



# FEED THE FUTURE

The U.S. Government's Global Hunger & Food Security Initiative



## Assessment of Voucher Modality in CRS Nicaragua Seed Fairs



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**Author's name:** Edward Walters and Cairo Jarquin

**Sponsoring USAID office:** LOC Unit, Federal Center Plaza (SA-44)/M/CFO/CMP

**Technical office:** USAID/RFS/CA

**AOR name:** Daniel Bailey

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**Submitted on behalf of:** Catholic Relief Services

**Submitted by:** Nikaj van Wees, Chief of Party S34D activity  
Catholic Relief Services  
228 West Lexington Street, Baltimore, MD 21201  
[Nikaj.vanwees@crs.org](mailto:Nikaj.vanwees@crs.org)

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**Feed the Future Consortium Partners** in the Feed the Future Global Supporting Seed Systems for Development activity:



## Table of Contents

I. Executive Summary.....	5
II. Background.....	5
III. Methodology.....	7
IV. Findings.....	8
The Seed Fairs.....	<b>Error! Bookmark not defined.</b>
Traditional source of seed.....	<b>Error! Bookmark not defined.</b>
Management/Cost.....	<b>Error! Bookmark not defined.</b>
Prices.....	<b>Error! Bookmark not defined.</b>
Multiplier Effects/Effects on the Market.....	9
Gender.....	9
Suggested Improvements.....	10
Does the modality respond to farmer’s needs?.....	10
V. Conclusions.....	12
VI. References.....	13
VII. Annexes.....	14

## I. Executive Summary

In response to severe drought, subsequent crop failure and loss of seed, CRS conducted seed fairs in Nicaragua in the Spring of 2019. Local agrodealers, seed banks, and individual seed producers provided maize, bean, and cover crop seed to 560 farmers for purchase through value (paper) vouchers. The current study sought to identify the benefits and drawbacks of the voucher mechanism in the seed fairs. This study is part of a series examining the use of paper vouchers and cash in seed fairs.

Participants were pleased with the fairs with 99% stating that the seed received was high-quality and 90% saying that there were sufficient varieties to choose from. While participants were able to select seed varieties, they were required to purchase specific crops with specific vouchers. Participants considered the limitations imposed by the vouchers both an advantage in enabling them to procure quality seed, and a disadvantage in limiting choice. Even with the voucher modality, expanded offerings would have *increased choice and made the process less prescriptive*.

A ceiling price prevented vendors from overcharging clients. Nevertheless, beneficiaries believed that prices were fixed and made no effort to negotiate. Beneficiaries felt they only had the option of choosing seed variety. *While set prices are not an inherent characteristic of vouchers, in this case the effect was the same*. Moreover, an unanticipated finding of the study is the effect of the fairs on expanding markets - particularly for smaller, local vendors. While all vendors saw an increase in sales, smaller local vendors significantly boosted their total sales for the period. In addition, smaller vendors believed they were capturing clients for the long term. *This effect on smaller, more localized seed businesses offers a promising means of developing more sustainable last mile delivery of quality seed*.

## II. Background

In 2018, Nicaragua suffered from a severe drought, compounding several consecutive years of drought throughout Central America's Dry Corridor. The drought exacerbated food insecurity and negative coping strategies in poor, marginalized communities. In 2019, CRS through its Water Smart Agriculture (WSA) partners, Caritas Matagalpa and FIDER, launched the Reactivation of Livelihoods in the Dry Corridor of Nicaragua project. This provided bean and corn seed, cover crop seed, fertilizer, and other inputs to 560 vulnerable farmer households in the departments of Matagalpa, Madriz, and Jinotega.

A needs assessment determined that the crop failure has resulted in seed insecurity. Many households reported consuming their bean and corn reserves, leaving little to use as seed for the 2019 planting season. With decreasing farm income caused by the crop failure, farmers also did not have the financial resources to purchase seed or fertilizer. Quality seed was available from suppliers in municipal markets and from local seed banks but farmers ability to purchase that seed was greatly diminished. Based on these findings, the program proposed to pilot the seed fair methodology for the provision of seed using paper vouchers. Fertilizer and other inputs would be provided separately from fairs through direct distribution. Because of slug infestations in beans, molluscicides were also included in the direct distribution. During consultations, communities agreed to the seed fair approach and identified preferred crops and varieties.

