain types of merchants, cannot be used to withdraw cash) and the support provided to end users and merchants on their proper use appear to mitigate this risk. Relative to cash-based support (i.e., benefit payments) and to paper vouchers, [there is greater control over how the e-vouchers are used](#). This is clear from the fact that the French case study – the only paper-based scheme explored – highlighted the potential for misuse as a challenge. Concerns revolved around the potential for falsifying paper-based vouchers that are non-nominal, as well as being unable to block the use of the vouchers in case of loss or theft.

One case study scheme highlighted a challenge around [unspent e-voucher allowances](#). In this case, e-voucher allowances had a time limit of 12 months, with any unspent allowance being retained by the implementing organisation. Another case study highlighted that some groups were more reluctant than others to use e-vouchers. Some older people, for example, mistook the e-voucher card as a credit card, and so did not want to use it.

One further disadvantage identified by FEAD beneficiaries is the fact that indirect delivery of food/basic material assistance does not provide the possibility of cost savings through purchasing items in bulk. This is possible through direct delivery of food/basic material assistance.

Neither displacement of partner organisations nor market manipulation were highlighted as concerns by the case study schemes. This likely reflects the wide range of merchants participating in the schemes, which means that the local economies can benefit, and makes price fixing unlikely. It could also be due to the discreteness of e-voucher cards (i.e., the merchant not knowing that the customer is paying with an e-voucher until the point of sale) reducing the potential for price discrimination.

Considering the above, it appears that [most challenges can be overcome](#) – or at least [mitigated](#) – through e-voucher scheme design which ensures that they are used at appropriate merchants only and educates end recipients and merchants in fully utilising (and not misusing) e-vouchers.

### 3.5.4. Cost-effectiveness criteria

The ultimate question for a future cost-effectiveness assessment is *'of the overall funding, how much of this reaches end recipients to spend on food and basic material assistance?'* This can be broadly answered with just two indicators – overall funding, and the proportion of it reaching end recipients. Other indicators will enable a more sophisticated analysis. Statistics on e-voucher uptake and usage, which should be available (in anonymised form) from beneficiary organisations, will enable the estimation of wider benefits (and potential disadvantages).

Qualitative data, particularly relating to existing infrastructure- such as merchants that already accept payment through gift/payment cards - should be considered as part of the cost-effectiveness assessment. This will help explain why costs between schemes/Member States differ. For example, Member States where e-payments are accepted by a wide range of merchants and implementing organisations will potentially incur less development/set-up costs. Furthermore, qualitative data will allow for consideration of benefits that are difficult to quantify.

Table 5: Data required to determine cost-effectiveness of e-voucher schemes

| Category             | Indicator   |
|----------------------|---|
| <b>Expenditure</b>   | <p>Expenditure data covering:</p> <ul style="list-style-type: none"> <li>• Overall funding of e-voucher scheme.</li> <li>• Amount/proportion reaching end recipients.</li> <li>• Systems/infrastructure development.</li> <li>• Systems/infrastructure maintenance (including the manufacture and distribution of e-vouchers).</li> <li>• Monitoring and audit.</li> <li>• End recipient support/administration.</li> <li>• Merchant support/administration.</li> <li>• Programme design and piloting (if available).</li> </ul> <p><i>The above will vary depending on specific contexts. As such, a qualitative assessment of existing e-payment infrastructure and the existence/scale/capacity of implementing organisations is highly recommended.</i></p> |
| <b>Benefits</b>      | <p>Where comparable traditional schemes are/were in place, expenditure aligned to the above indicators. Overall funding and the amount/proportion reaching end recipients would be sufficient for basic comparisons.</p> <p>Statistics on e-voucher uptake and usage could provide an indication of the wider benefits to end recipients and increased sales for participating merchants.</p> <p>Qualitative data from stakeholders (including end recipients) to demonstrate improvements in digital skills/confidence etc.</p>  |
| <b>Disadvantages</b> | <p>Audit data to estimate the presence/scale of e-voucher misuse.</p> <p>Statistics on e-voucher uptake and usage could provide an indication of unused funds, and whether particular groups are disadvantaged by e-voucher schemes.</p>  |

