CONSAR

conciliar y conservar

SERVICE CHEQUE

Entidades Colaboradoras:

GOBIERNO de CANTABRIA

CONSEJERÍA DE RELACIONES INSTITUCIONALES Y ASUNTOS EUROPEOS

Dirección General de la Mujer

Servicio Navarro de Empleo

Ayuntamiento de Colindres

Ayuntamiento de Azagra

Entidades Agro-alimentarias:

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1 Sumary

2 Introduction

The “CONSAR cheque”, comes up in the scope of the CONSAR Project (to Reconcile and to Preserve), approved under the first call of the eQual European Initiative.

The main goal of the eQual Initiative is to fight against all types of discrimination and inequality which are produced in the labour market and, particularly, against those which are based on sex, race, ethnic origin, believes or age.

eQual Initiative was set into motion in Spain covering four main intervention pillars, among the six ones proposed at European scale, and six thematic areas:

1. Professional insertion capacity
   a. (Re) Incorporation to the labour market
   b. Fight against Racism and Xenophobia
2. Enterprise spirit
   a. Creation of enterprises
3. Adaptability
   a. Adaptation to change and NTICs
4. Equality of opportunities for women and men
   a. Reconciliation of familiar and professional life
   b. Decrease of disequilibrium and of work segregation

eQual CONSAR is a sectorial Project which intends to propose and test specific solutions to a generalised dysfunction detected in a determined sector independently of its geographical location, as the Project came up from the discovery of concrete needs in several enterprises and localities in Cantabria, Galicia, Navarra and Murcia.

Specifically, the CONSAR project is addressed under the axe 4 (Equality of opportunities) and deals with the problems related to reconciliation of family and labour life of workers in the agro-alimentary sector.

This way, general goals defined by the CONSAR project include actions addressed to:

1 Design local pilot experiences settled to the sector labour reality to help reconcile labour and family life of women who work in the sector.

2 To advance in social dialogue and tripartite harmonizing (administration, unions and social agents and enterprises).

3 To create services and so employment and local wealth, mainly female stable and quality employment.

4 To contribute to the awareness of the population and specially fathers and husbands on the double family and labour load of female workers, and to obtain a greater contribution.

In this context, and taking into account the current situation of the agro-alimentary sector –with a majority presence of women and extreme timetables– and of the different territories where the project has taken place –with a deficient and poorly flexible offer of services– determined the inclusion of an innovative instrument, called the **CONSAR cheque**, as a pilot project to promote and ease reconciliation of labour and personal life and to favour the creation or adaptation of quality services in the attention to dependant people.

The set into motion of the CONSAR project has joined the effort of the different organizations representing the 3 sectors (Public, Private and Third Sector), forming the following entities the **Development Partnership:**

- **Promoter Entity:** Agro-alimentary Federation of CC.OO (a trade union).

- **Partner Entities:**
  - ***Public Sector:***

    Regional Scope

    Government of Cantabria through the Women D. G.
    Institute of Women Government of Murcia.
    Employment Service of Navarra

    Local Scope

    Santander Council (Cantabria).
    Colindres Council (Cantabria).
    Santoña Council (Cantabria).
    Mazarrón Council (Murcia)
    Azagra Council (Navarra)
    Milagro Council (Navarra)

  - ***Third Sector:***

    DOCUMENTA, European Institute for Training and Development Studies.

  - ***Private Sector:***

    Multiprosur S.A. (Cantabria)
    Hernandez Zamora S.A. (Murcia)
    Paquito S.L. (Galicia)
    Jealsa Rianxeira S.A. (Galicia)

The Project counts, moreover, with the participation of five agro-alimentary enterprises as co-financing entities of the CONSAR cheque:

Ultracongelados Virto S.A. (Azagra)
Iberfruta S.A. (Azagra)
Ángel Manero S.A. (Azagra)
Jealsa Rianxeira S.A. (Galicia)
Paquito S.L. (Galicia)

5 Antecedents of the CONSAR Cheque (C.C.)

The emergence and subsequent dissemination of the service cheques as New Financial Instruments (N.F.I) was closely linked to the so called Delors White Book (Growth, competitiveness and employment. Clues to enter into the 21st century), and to the launching within this of the idea of New Yields of Employment (N.Y.E): in a section titled “Going towards the finding of new needs” it is launched the idea that there still exist N.Y.E within the European economies which would be the result of unsatisfied needs (non covered by public nor private sectors) in the framework of the service sector:

- proximity services or services to people
- services to improve quality of life
- leisure and culture services
- environmental services.