This study focuses on the voucher mechanism in the seed fairs and is a complementary study to another conducted in Guatemala that compared the use of cash and vouchers in DiNER fairs. This study seeks to identify the benefits and drawbacks of the voucher mechanism in the Nicaragua seed fairs. The study examines the mechanism in terms of effectiveness, efficiency, and appropriateness in terms of provision of seed, responding to beneficiaries' needs, and supporting the local market.

## The Seed Fairs

Five seed fairs were undertaken in Nicaragua between April 25 and May 3, 2019. The fairs were conducted by CRS partners FIDER and Caritas Matagalpa. The fairs' objectives were to:

- Provide sufficient drought resistant staple seed (maize and bean) to enable drought-affected farmers to recover production.
- Provide seed for cover crops – a practice recommended by CRS's Water Smart Agriculture project.
- Create awareness of sources and alternative varieties of seed.
- Reinforce and stimulate links and information sharing between farmers.
- Strengthen the local economy.



**Figure 1: Vendor Weighing Seed**

Between 100-120 farmers participated in each fair receiving maize, bean, and cover crop seed. Value vouchers were provided for each crop, meaning that participants were required to buy seed of each different crop. Voucher values were set based on the amount of seed that could sow 1 manzana (1.7 acres) with maize and beans. Vouchers totaling US \$67 for FIDER beneficiaries and \$58 for Caritas Matagalpa beneficiaries were distributed at the fairs. The total voucher value varied because of seed price differences in the local markets. Participants were also provided with fertilizer and molluscicides<sup>1</sup> which were distributed directly at a different time. Because hybrid seeds do not retain their characteristics from one season to the next and farmers typically retain seed after harvest, sale of hybrid seed was prohibited at the fairs.

Between 3 and 10 vendors participated in each seed fair. The vendors represented larger and smaller agro-input suppliers, seed banks, and individual seed producers. Ministry of Agriculture officials conducted visual inspections of the seed fields during production and seed on offer prior to the fairs. Ceiling prices were set based on the market price for seed quality grain with a 30% premium added for improved seed. Certified seed and “criollo” (traditional) were both offered. 8 varieties of maize seed were offered among the fairs and 13 varieties of bean seed. The number of bean varieties per fair ranged from 2 to 9. The number of maize varieties per fair ranged from 1 to 4. Each vendor was guaranteed a certain level of sales so many did not bring more seed than that. The net effect was that in some cases those communities scheduled at the end of a particular fair had less selection after preferred varieties and higher-quality seed sold out.

**Table 2: Number of vendors per fair**

Partner	Municipality	Men	Women	Total
FIDER	Jinotega	4	1	5
	La Concordia	3	1	4
	Yalagüina/Condega	3	3	6
Caritas Matagalpa	Sebaco	2	1	3
	San Dionisio	10		10

<sup>1</sup> The Water Smart Agriculture practice of leaving refuse on the fields to protect the soil also provides a habitat for slugs which feed on the bean plants, thus requiring some sort of control mechanism.

Prior to the fairs, in community meetings, project staff explained the seed fair approach and how to use the vouchers and local vendors were identified. If an insufficient number of local vendors were found, then vendors were contacted from farther away. Staff explained the process to potential vendors, and those interested in participating were contracted. The fairs were conducted in secure areas relatively accessible by the communities involved.

### Traditional source of seed

Traditionally, farmers use their own saved seed for planting. If farmers had a particularly lucrative year with sufficient revenue, they might purchase certified seed. However, normally, for any seed purchases, they will obtain seed from the local seed bank where they can get quality seed at lower prices. Seed banks (cooperatives) were promoted at the turn of the century (and often subsidized) as a way of maintaining indigenous seed and making it available to farmers. An interesting practice noted by one focus group was ‘rented’ seed, where a farmer borrowed seed at the beginning of the planting season and then repaid it at the end (generally paying back at a 2:1 rate).