## 4. Lessons learnt

The schemes examined in the case studies are diverse, with varying operational arrangements, different actors involved in differing roles, different target groups and different scopes. There are nevertheless some overarching lessons that can be drawn from the case study research, in terms of ensuring the effective implementation of voucher schemes, that can best support the most deprived. This section summarises the lessons learnt, drawing on challenges and success factors identified in the case study research.

### *Involvement of partners*

**Involving the right partners** can make a significant difference in terms of the smooth implementation of a scheme. There is, however, a need to **strike a balance** between involving a wide enough range of partners to ensure the presence of different and complementary skills and competences in a network, and ensuring that the network is not too wide so as to be unmanageable. If partners have different objectives and priorities, for example, there could be potential issues around coordination. One of the key success factors of the French food voucher scheme is the quick turnaround between requesting and granting the vouchers. This is made possible thanks to an effective partnership between CCAS and the voucher issuer Natixis, which means that the immediate needs of end recipients can be met very quickly.

More broadly, different types of networks will be relevant in different contexts. In the case of the Belgian meal voucher scheme, for example, one of the success factors is that there is limited government intervention- though it must be recognised that this scheme is not a social measure, in contrast to the other schemes. Other schemes operate with a **large network of implementing organisations**. The Spanish *la Caixa* scheme, for example, currently comprises around 200 territorial networks and 400 social entities, including NGOs and social services. Implementing organisations are divided between coordinators and co-operators, with the former responsible for family social plans and the latter for the provision of different socio-educational activities. This works well for this particular scheme. The French food voucher scheme is more simple in that it is implemented by the local Municipal Centres for Social Action (CCAS), although they might collaborate or enter into additional partnerships with local NGOs, food banks or social grocery shops in order to extend the range of food aid support they provide and better meet the various needs of end recipients.

### *Targeting of support*

Appropriate targeting of support is clearly a key success factor for the schemes. There are indications that e-voucher schemes are having more success in terms of targeting the right types of end recipients in comparison with other types of aid, such as food banks. The Spanish Red Cross scheme, for example, improves food aid to the most deprived by increasing the food offering and by including basic products that – even though eligible for FEAD support – are not funded by the FEAD in Spain, as defined by the Operational Programme. This has been reported to have had a significant impact by those interviewed for this study, as it has enabled better targeting of groups such as children and migrants.

**Using local actors** to target support works well. In Lithuania, for example, local administrations are able to provide targeted support based on local population needs. This is also the case for the Spanish Red Cross and the French food voucher schemes, both of which are decentralised in terms of using local-level actors for implementation. In the French scheme, these actors are the Municipal Centres for Social Action (CCAS), local public entities which intervene in the fields of legal aid and social activities. In the Red Cross scheme, the local actors are the social workers from the local Red Cross offices. In both cases, local-level involvement means that target groups can be effectively determined at local level.



One of the main challenges in terms of targeting is [reaching groups that are traditionally very hard to reach](#), such as those in extreme need or those who are homeless. The Belgian Ticket S scheme uses a local network of NGOs and other organisations to identify and support end recipients, which is effective for allowing aid to be distributed to those in hard to reach groups.

There have been issues with targeting in some schemes, however. The Italian *carta acquisti* scheme, for example, has been criticised for containing very strict targeting criteria, as it excludes any individual who does not fall into the age brackets covered by the scheme (under 3 years and over 65 years), even if they live in extreme poverty. It is crucial to ensure that e-vouchers are targeting the right end recipients, not excluding people in need of support. This needs to be considered by relevant authorities from the outset when designing e-voucher schemes.