It will be in the report on “Local Initiatives on Employment and Development in the E.U.”, commissioned in the Essen Summit (1994) to deep into the clues opened by the White Book, where, among many other issues, it is stated the capacity of N.Y.E. to harmonize the creation of employment, improvement in the citizens quality of life and nature preservation; the suitability of Local Initiatives on Employment (I.L.E.s) to consider the diversity of each culture and socioeconomic organization; and the need to design original more efficient financing policies than the classical ones which increase public expenses, increase of employment in the public sector, or decrease in the contributions to the social security.

This report gathers both French and Belgian experiences on services cheques (pioneer in Europe and which are the basis for Spanish pilot projects), and defines in a vague way the service cheque: “The services cheque is a non universal payment title which allows homes or particular people to pay the cost of some services whose characteristics have been already stated… services which need a lot of human intervention (a high degree of labour force and great time spend)… The service cheque constitutes, potentially, a complete financial and economical instrument to improve life conditions of families and active employment policy.”

The conceptual vagueness contrasts with the firmness of conclusions derived from the "macroeconomic assessment of potential employment creation" of a policy addressed to promote N.Y.E (in which most times a system of service cheques based on the co-financing consumer/public sector is introduced), regarding those classical ones previously mentioned: "An active employment policy focused on the satisfaction of new needs would be, according to these calculus, some five times more efficient than a mere increase of the employment in the public sector, and some ten times more efficient than a "Keynesian re-activation" through the development of large infrastructure works".

If we search for the closest antecedents to the C.C., we would find them in the **Quality Cheque**, also designed by DOCUMENTA in the framework of the project called New Yields of Employment in Cantabria (Innovative Actions FEDER ART. 10), and tested through a six month pilot action in the municipality of Astillero (Cantabria).

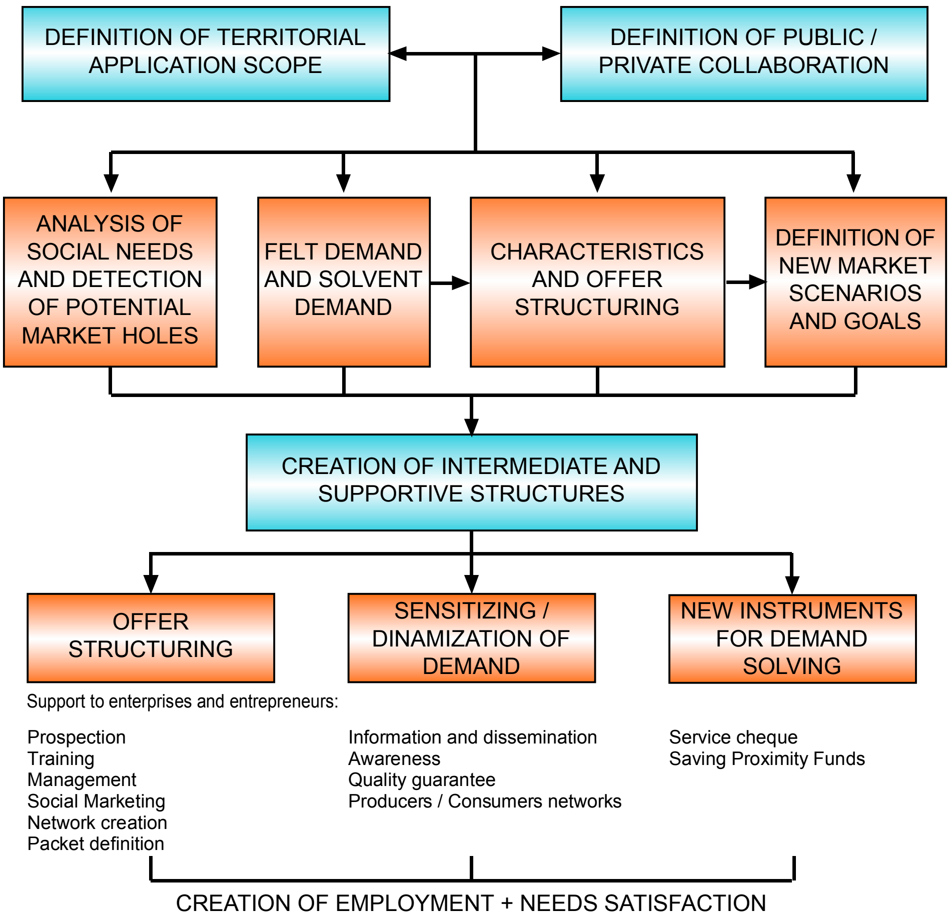
The Quality Cheque was a reference pilot experience for subsequent Spanish cheques which were set into motion in other territories (Andalucía, Cataluña…), and served to contrast a cheque model, and an implantation methodology, that has feed the C.C. without any doubt.