### Management/Cost

Each beneficiary received the equivalent of \$203 in FIDER and \$221 in Caritas Matagalpa for both seed and fertilizer. Between \$58 and \$67 was for seed. These materials accounted for roughly 73% of the project budget. Staff from existing projects organized and undertook the fairs, so their costs have not been incorporated into the overall budget. Around 8-10 technicians participated in each fair along with community sensitization.



**Figure 2: Farmer purchasing beans**

The project used mixed modalities to provide inputs to farmers. In addition to the seed fairs using vouchers, direct distribution of fertilizer and molluscicides was also undertaken. The project solely consisted of distributions (seed fairs, direct distribution) and there were no associated education activities budgeted. Nevertheless, since participants were already in the Water Smart Agriculture (WSA) project where they received training on soil restoration techniques.

### Prices

Ceiling prices by variety were negotiated with all of the vendors prior to the fairs based on the local market price. Prices of improved seed were set 30% over that of grain. Price margins for certified seed in commercial establishments are often double that of grain.

## III. Study Methodology

The methodology consisted of a review secondary information and collection of a primary information. The literature review examined existing reports, the project proposal, and other studies. Primary information was collected through 5 focus groups with beneficiaries and one group of vendors who had participated in the voucher fairs. Key informant interviews were held with three other vendors who had also participated in the fairs. Key informant interviews were conducted with the CRS project manager and the project coordinator for FIDER (CRS implanting partner).

The project’s post-distribution monitoring system collected information from beneficiaries and vendors on satisfaction with the seed fairs and some of those results are included below. Subsequently, supplemental information was collected through focus groups and individual interviews regarding the voucher mechanism itself.

**Table 1: Primary Data Collection**

	Number	Total Participants
Beneficiary Focus Groups - Women	2	9
Beneficiary Focus Groups - Men	2	10
Beneficiary Focus Groups - Mixed	1	11
Vendor Focus Group	1	4
Vendor Interviews	4	4
Staff Interviews CRS/Partner	2	2

Questionnaires were prepared by the author, reviewed by both Nicaragua and Guatemala CRS staff, and carried out in both countries.. The focus groups and key informant interviews were carried out by the Nicaragua emergency coordinator between July 29 and August 9, 2019 - three months after the fairs.

Results were entered in an Excel spreadsheet and tabulated. The data collection instruments were the same as those used in Guatemala with minor modifications and the CRS/Nicaragua emergency coordinator conducted all interviews. This study references the Guatemala study comparing cash and voucher modalities using it as a basis of comparison with programs using cash as a modality in DiNER fairs.<sup>2</sup>

## IV. Findings

Farmers were generally pleased with the fairs according to the Post Distribution Monitoring (PDM). All were satisfied with the timing and organization of the fairs, 90% said there was sufficient varietal selection, while 99% affirmed that the seed was high-quality.

Focus group participants reported that they felt prices were fixed, and the sole opportunity to negotiate was over seed variety rather than price. One group noted that vendors were more apt to negotiate with men than women.

Reports from focus groups were mixed regarding prices during the fairs. Two groups reported higher prices, while two others reported prices comparable to the market. Another group reported that seed prices for traditional seed were the same, whereas certified seed prices were higher than the market. One of the participants of the Jinotega focus group reported:

*“... the quality of the seed was better. This compensated for the price we paid. In other words, the price was fair because the seed was good.”* (author’s translation)

Vendors considered the prices reasonable since they were based on the market price. One commented that the:

*“fairs offered a good price for both the vendor and buyer.”*

Another said,

*“[the prices] were a little low. The seed fair prices were set based on the market with a slight reduction...”*

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<sup>2</sup> Walters, E. *A Comparison of Voucher and Cash Transfer Modalities for DiNER fairs in Guatemala*. CRS. July 2020

## Multiplier Effects/Effects on the Market

Because of the small size of the fairs, multiplier effects such as increased spending in local markets, or negative effects like increased seed prices were not observed.