### [Types of contracting arrangements](#)

The case studies in this research show that there are a wide range of contracting arrangements in place. The range of partners and networks involved and their precise roles vary considerably. The variation in arrangements is rooted in the context in which the schemes operate and the types of actors that are involved. The contracting arrangements in the schemes examined in this study tend to work well, as they have been designed to meet the [specific needs of their communities](#). For example, the *laCaixa* scheme has a decentralised structure which means that it is implemented by networks of local actors and NGOs that vary according to local realities.

Another element that contributes to the success of contracting arrangements is [local flexibility and tailoring](#). This works well in the French context, where the Municipal Centres for Social Action (CCAS) are free to decide on the procedure for granting the vouchers and the criteria that need to be fulfilled in order to be eligible. This means that all schemes can be tailored, to a high degree, to local circumstances and needs, and can be modified if these circumstances change, as we have seen in the context of the COVID-19 pandemic.

The key success factor here is not in the detail of the arrangements, but in ensuring that the arrangements in place suit the environment in which they operate, and are coherent, transparent and have some room for flexibility if needed.

### [Scale of implementation](#)

Having [access to a wide network](#) in order to implement a scheme across a large area can have a very positive impact on the uptake of a scheme. The *carta acquisti* scheme in Italy is the only welfare benefit of its kind that has survived in Italy nation-wide since its conception. One of the success factors of this scheme is the fact that it is based on an existing structure that has a vast reach – the Postal Service – which is likely to have played a significant role in supporting its efficient roll-out across the whole country.

[Integrating the voucher scheme into the social benefit system](#) in Lithuania has been very successful, in terms of expanding the scale of support to the most vulnerable. Here, social benefits and child benefits are both provided through social cards, meaning that the municipality can ensure that they are more likely to be spent on buying food and other goods to fulfil the daily needs of children. Social cards have become one of the most popular measures of cashless support in Lithuanian municipalities.

The Belgian meal voucher scheme has a very wide reach which is to be expected given that – unlike the other schemes in the study – it is [open to all](#) employers who wish to join the scheme and is therefore targeting a much larger group of people. However, its wide reach is also facilitated by the fact that the network of merchants where the vouchers can be used is very extensive, with over 25 000 shops across the country accepting the vouchers. This is an important success factor for nation-wide scale-up of voucher schemes, as it makes the use of the voucher much easier for end recipients and thus encourages its take-up.

## *Innovative delivery models*

The delivery model is crucial for a scheme's success, and needs to be tailored to the target population. It is worth bearing in mind that sometimes **'less is more'**. In the case of the Belgian meal vouchers scheme, for example, one of the success factors highlighted was the **simplicity of the scheme**, which means that it is easy to organise and use. This is also a factor in the success of the Spanish *la Caixa* scheme, which is described as 'simple' and 'easy to use'. This also means that social workers can help end recipients if they experience any difficulties, such as losing the card, or the card being stolen.

**Flexibility and adaptability** is also a key consideration. In Lithuania, for some low-income families, the social card is too limited, as they cannot use it to shop in local markets or small shops where local fruits and vegetables are cheaper, or to cover other key expenses (e.g. paying for wood in rural areas). Some municipalities therefore choose to limit the use of social cards, and transfer cash social benefits instead, based on recommendations by social workers. More flexible measures, such as paying for extracurricular activities for children, have been developed over the years to ensure that families at risk receive the right type of support. In the municipality of Vilnius, there are plans to increase the use of social cards by allowing them to be used to purchase medicine in pharmacies, and to pay for public transport and/or medical care.

Flexibility is also important in ensuring that e-vouchers can support people in urgent need. As noted by EU-level organisations involved in FEAD, NGOs often respond to urgent requests for help, and if e-vouchers require time to process, they would not be suitable for serving this type of vulnerable community.