Without an in depth analysis of methodological matters, there are two relevant issues which rose from that experience and we have to explain, as they are subject of a great consensus in the scarce literature existing on service cheques implanted in Spain:

A.- The definition and implantation of a service cheque should not be an aim on itself, but an alternative financing instrument linked in a plan of N.Y.E. promotion in a previously defined territory.

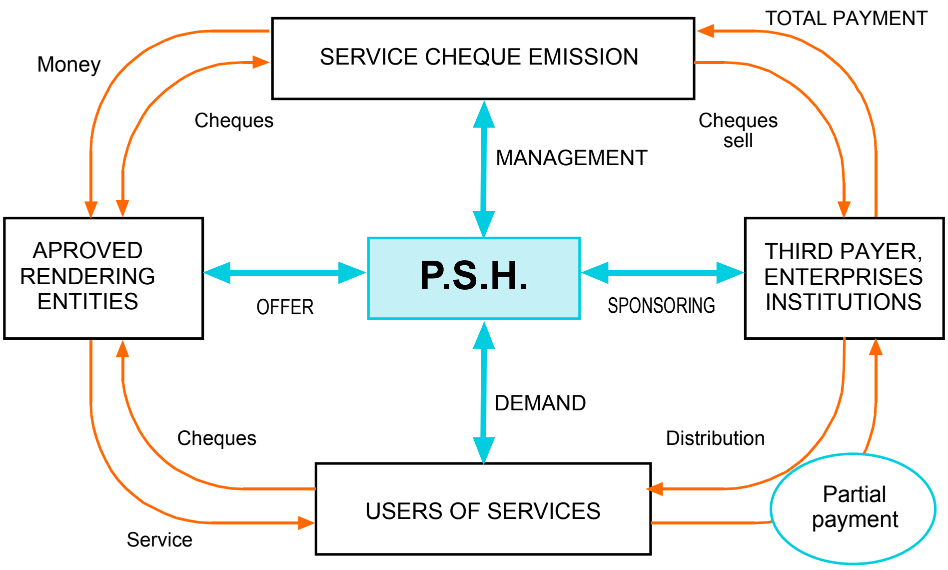
Even though the wideness and complexity of such a plan is variable, the following chart shows perfectly a minimum of factors to consider in order to start with certain guarantee the implantation of such financial instrument as the cheque.

N.Y.E. PROMOTION PLAN



Without the first stages related to territorial definition and creation of public sector/ private sector/ third sector/ active beneficiary networks, analysis of services offer and demand, and the correct definition of the technical intermediation structure in charge of the cheque management, its feasibility will be random, its efficacy and efficiency related to the goals defined would be difficult to assess, and the adaptation to the real needs of the territory or activity sector, would be more a speech rather than applied social innovation.

B.- The Proximity Services Headquarters (P.S.H.) (name given by DOCUMENTA to the technical intermediation structure among offer and demand which is in charge of the management of the cheque, and is assumed by all the later cheque experiences), is the main technical element in the process. Without the clearly defined and executed functions of such structure, it would be difficult to imagine the survival of the cheque, and even less its inclusion in integral projects on local development or promotion of N.Y.E.s.



If the offer and demand structuring functions, sponsoring, or the management of the cheque itself are key for its correct performance, the chart perfectly symbolizes the central place of the P.S.H. as a binding and essential linking element among all the agents implied which is in front of them, encouraging them, and constituting the best guarantee of future of any service cheque.

9 Previous matters, false debates and potentialities of the servicice cheque.

The short practical history of service cheques in Spain has lead to a scarce but rich literature, non exempt of some debate, which although it is not the objective of this document to analyse it deeply, we should reflect it taking several general considerations.

Firstly, and although it seems obvious, to show that the sense of the service cheque is derived from the existence of non satisfied new social needs, which at least will allow us to talk about a quasi-market of N.Y.E., and the existence of potential market holes; which consequently induce us to think about the creation of enterprises and employment to cover those needs.