Most local seed sellers were invited to participate in the fairs (other than one reported community where some local seed vendors who had not been informed of the fairs in time to participate), therefore local sellers did not lose business. In fact, the sellers reported that they had either substantially or moderately increased their seasonal business. One farmer seed producer reported a 75% increase of sales of beans and 120% for maize. Another reported sales increases of 37% and 50% respectively. Among all interviewed vendors, 3 out of 4 reported higher profits, half reported that the fairs were an excellent opportunity to connect with new customers and get to know them, and one vendor reported more rapid turnover in his inventory. All vendors reported an increase in clients with one reporting a dramatic increase. Three out of four vendors anticipated a long-term increase in clients as a result of the fairs. One seed bank reported the following:

*“The profits have permitted the seed bank to construct a drying platform for beans. We gained publicity and increased demand from the producers.”* (author’s translation)

In short, the larger established enterprise saw only marginal changes in business as a result of the fairs, whereas the smaller, more local, enterprises saw significant increases in current business that they expected to continue in the longer term.

## Gender

Only 22% of farmer participants in the seed fair were women. In terms of prices, all focus groups reported that men and women received the same prices from vendors. One group did point out that sometimes vendors took advantage of women in terms seed quality, since most women did not know as much about seed quality as men. In this respect, the vendors did not treat the women with the same degree of respect as men.

All focus groups reported that it was the male head of household who made decisions regarding the seed purchased in the fair. According to one focus group,

*“Most of the time it is us [men] who take the decision. Sometimes we discuss with our wives but that’s rare. We are always in charge of planting. Even though it’s a family issue, almost always it is us who decide.”*

These results contrast with results from Guatemala where much decision-making was joint. While it is generally agreed that both societies are *machista*, particularly in rural areas, the Guatemala Adelante project had been actively promoting joint decision making in the household and their results appear to reflect that. According to Nicaragua staff, the voucher modality is better for women because it restricts the men’s purchases to goods that result in direct household benefits.

### The View from a Seed Cooperative

“[The fairs] have amplified the vision of our business...They have allowed us to understand the farmers’ demand and the seed varieties they prefer. Our relationships...have improved and we feel we have gained prestige and the confidence of farmers in the area.”



**Figure 3: Woman Farmer Making Purchases**

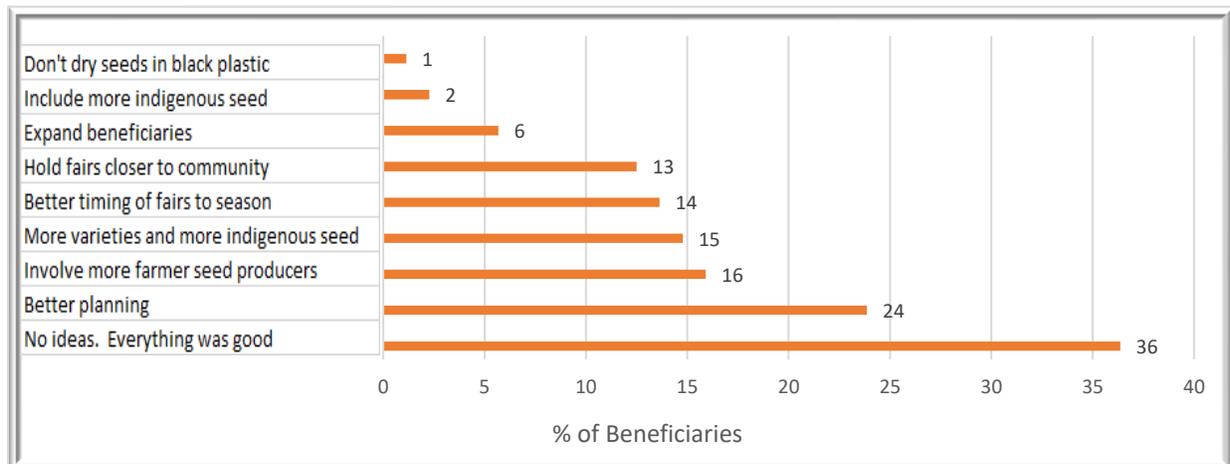
## Suggested Improvements

When asked about what products were missing from the fairs, all focus groups would have liked to purchase tools at the fairs. Three groups would have liked to see backpack sprayers available, two suggested insecticides and two would have liked boots. A women’s focus group mentioned vegetable seed, a mixed group signaled organic products.