'Families who had not had a decent meal in days. Rough sleepers with an acute health issue. Survivors of domestic violence who literally come running and request protection. In a life-threatening situation, clients cannot sit and wait for a month to receive a plastic card.'<sup>37</sup>

## *Promotion of schemes*

One key success factor, in terms of schemes reaching the target population, is **awareness-raising**. If people do not know about a scheme, organisations will not refer anyone to it and the end recipients themselves will not be able to take steps to access it. The Belgian meal voucher scheme is well-established and known among employers and the workforce, and therefore does not need extra promotion. However, newer schemes and those trying to target hard to reach groups need to take steps to **increase their visibility**. In the case of the Italian *carta acquisti* scheme, for example, the merchants involved in the scheme, such as supermarkets, pharmacies and other shops that offer material supplies, are incentivised to take part in the scheme through a series of measures, including being featured on the scheme's website.

## *Synergies between organisations*

**Smooth coordination** between the organisations involved in all aspects of a scheme is key to its success on the ground. Schemes can be relatively complicated in terms of their organisational design, sometimes involving many actors. **Good communication, role division and effective coordination** are therefore vital. In some cases, as in the case of the Spanish Red Cross scheme, the system is implemented by a decentralised network structure. The strength of this network structure was identified as a key success factor in the effective implementation of the scheme across Spain, as it reduces the administrative burden on the Spanish Red Cross central office and allows the system to be tailored to the needs of the end recipients.

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<sup>37</sup> Consultation with EU organisation involved in FEAD.

Good coordination between all the actors involved was also highlighted as a key success factor in the Spanish *la Caixa* scheme. This includes between [wider social actors](#) that form part of the wider social inclusion environment, including kindergartens, schools, other relevant institutions, and NGOs. This enhances the quality, variety, and timeliness of supporting activities, in turn leading to a greater and more targeted impact.

### *Accompanying measures*

Accompanying measures can contribute significantly to [increasing social inclusion](#) by helping end recipients to tackle wider problems in their lives. These measures include a wide range of activities, such as information about social services, workshops or counselling, and can make a significant difference in terms of the [uptake of e-vouchers](#). They can also have a positive knock-on effect on the uptake of social benefits, as has been the case in the *la Caixa* scheme implemented by Save the Children. Accompanying measures focus on some of the wider issues that end recipients may have, such as debt, difficulties in the management of finances, mental health problems and accommodation issues.

The inclusion of these accompanying measures is highlighted as a key success factor in some of the schemes examined. Under the French food voucher scheme, vouchers are delivered alongside other accompanying social measures, such as advice from the Municipal Centres for Social Action (CCAS) on how to manage household budgets. This advice enables end recipients to examine their spending and learn how to use the available resources more efficiently in the future. The goal is to encourage end recipients to move towards financial autonomy.

## 5. Conclusions and recommendations

This study on e-vouchers for the most deprived has provided a thorough exploration of the operation of existing e-voucher schemes that target vulnerable individuals. The case study research has offered a deep insight into the operational models, partnership arrangements, and implementation of selected e-voucher schemes that are effective in supporting the most deprived. The diversity of the schemes has allowed a broad exploration of the benefits, challenges and success factors of various scheme arrangements.

These findings have been analysed through the lens of the ESF+. The transferability research has given an insight into how e-voucher schemes will function within the ESF+ regulatory framework. It has also highlighted possible challenges that may arise which must be addressed by managing authorities and beneficiaries.

The research has shown that e-voucher schemes, compared to direct delivery of food and basic material assistance, can have certain **benefits**. These include a reduction in costs and administrative burden for the contracting authority, potential to increase the efficiency of the process through reducing transportation and storage costs for the implementing organisations, positive impacts on local merchant sales that support the local economy, and potential to give end recipients a greater sense of dignity and autonomy. The concluding section of this report aims to, on the basis of the findings of the study, offer conclusions and recommendations to all actors designing and implementing voucher schemes under the future ESF+ to ensure these benefits can be obtained.