According to this, and not denying the importance of economic factors such as felt demand and solvent demand, it is essential to have highly present that there **exists an enormous diversity of factors which block the demand of N.Y.E.s: cultural, political, legal, informative, economical, etc.**

Therefore it is logical to deduce the need to accompany our financial instrument, with an integral and explicit policy to unblock those factors, or in other words, a clear policy to promote N.Y.E.s.

Secondly, to state that the lack of **specific legislation on service cheques in Spain**, is a legal-political blocking factor, which does not only hinder the implantation and correct performance of the cheques system, but also it prevents its consolidation, the widening of the intervention volume and scale, and the adequate assessment, at medium and long run, of its effects, both in terms of enterprise and employment creation, and the increase in the coverage of new social demands.

According to **false debates**, these were many and diverse. We briefly comment two of them: that of the so expected reduction of public expenses followed with the implantation of the cheques system; and that focused on the so-called privatisation and corporatization of social services.

Neither reduction, nor privatization, nor corporatization: need to modernize and restructure old attendance conceptions; flexibility and adaptation to new social demands, against bureaucracy, rigidity and excessive functionalization; search for new public/private collaborating ways and networking, against top down awards; efficacy and efficiency in expenses to increase social coverage, improvement in the quality of service rendering, and increase in the selection capacity of the user; compatibility in the creation of employment with the improvement in the living quality of the citizen, etc.

Finally, there has to be stated briefly and as a summary, the **potentialities of the service cheque** as an instrument.

For a start, it has to be said that no case the service cheque should be conceived as a mere subsidy to service consumption.

Flagrant error if in the conceptualization and methodological definition themselves of the cheque to implant, are not taken into consideration, at least, their potentialities as:

- A-. Instrument for a motivation policy on the demand for N.Y.E.s.
- B-. Instrument for the introduction of a quality policy in the rendering of services (quality in the rendering and quality in the employment).
- C-. Instrument for the definition of a new active employment policy which deeps into the complementarity of goals among traditional and compartment employment and social welfare policies.
- D-. Useful instrument for the promotion and consolidation of local networks.

11 Goals, characteristics and price of the CC.

Following the established route, and focusing on financial issues, from DOCUMENTA we define the C.C. as: **an alternative, non universal, payment means, addressed to improve solvency in the demand of proximity services, through the decrease of the cost/hour to the user, making that reduction do not rely on rendering enterprises, with the aim of guaranteeing the quality of the service and the employment.**

From this definition, the C.C. is conceived as an instrument to reconciliate labour and family life, a priori addressed to female workers in the agro-alimentary sector that constitute the target collective of the CONSAR project.

The initial ambition of the experiment led to the establishment of a wide range of **goals:**

1. To satisfy demands and needs for proximity services stated and latent of the people with family responsibilities and problems to reconciliate labour and family life linked to the agro-alimentary sector.
2. To ease the access to the services to people who previously could not access due to solvency problems.
3. To increase the consumption of this sort of services, favouring market diversification and making demand sustainable and solvent.
4. To help create attendance services for dependant people, living support to new entrepreneurs and initiatives in these areas.
5. To disseminate existing attendance services to people.
6. To allow the user access to quality and adequate to their needs services offered by professionals.
7. To make appear professionals who develop their activities in the informal market.

8 To generate quality, stable and lasting employment under legal conditions.

9 To favour cooperation among public and private initiative.

Goals accompanied by the definition of the main **characteristics** of the C.C.:

- Local scope cheque.
- Multi-service cheque: different assistance services to dependant people that contribute to ease the reconciliation of labour and family life.
- Multi-agent cheque: possibility to be purchased by individual or collective (enterprises) buyers.
- Nominal cheque: the receptor of the service is identified.
- In advance purchasing cheque: buyers bring forward money before the service rendering.

Once the instrument is defined, apart from its goals and characteristics, it has to be dealt now the distribution circuit of the C.C. (next chapter), and the **buying price.**

The establishment of the nominal value of the cheque, as well as the possible reductions for the user, is a complex issue related, not only with the market study developed in stages previous to the cheque implantation, but also to a whole set of decisions to take related to financing services, the preferential population segment, the pursued coverage increase, or the higher or lower stress in the creation of enterprises and employment.

With no possibility to enter here in technical details, we will only enumerate some of the agreements achieved:

1 The nominal value of each cheque is 6€ in the three participant territories (the nominal value of the cheque is different from the price of the service).