In terms of recommendations, three of the five focus groups suggested that the fairs expand their offerings; one specifically suggested more cover crop varieties; one suggested allowing non-beneficiaries to participate; two suggested more advance notice for the fairs; two would have liked snacks offered at the fairs; one group suggested lowering prices while another suggested allowing a choice on the modality. The latter idea is interesting considering that farmers have not been exposed to other modalities.

Individual respondents from the PDM survey suggested better planning, inviting other farmers to the fairs, timing the fairs better for the planting season (prior to its start), and also having more traditional varieties on offer. The suggestion of involving more local seed producers closely relates to the local vendors’ expectation that they will expand their client base long-term as a result of the fairs.

**Figure 4: Beneficiary Suggestions on how CRS can Improve the Fairs**



There was consensus among the vendors that they would have liked to have been permitted to sell a wider variety of goods. More buyers was a suggestion from one vendor. Another vendor suggested holding seed fairs every year, and yet another suggestion was for more advance notice prior to the fairs.

## Does the modality respond to farmer’s needs?

All the focus groups cited a preference for vouchers because the quality of the seed was assured through CRS’s inspection process; some appreciated the fact that with the vouchers they could not give in to the temptation to purchase other goods. Project technicians providing follow-up seed performance in the field was an additional benefit. Again, this was the first seed fair for these farmers, and they had no experience with other modalities. One group reported,

*“we feel more confident in the vouchers. We haven’t had the other [cash] experience. If we had, we would probably think differently.”*

Nevertheless, focus groups cited what they considered the advantages and disadvantages of each modality (see Table 3).

**Table 3: Advantages and Disadvantages of Modalities**

	Advantages	Disadvantages
Voucher	-Technicians ensure seed quality and follow-up -Ensure buy only seed and no other goods	-Cannot negotiate prices -Limit who can buy from
Cash	-Can buy where I want -Can negotiate or seek other cheaper options -Can purchase other necessities	-Can purchase other things -It can be robbed or lost -No ability to make claims against vendors

Note that farmers cited the ability to purchase other goods as both an advantage and disadvantage of cash. Conversely, an advantage and disadvantage of vouchers is that one is only able to buy specific products on offer at the fairs from those vendors present at the fairs. In response to a question about prices, one focus group responded,

*“If they had given us the money, perhaps we could have purchased seed for less.”*

While participants did not like what they considered set prices in the voucher system, they did appreciate the fact that the fairs offered them some assurance regarding the quality of the seed they purchased. Project staff have even cited one advantage of the vouchers is that seed can be traced back to the supplier if there are problems with the seed.

Vendors did not want to hazard an opinion on the preferred modality because of never having been involved in a cash fair. When asked about future participation and recommended modality, two vendors were ambivalent, while one preferred vouchers because of security concerns and another preferred vouchers because making change after purchase could be problematic at the fairs. Another vendor said,

*“I would participate regardless of the modality as long as security is guaranteed so as not to risk robbery or assault.”*

Security was a large concern of staff and participants. Sites were selected to reduce long hikes to the fairs, minimizing possibilities of assault, especially for women. Not only were the sites selected to reduce the threat of robbery, but the voucher modality was also selected in order to mitigate the threat of insecurity. Vouchers were considered more secure than cash since vouchers could not be exchanged outside the fair and neither beneficiaries nor vendors would be leaving the fair with cash.