### *Experienced (local) actors have a key role to play in implementing e-voucher schemes*

Partnerships between main actors are crucial in the implementation of voucher schemes. Each actor can bring something different to the table: as contracting authorities, public authorities can set the framework and provide the funding; as implementing organisations, they can ensure that support is streamlined with other social assistance provided. NGOs as implementing organisations have good local knowledge and networks, whilst voucher companies, when contracted as implementing organisations, have the structures in place for efficient implementation and monitoring. Close collaboration with national, regional, or local social service institutions aids implementing organisations in providing social support measures to recipients alongside e-vouchers. The *la Caixa* scheme is a prime example of this, where the coordination of activities within a framework of well-functioning, closely-knit local networks – including (but not limited to) schools, social services, and NGOs – enhances the quality and variety of supporting activities, leading to greater and more targeted impact.

The synergies that are expected from the merging of material assistance support into the ESF framework may facilitate the development of these partnerships and collaborations. More integrated approaches to programming and implementation of the ESF+ will be facilitated by the new fund and can contribute to the development of more comprehensive e-voucher schemes, which address social inclusion as well as providing financial assistance.

The expertise of NGOs should be tapped into when implementing e-voucher schemes. NGOs clearly have a vital role to play in the delivery of e-voucher schemes implemented by the ESF+. As heterogeneous organisations with large networks that work very much at the local level, they are extremely well placed to understand local needs, obtain a sense of what works and be aware of any changes in local demand. NGOs can either lead or support operational implementation. They would continue to be effective beneficiaries of EU funding to support the most deprived under the new ESF+.

### *Well-designed contractual arrangements between organisations responsible for issuing/loading the e-vouchers and beneficiaries are crucial*

The ESF+ Regulation will require beneficiaries to have access to purchasing data of the e-vouchers, in order to track eligible expenditure, as well as to report on the common result indicators defined in the Regulation for indirect delivery of food and basic material assistance. The case studies examined have shown that this is possible, but requires a strong collaboration between the financial body responsible for issuing/loading/topping-up the cards and the beneficiary responsible for implementing the scheme. This is because the former will have to provide the latter with purchasing data at regular intervals in order to declare costs to the European Commission and to report on the common indicators. Well thought-out contractual arrangements between the organisation responsible for issuing/loading the e-vouchers and the beneficiary at the design stage of the scheme will therefore be crucial to ensuring that this occurs as required, ensuring compliance with the rules set out in the Regulation.

### *Schemes should be flexible enough to adapt to emergency situations*

Ensuring a certain degree of flexibility and adaptability to emerging needs should be considered as a key design feature of e-voucher schemes from the outset. The COVID-19 crisis has had a huge impact on the number of people needing support from some of these schemes. Some of them are adapting to these needs in various ways – the Spanish *la Caixa* scheme, for example, is loosening eligibility requirements and shifting budgets within the broader programme from accompanying measures to the e-voucher scheme. Flexibility in implementation of the schemes can allow this to happen. Decentralisation of schemes is helpful in this regard, as it means that schemes can be adapted to local realities.

### *Monitoring and audit requirements appear manageable if schemes are designed to track expenditure*

It would be feasible for beneficiary organisations to obtain the common output and results indicators stipulated in the ESF+ Regulation, if the scheme is designed to be compliant with the ESF+ expenditure rules from the outset. The total amount of expenditure in e-vouchers used by end recipients would be accessible to beneficiary organisations, as this is a prerequisite of any scheme funded under the ESF+, given that this data is needed to track eligible expenditure. Given that managing authorities and audit authorities do not need to control the products that are actually purchased with each e-vouchers, and just need to have ‘sufficient assurance’ that the e-vouchers are only being used to purchase food and/or basic material assistance, audit requirements also do not appear to impose a disproportionate administrative burden on beneficiaries. These arrangements need to be put in place from the outset, however.