2 Maximum reduction on the nominal value in each cheque that a user can obtain is 60% (3.6€ in each cheque): this implies that if a user pays a service that costs 12€ per hour with two cheques, the user will have a reduction of 7.2€, and will only pay 4.8€.

3 Maximum reduction is variable, and depending on the behaviour of promoters, sponsors and collective buyers will fluctuate among the 30% and the 60%.

4 It is not considered as adequate that in any case the user pays less than the 40% of the nominal value of the cheque to avoid situations of mistrust related to the quality of the rendered service, or to social and professional underestimation.

5 In the case of the C.C. the 30% in the reduction is directly contributed by the CONSAR project, and the other variable 30% will depend on the contribution of the agro-alimentary enterprises as collective buyers: this implies that the maximum reduction can only be achieved by workers of those enterprises.

Finally and before entering into the distribution circuit of the C.C., we would like to underline that that the advantages of this type of financing opposite to generalist subsidies are only too well demonstrated.

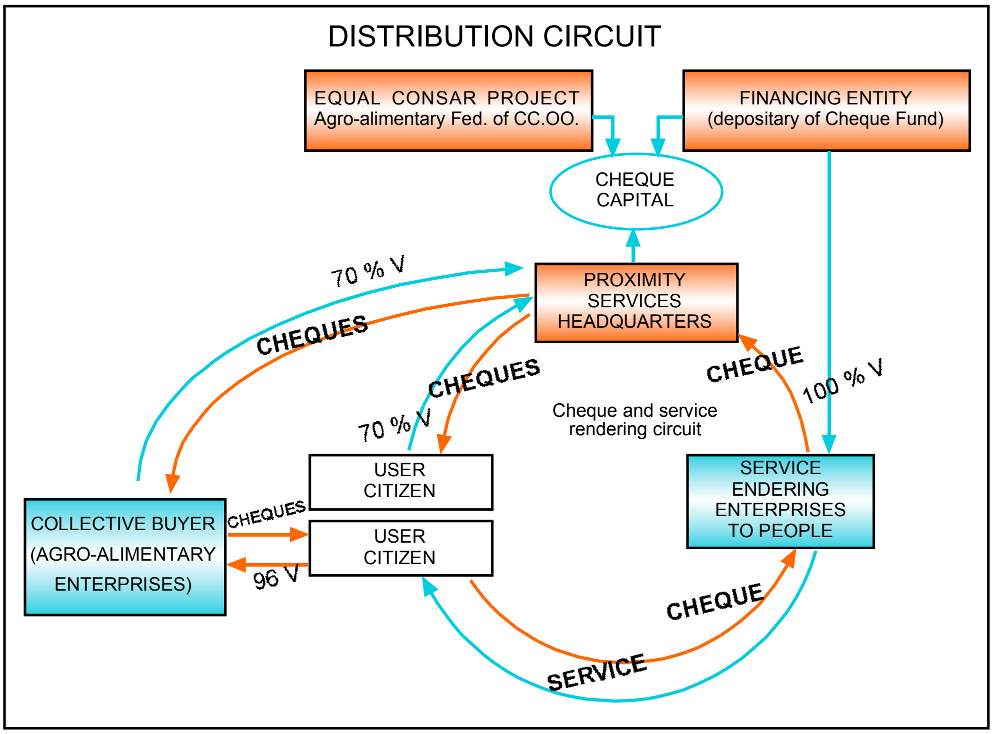
Although it is true that it is advisable to accompany the system with other measures, such as VAT reductions for services to dependant people, or tax deductions due to the consumption of those services: this is the case of France.

14 Cheque circuit and participant agents

The set into motion of the CONSAR cheque is articulated around a circuit which shows its performance. As it can be observed in the attached chart, that circuit is composed of several agents that take part in the performance of the CONSAR cheque, fulfilling each of them a determined function.

The agents implied are:

- *Promoter*: the Development Partnership eQual CONSAR leaded by the Agro-alimentary Federation of Comisiones Obreras (CC.OO.).
- *Collective buyer*: these are agro-alimentary enterprises whose workers use the cheque.
- *Individual buyer:* Citizens and workers from the municipalities in which the circuit has been implanted. This collective will vary according to the territory considered.
- *Technical entity in charge of the cheque intermediation:* With the name of Proximity Services Headquarters, it will be located in each municipality developing the cheque experience.
- *Rendering enterprises:* Those local enterprises approved by the P.S.H. for the rendering of the services which are financed by the cheque.
- *Technical assistance:* It is met by DOCUMENTA, European Institute for Training and Development Studies.
- *Cheque funds deposit:* Financial entity which will be in charge of carrying out payment orders from the promoter entity.