**Figure 5: Farmer displays vouchers**

## V. Conclusions

This study sought to identify benefits and drawbacks of the use of vouchers in seed fairs. The voucher modality not only restricted purchases to what was offered at the fairs, but project design further restricted participant choice by requiring participants to purchase all three crops on offer - maize, bean, and cover crop seed. The restrictive nature of vouchers was considered both an advantage and disadvantage by participants by requiring them to purchase only goods on offer in the fair, but offering some assurance of quality because all seeds had been inspected. Moreover, participant farmers were pleased with the fairs: 90% said there was sufficient varietal selection, while 99% affirmed that the seed was high-quality. However, both farmers and vendors would have preferred expanded offerings in the fairs. **Even with the voucher modality, expanded offerings would have increased choice and made the process less prescriptive.**

Because participants had no experience with other modalities, they found it difficult to compare cash and voucher modalities. Nevertheless, they appreciated the voucher modality for providing an assurance of quality of seed acquired. Security was one reason that the voucher modality was selected. One vendor noted that as an advantage. **While vouchers reduce the risk of assault and robbery, there are measures to mitigate the security threats associated with cash including: informing only vendors and participants about the fair, establishing a security plan with participants, having the fair in a secure location easily accessible to all parties, and (if using cash) distributing the cash at or adjacent to the fair site.**

An intermediate option between voucher and cash would be to allow voucher recipients to supplement their purchases with cash and allow non-beneficiaries to make cash purchases at the end of the fair.<sup>3</sup> This encourages vendors to bring a larger supply of quality seed and expand their client base. While prices were not technically fixed, a ceiling price was set (though no interviewed farmers thought they could negotiate price, only make choices on seed variety). *While set prices are not an inherent characteristic of vouchers, in this case the effect was the same.* **The ceiling price prevented vendors from overcharging clients. However, if participants knew beforehand about the ceiling price, negotiating would have enabled farmers to try and get more value for their money.**

Seed vendors saw a boost in their sales due to the fairs. Smaller vendors saw a larger relative increase in sales and smaller vendors reported gaining more long-term clients. While the impact of the fairs on larger, more established, vendors was a short-term, one-off effect, smaller vendors believed that they were capturing clients and thus growing their business over the longer-term. This effect on smaller, more localized seed businesses closer to farmers can be one means of developing more sustainable last mile delivery of quality seed. **Allowing non-beneficiaries to buy seed with cash after the voucher fair, while complicating logistics, encourages vendors to bring a larger supply of quality seed and expand their client base.**

In terms of gender, only one-quarter of participants in the fairs were women, while decision-making over agriculture is dominated by men. Vouchers were considered beneficial to women because they ensured that the money was spent on seed assets. Nevertheless, rather than simply accepting the gender imbalance, efforts could have been made to increase women's influence in the fairs. **Potential approaches include: supporting couples to improve communication and joint decisions; gender messages in the agriculture-related programming that complements fairs; or offering separate vouchers to women and men in the same household; and, including women's crops (often vegetables) in the offerings.**

While voucher fairs are typically more expensive than cash fairs, costs of the fairs were low because the project undertook no additional (cash plus) educational activities. While the vouchers were not conditional, the simple act of distributing vouchers provides the project leverage for encouraging participation in any educational activities associated with the fair. **Although farmers were being trained by the WSA project on conservation agriculture techniques, other potential education activities could have been**

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<sup>3</sup> Catholic Relief Services, 2017. Agricultural Fair and Voucher Manual. Baltimore, MD, USA, p. 17

undertaken such as introducing and comparing new crop varieties on offer at the fairs to traditional ones.