### *Consultation with the local business community is important to ensure the scheme is not limited to larger companies*

Requirements, both in terms of the geographical reach of stores, as well as the operational capacity to produce cards and put in place a robust identification and tracking system, may limit partnerships to bigger supermarket chains and exclude smaller local stores. This might be a particular challenge in light of the regulatory requirements around eligibility of expenditure, which will oblige beneficiaries to track purchase data. This is something that should be considered when designing schemes. Consultations with smaller local stores at this stage could help actors to understand the specific challenges they may have in abiding by certain requirements, and would allow beneficiary organisations to design schemes in a way that allows a diversity of merchants to take part.

### *Risk of fraud is significantly reduced by the introduction of e-vouchers, although it cannot be eliminated entirely*

Paper vouchers carry high risks of falsification – in the French paper voucher scheme, the vouchers are not nominal, which increases the risk of fraud, as recipients can sell their vouchers for money, exchange them for something, or simply give them to another individual. The vouchers can also be stolen, in which case, their use cannot be blocked or nullified. The Belgian meal voucher scheme moved to e-vouchers following recommendations from evaluations that highlighted these risks. Security measures to limit the risk of fraud are in place in all the e-voucher schemes examined: being able to block the card is possible in all schemes, for example. The risk of fraud can be relatively easily mitigated through designing e-voucher schemes with security measures in place. This is less easily achieved in the case of paper voucher schemes, an issue which should be considered by authorities when deciding on schemes to implement.

*Stigma can be reduced with e-vouchers, but the views of end recipients are key to ensuring this is the case*

e-Voucher schemes have a positive impact in terms of reducing stigmatisation associated with receiving food aid. The fact that e-voucher payment cards tend to resemble a typical debit card or gift card used by all recipients means that end recipients of poverty and social exclusion programmes are not necessarily identifiable as such by retailers, which can reduce stigmatisation. However, this is not to be taken for granted. Recipients of some of the e-voucher schemes examined reported increased feelings of stigmatisation despite this measure. Actors designing the scheme, as well as those implementing it, still need to consider how its operation may impact the stigma felt by end recipients. The views of end recipients themselves, as well as organisations representing their interests, should be actively sought and taken on board when designing schemes. This can help to ensure that schemes do not increase stigmatisation, which would violate the principles of EU support to the most deprived and have a detrimental impact on the ESF's objectives to increase social inclusion.

*Accompanying or social integration measures need to be included in the indirect delivery of support*

Tackling structural aspects of the cycle of poverty at the individual, household, and community level is not achieved through e-vouchers alone, and almost all schemes that target vulnerable groups offer measures alongside e-vouchers to enhance social inclusion. Accompanying measures contribute significantly to increasing social inclusion by helping end recipients to tackle wider problems in their lives. Indirect delivery of food and material assistance can be effectively combined with broader social inclusion measures, in a similar way to direct delivery under the current FEAD.

Furthermore, e-voucher schemes, in contrast to the direct distribution of food and material assistance, give more responsibility to end recipients, as they require a certain degree of financial autonomy and proficiency. Accompanying measures that are focused on increasing the financial autonomy of end recipients, as explored in section 3.4.2, are very relevant alongside e-voucher schemes. They have the potential to support recipients in using the material assistance more effectively. As such, the combination of e-voucher schemes with broader measures can contribute to minimising the risk of misuse and abuse of the financial assistance by end recipients, as well as make a significant difference in terms of the uptake of e-vouchers and the ultimate impact on the social inclusion of end recipients. Accompanying measures will therefore be indispensable elements of e-voucher schemes implemented under the ESF+.

The ESF+ Regulation introduces broader complementarity between the former ESF and FEAD actions. This means that designing a social inclusion programme with an element of material support is not only possible but highly encouraged under ESF+. In fact, under ESF+, material support should not be seen as separate from other social inclusion measures. Member States can choose to include material support in a national or regional Operational Programme, or design a specific Operational Programme focusing only on material assistance. However, in

both cases, complementarity is key, with the aim of contributing to fighting poverty and social exclusion holistically and sustainably.