Implied Agents

The eQual CONSAR Development Partnership (Agro-alimentary Federation of CCOO), formed by public, private and social economy entities present in each of the territories where the CONSAR cheque has been set into motion, constitutes at first, the entity with the highest specific weight in quantitative and qualitative terms related to the financing of the cheque fund.

It is in charge of providing a part of the funding needed for the set into motion of the CONSAR cheque. This funding will make possible the application of the 30% discount in the nominal value of the cheque in all the territories that participate in the eQual CONSAR project.

Agro-alimentary enterprises in each territory will act in an indirect manner as funding entities and collective buyers. This funding supposes the application of a discount for the final users of the services. As a collective buyer, once they have bought the desired or allowed amount of cheques, they will ease their acquisition to workers or members at a lower price. The enterprise will finance a part of the cheque costs to provide another discount to workers that will be added to the discount already supplied.

Cheque managing entity, the CONSAR Proximity Services Headquarters, technically integrated in local Councils, is formed of, in its governing body, a representation of agents on charge of the distribution and sell of the cheque at local scale, the Agro-alimentary Federation of CC.OO. as the promoter and managing entity of the project, as well as of the rest of entities that at territorial level form part of the cheque circuit.

It is the main cheque managing entity, as being this a local payment means and a marketing instrument of services promoted from the Headquarters, it is in charge of their issue.

The integration of the P.S.H within the municipal structure, supposes a maximum exploitation of existing resources, and so the benefit of certain advantages:

- Exploitation of the resources present in the local administration.
- It enables the integration of different sectorial policies developed by the Council (mainly social and employment policies).
- Relationships among local administration, enterprises, trade unions and workers are strengthened, resulting in social and economic benefits to participating agents.
- The Council strengthens its actions in social and employment policies, developing specific actions to encourage the market of proximity services.

In short, the functions of the Proximity Services Headquarters, as shown in the chart "N.Y.E Promotion Plan", deal around three action lines:

- Structuring the offer of proximity services.
- Sensitizing and promotion of services demand.
- Management of the CONSAR cheque.

Technical assistance is met by DOCUMENTA, European Institute for Training and Development Studies, a non profit organization devoted to "applied social investigation", whose mission is the implantation of sustainable local development models in smart territories. As the entity in charge of the cheque design, it will manage its set into motion, will provide guidance to the Proximity Services Headquarters in technical matters affecting design, implantation and development of the cheque.

Users. There are two types of buyers, workers of agro-alimentary enterprises that participate in the circuit and citizens:

- ***Citizens buyer-users,*** people who buy the cheque for self use, and who do not intend its distribution. These will be the citizens of the different territories that participate in the CONSAR cheque circuit. They will buy the cheque with a 30% discount according to its nominal value.

- ***Workers buyer-users***, they also buy the cheque for self use; these are mainly workers of the agro-alimentary industry in partner territories, and specially those with familiar responsibilities (children, seniors, people with disabilities, etc.). They are different to citizen users in the larger discount they have according to the nominal value of the cheque, being this last in the range between 30% and 60%.

Service rendering enterprises.

The services rendered through the CONSAR service cheque circuit will be those considered adequate in each territory to be offered to the population, according to the demand and detected needs, in order to response to problems related to the reconciliation of labour and family life.

Both the P.S.H., and the Agro-alimentary Federation of CC.OO. (Project financing entity), and DOCUMENTA (technical assistance), developed a research and selection of enterprises subject to offer services through the cheque, with the aim of achieving a quality label, prioritizing the presence of social economy entities. For this selection, approval criteria have been taken into consideration related to:

- The enterprise has to be legally formed.
- Workers in these enterprises will have a legal contract.
- Workers should have required qualifications for the development of the activities assigned.
- The enterprise should be legally recognized as service rendering.

Once chosen, service rendering enterprises should offer in a clear and precise way the range of available services and its price list to let users know it.

So, each territory has a service and enterprises catalogue to be used as the starting point for the cheque circuit. These **service rendering enterprises** will be in charge of offering attention service for children (nursery schools, recreational and educational libraries, etc.) and home support services (home support to dependant people).