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## VII. Annexes

### Annex 1: Focus group guide

1. Could you describe the DiNER fairs?
2. Where do you normally source your seed?
3. Where do you normally source your tools?
4. Where do you normally source your fruit trees?
5. What do you think about the DiNER fair's implementation and follow-on?
  - a. Was the location of the fair reasonably accessible to you? Any concerns in accessing the fair grounds and returning home (safety, distance, etc)?
  - b. Where there products not available at the fair that you would have liked to purchase (type, variety, quality)? If there were products at the fair you would have liked to purchase but did not purchase, why?
  - c. How did you receive the money for the fair? Did you experience any difficulties in accessing the money? If so, please explain?
  - d. After receiving the cash, who decided what to spend the cash on? If joint decision, prompt on influence of voice by different decision-makers
  - e. Were the prices in the Cash fair aligned with the market price at the time of the fair? Were you able to negotiate prices? Do you feel men and women paid similar prices for the same product and quantity? If no, please explain.
  - f. Were the prices in the DiNER fair aligned with the market price at the time of the fair? Were you able to negotiate prices? Do you feel men and women paid similar prices for the same product and quantity? If no, please explain.
  - g. Did you have any leftover money after the Cash fair? If so, why did you not spend it all at the fair? What did you use the leftover money for? Who decided on how to use the leftover money?
  - h. When you return to your home, who made decisions on the products purchased at the fair? Why?
  - i. Were the most important suppliers from the local area at the DiNER fairs?
6. Have you noticed any corruption within the process (during registration for the programme, before the distribution, during the distribution, at the cash point delivery mechanism provider, before or after receiving the cash)? Please explain.
7. Did you participate in a voucher DiNER fair? How would you compare voucher modality to a cash modality? What are the advantages and disadvantages of both types of fairs?

Modality	Advantage	Disadvantage
Cash		
Voucher		

8. Which modality do you prefer and why?
9. What have been the effects of the cash program on you and your community?
10. Did any of you open bank accounts or start mobile money accounts following DiNER fairs? (financial inclusion). Why or why not? If yes, any difficulties in opening or accessing bank accounts or the mobile money acct you establish? Who makes decisions on the use of the money in these accounts?
11. What could have been improved? Do you have recommendations for future interventions?

## Annex 2 : CRS staff questionnaire (Cash / Voucher)

1. Could you explain the functioning of the DiNER fairs?
2. Describe the effectiveness and administrative simplicity of the following:
  - a. Cash delivery option – Contracting financial service providers – setting up the cash program – working with financial service providers, other
  - b. Set up cash vs. vouchers– e.g. recruitment/training of vendors, sensitization of beneficiaries, printing of vouchers, accounting of vouchers.
  - c. Staff required for fair (cash vs. vouchers)
  - d. Compare cost of set up and administration of cash vs. voucher DiNER (Do you have figures?)
  - e. Security and corruption issues (cash vs. vouchers) – forgery and misappropriation, corruption, security.
3. What has been the program’s effect on markets, such as:
  - a. Have there been any multiplier effects (other local businesses benefitting)? Any difference between cash and voucher?
  - b. Market distortions cash vs voucher (on price, supply of goods)?
  - c. Any disincentive effects (e.g. on non-participating vendors, are vendors local)? Any difference between cash and voucher?
  - d. Where do farmers normally obtain these goods (seed, seedlings, tools)? What has been the effect of the DiNER fairs on their traditional source of these goods?
  - e. Any financial inclusion benefits e.g. people setting up bank accounts or mobile money accounts? Any difference between cash and voucher?
4. Compare cash vs. vouchers:
  - a. Are there more vendors with cash?
  - b. More local vendors with cash?
  - c. What do vendors need to participate in program (boost stocks, capital infusion etc.)
  - d. Compare the quality of goods provided in cash vs. vouchers
  - e. Is there more negotiation observed with cash?
  - f. What is degree of leakage (use of cash outside of DiNER fair)? What were participants purchasing?
  - g. Is leakage a problem?
5. Beneficiary effects and preferences
  - a. Are there protection issues (cash vs. vouchers)
  - b. Does either modality disadvantage women? Explain.
  - c. How does cash or voucher affect intra-household relationships?
  - d. Could you describe the effects on dignity of cash vs vouchers?
  - e. For those beneficiaries who have used both modalities, which do they prefer?
6. Which modality do you prefer? Why?

### Annex 3: Trader questionnaire

1. How long been you been in business?
2. Are you an independent operator or part of a larger organization?
3. How many branches do you have and where are they?
4. What geographical area does your business carry cover?
5. What are the main products that you carry?
6. How many other traders carrying like goods in your coverage area?
7. What products did you sell in the DiNER fairs?
8. Compare sales for these products during the month of DiNER fairs with sales the previous year during the same month.