### *e-Voucher schemes can allow smaller NGOs to get involved in EU material assistance programmes*

Overall, EU-level organisations involved in FEAD note that vouchers, including e-vouchers, can be a meaningful complement, and suitable alternative, for certain recipient groups. e-Vouchers, in particular, make it possible for NGOs to get involved even if they do not have the infrastructure to operate storage, transport and distribution, as cards can be shipped and disseminated by a much smaller team than that required for the direct provision of food and material assistance.

### *e-Voucher schemes should rely on existing resources to keep costs low*

Infrastructure is the backbone of electronic payments, and programme design and subsequent costs depend on the nature and extent of this infrastructure. Infrastructure in the context of e-vouchers refers to elements such as the merchants' ability to accept electronic payments, a system for the identification of end recipients, and the existence of organisations to deliver and manage the scheme, in each country. These elements are all largely operational in Member States, with beneficiaries of the current FEAD already experienced in providing material assistance to the most deprived, albeit through a different delivery mode. e-Payment systems are also already in place in EU countries. This is likely to keep the start-up costs of e-voucher schemes relatively low, and support the cost-effectiveness of schemes, despite the fact that this is a new form of delivery of EU support to the most deprived.

## Annex 1: Case studies

See separate document.



## Annex 2: Summary of exchanges with Member States and other stakeholders

There was interest amongst Member States and stakeholders on how to ensure '**value for EU money**' with e-voucher schemes, as with direct delivery, Member States can procure large quantities of food and material assistance at low prices. In response, Ecorys highlighted that agreements can be made with merchants participating in voucher schemes to offer discounts to voucher holders.

Several stakeholders asked **how quickly and efficiently e-voucher schemes can be set up**. This is particularly important now, considering the increased need for food and material assistance during the COVID-19 pandemic. Ecorys outlined that set-up time will of course depend on the operational model of the scheme. However, e-voucher schemes can tap into existing infrastructure to reduce set-up time and costs, for example, by using existing processes/systems for the identification of end recipients and using the expertise of organisations that are already involved in delivering and managing food aid to implement the scheme. Simple operational models – whereby the contracting authority signs an agreement with one merchant store with wide-reach – can also help reduce set-up time.

Stakeholders were interested in how vouchers could support people that were in **emergency situations** – for example, individuals that had not had a meal in several days. Ecorys highlighted that most of the schemes examined in the research contractually require the organisation producing the e-vouchers to be able to do so within 24 hours for emergency situations, when necessary.

There were questions from Member States on **eligible expenditure** in the context of e-voucher schemes implemented under the FEAD and the ESF+. Ecorys presented the position of the Commission on this. The purchasing costs are eligible once the food and/or basic material assistance is 'delivered' to the most deprived. Therefore, the expenditure eligible is the amount on the e-voucher actually used by the most deprived person for buying food and/or basic material assistance.

Several stakeholders asked about the **benefits of e-voucher schemes for the individual recipient**. Ecorys highlighted that research on the existing schemes examined showed that vouchers increased the autonomy felt by recipients, as they were able to shop for themselves according to their own needs.

NGO stakeholders asked whether e-voucher schemes **reduced stigma** experienced by recipients of food aid, expressing concern about a lack of anonymity of e-vouchers in comparison to the direct delivery of food and material assistance. Ecorys outlined that e-voucher cards do not have to be nominative, and in many cases resemble a gift card for merchant stores that do not include the name. Ecorys also highlighted that in cases where the e-voucher is nominative, it often resembles a regular debit card, which means that recipients can use it at stores without anyone recognising that they are in receipt of public support.

There was also interest in the **issue of fraud**, with stakeholders enquiring whether this is increased with e-vouchers. Ecorys highlighted that there is significantly reduced risk of fraud when using electronic vouchers over paper ones. Paper vouchers can be sold for money, exchanged for something or simply given to any other individual. The vouchers can also be stolen and in that case, their use cannot be blocked or nullified. The digital nature of e-vouchers reduces this risk, as the voucher can be blocked automatically. All e-voucher schemes examined had security measures in place to allow this to happen.

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