The Proximity Services Headquarters will be in charge of the development of the service catalogue, in order to obtain a diversified offer, adapted to cheque users' demands.

According to the **Financial Entity**, this is in charge of assuming the functions of the depositary of the Cheque Funds. This financial entity will be chosen in each territory by the managing entity of the CONSAR project, and it will be given the funds of the project, formed of the contribution of the eQual CONSAR Project to the cheque, and once into motion, it will indude the contributions of the rest of participant agents. So, it is the cheque deposit-holder entity, and is entrusted with the payments to service rendering enterprises.

Cheque Circuit

All these pointed out agents, do intervene in the performance circuit of the CONSAR cheque. The steps in which the circuit is composed of are the following ones:

1 The user interested in participating in the CONSAR cheque experience goes to the P.S.H. There, the user receives information on how to take part in the circuit, how to buy the cheques and in which enterprises these cheques can be used; the same way, the user could obtain there the number of cheques needed.

2 Later, the user buys the cheques, at a lower cost to their nominal value (nominal value of the cheque is 6€), and depending on the type of user (worker or citizen), and will pay the 40% or the 70% of the cheque nominal value depending on the collaboration or not in the cheque circuit of the agro-alimentary enterprises that provide an added discount (between the 30-60%) to that offered by the project promoter (30%), and if the user is or not worker of such enterprises.

Presenting the documentation that proves the possibility to use the cheque and so determines the amount to pay, the user collects the cheques from the P.S.H.

3 Once the first purchase is made, the Proximity Service Headquarters opens a file for each user and gives him/her a code (card) to ease further purchases.

4 Once the user has the cheques, he/she hires services with rendering enterprises and gives in the cheques by which he/she receives a service, paying a determined number of cheques according to the service required and the price/service conversion established.

5 Alter the presentation of the service and the corresponding payment with cheques by the user, the rendering enterprise will be able to exchange the cheques by their nominal value of 6€ (hour / day / hour packet) in the P.S.H. To enable cheques exchange into money, and as a control measure, enterprises have to present the cheques accompanied by their corresponding invoices as the guarantee mechanism of the service rendered correctly.

6 The P.S.H. collects invoices and cheques, revise them and once checked that all is correct, it develops a report and sends it to the Project promoter.

7 The project promoter checks the report, and once it is verified, gives the payment order to the financial entity which will transfer from the cheque fund capital the nominal value of the cheques (6€ per cheque) to enterprises, easing this way the payment of services and avoiding the handling of large amounts of cash.

21 Cheque dissemination

The CONSAR cheque, as it is a new tool, needs some dissemination to let know its goals, performance and its use, in those territories where the CONSAR cheque is going to be set into motion. To disseminate it, a planning of a series of means to serve as support to the advertisement campaign on the use of the CONSAR cheque was designed.

This way, the development of diptychs, posters and cheque books was carried out, being the Proximity Services Headquarters the main cheque disseminator, as one of its main functions rely on the dissemination of information to users and enterprises.

Mechanisms and instruments used

A. Informative diptych

Full coloured, in 20x15 cm. closed format (width x height), will express detailed contents on the functioning of the CONSAR cheque. If the amount of information allows it, it would be useful to use the back page to institutionally advertise partners implied in the cheque.

B. Poster

In Din A3 size and full coloured, it will show a summary of the diptych, promoting information. It is important to provide users a free telephone number or an address where all information requests are centralised.

C. Cheque

Developed following the general lines designed for the rest of media, it will have an identifying background of the project and a lines texture to ease identification and difficult its falsification. It is presented in cheque books containing 10 cheques.

Cheque front

Cheque back

Cheques book

Issues that are identified in the CONSAR cheque include:

- Cheque number.
- Cheque value.
- Emission place.
- Space for service specification.
- Space for payment justification seal.

Backwards:

- Space for enterprise collective buyer seal.
- Space for buyer's name.
- Space for service rendering enterprise's name.
- Information telephone.
- Information on the cost of the service and the cheque.
- Validity period.
- Information of the cheque as a document with no banking validity.
- Financing agents and project partners.