Product	April/May sales quantity 2018	April/May sales quantity 2019 in fairs	April/May sales quantity 2019 outside of fairs

9. What was the effect on your business?
10. Has your client base changed since the fairs?
  - a. Number of clients?
  - b. Type of clients?
  - c. Your relationship with the clients?
11. Do you think that this was a one-time only effect, or do you think there were longer term benefits (e.g. creating new clients, expanding stock, expanding business...)?
12. Was there an effect of DiNERs on prices of these goods (with him/her and local market)?
13. Did you face any constraints in obtaining sufficient supplies (seed, tools, etc.) for the fairs? E.g. shortages from suppliers, lack of capital to purchase supplies, other?
14. Have ever participated in fairs using vouchers?
15. If so, how would you compare giving beneficiaries vouchers with providing them with cash (from the perspective of the vendor). Are there different advantages and disadvantages for women and men? If so, what are they?

Modality	Advantages		Disadvantages	
	Men	Women	Men	Women
Cash				
Voucher				

16. Since the DiNER fair, have you communicated with the male and female farmers who participated in the fair?
 

If yes, explain why you have communicated with them.

  - a. Ask about the quality of the product
  - b. Ask over questions on the use of the seed/product
  - c. Compare information over when and where the seed/product would be available
  - d. Share information about new products on offer
  - e. Other

Has your level of communication varied from cash fairs and voucher fairs?
17. In your opinion, the cash / coupon fair is influenced (specify if there is any difference between cash and coupons):
  - a. Where do you sell product (s)? 1. None 2. A little 3. Quite a lot 4. A lot  
Please explain
  - b. Who sells the products? 1. None 2. A little 3. A lot a lot 4. A lot  
Please explain
  - c. Who is the product sold to? 1. None 2. A little 3. Quite a lot 4. A lot  
Please explain
  - d. What is the delivery method of the sale (family stores, mobile vans, etc.)? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

e. How are the products packaged? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

f. When is the product (s) sold? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

g. What kind of products to sell? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

h. How do you communicate with your clients? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

i. How do you seek to understand customer preferences and needs? 1. None 2. A little 3.

Quite a lot 4. A lot

Please explain

j. How to reach the poorest farmers? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

k. How to reach the women farmers? 1. None 2. A little 3. Quite a lot 4. A lot

Please explain

18. For vendors / farmers associations: Has the cash / voucher fair changed your relationship with the community in any way? If not

If yes, please explain the changes

a. I know my community needs better

b. I have a stronger relationship with specific community members

c. I am in conflict with community members (i.e. my product(s) failed, poor negotiations, etc.)

d. My relationship is the same with community members

e. I engage with more diverse community members than before

f. Community members trust me more now

g. Other: \_\_\_\_\_

If yes, please explain the changes

Gender

19. Did you learn something new about what your customers want (men, women, other categories) --- because of the fairs? Specify what type of fair and what was learned.

a. Due to attending the fair, are you now looking to understand the different needs of your clients? Yes/no

b. Due to attending the fair, are you now looking to understand the different needs of your male clients? Yes/no

20. Have you made any changes to specifically reach customers with products? If so, what changes have you made?

a. Hire female sales staff to engage with female customers

b. Work with local dealers / stores to supply seeds / varieties that women community members have demanded

c. Package products in smaller portions to make them affordable for customers.

d. Last mile point of sale: use of community agents, village shops, mobile vans

e. Communication aimed at women.

f. Products / varieties brought that the farmers preferred.

g. Actively interacted with women during the fair.

h. Clients served based on order of arrival, served first rather than based on gender

Other: \_\_\_\_\_

Future fairs

21. Would you participate in future fairs? If not, please explain

If you participated in a future fair, what type of fair would you prefer: coupon, cash, or either? Why do you prefer this type of fair? What could have been improved? Recommendations for future interventions?