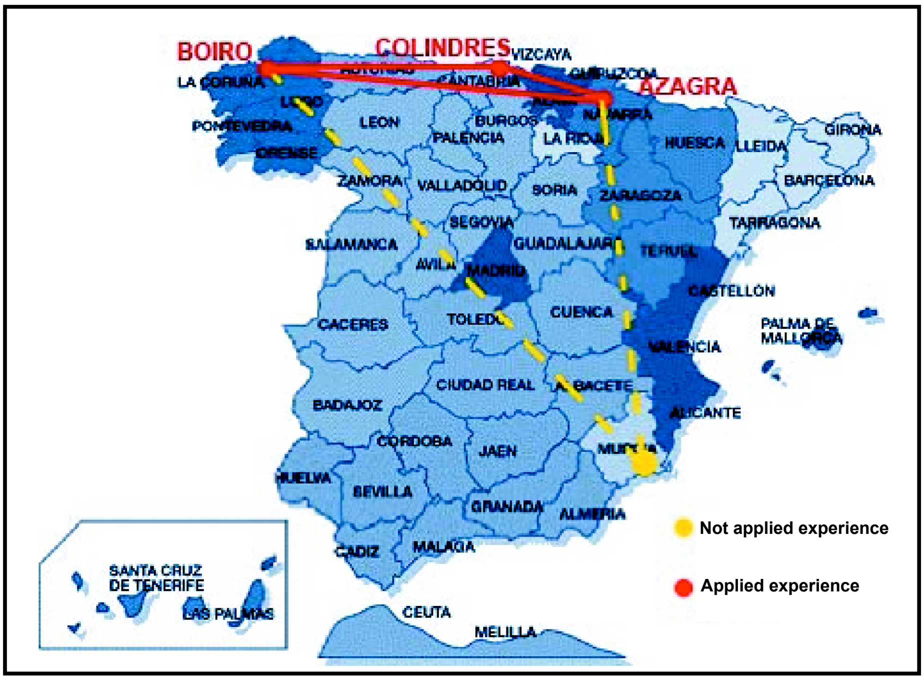
D. Advertising campaign

The cheque advertising campaign was formed mainly by the activity developed by the Proximity Services Headquarters that will be in charge of the dissemination of information to users who go to the Headquarters and giving them access to the cheque books, as well as solving doubts and issues stated. On the other hand, it will be in charge of contacting service rendering enterprises and of informing them about CONSAR cheques, offering them the possibility to take place in the cheque circuit.

25 Territorial application and application models

The CONSAR cheque, as it has been stated, responds to a local application model. In other words, the exchange value of the cheque will be produced among all the other people, workers or not, which live in those territories or municipalities, whose councils are partners of the eQual CONSAR project.

The application territories chosen to implant the CONSAR cheque were four at a first moment, being Murcia, Cantabria, Galicia and Navarra, although finally they were reduced to just three, being the experience application in Murcia out.



Therefore, the application of the circuit was finally put in practice in Colindres (Cantabria), Azagra (Navarra) and Boiro (Galicia). In each of the three territories we could find a specific variation, according to the type of users and financing agents that participate in the circuit, so we could be placed in front of different territorial variations of the cheque.

The model to apply in each territory responds to the fact of the existence of some municipalities in which there exists some sort of participation of enterprises as financing entities of cheque discounts, and the presence of territories where such financing does not exist. This differencing fact, is placed at the base of the definition of two general application models of the CONSAR cheque, and will determine the general cheque model to apply in each territory, requiring later each of them a final adaptation process to the characteristics of the implantation territory.

The general models of the cheque established are:

- Territorial CONSAR Cheque: Model to apply in territories where agro-alimentary enterprises do not participate in financing.

- Enterprise CONSAR Cheque: Model to apply in territories where agro-alimentary enterprises do participate in the cheque financing.

In each of the three territories a different implantation of CONSAR cheque experience has taken place, being the enterprise model in Boiro (Galicia), the territorial model in Colindres (Cantabria) and a mixed model in Azagra (Navarra).

A.- Territorial Model

Citizen, applied in Colindres.
Located at the eastern coast of Cantabria, Colindres has around 7,000 inhabitants.

The circuit was set into motion in January 2004, the use of the cheques was addressed to any citizen registered in the municipality who wish to hire proximity services (children and elder care, home attention…) and who make it through the use of the CONSAR cheque will obtain a 30% discount on the total cost of the service.

The services offered in the municipality were: attention services to elder people, children, people with disabilities and sick people both at home or in hospital. Other services offered include baby-sitters and education out of school hours.

The enterprises in charge of supplying these services in the municipality were three: Educación Santolaja S.L., Cuidados Cantabria S.C. and La Cucaña.

B.- Enterprise Model

Worker in agro-alimentary enterprises, applied in Boiro.
It is located in the area of Barbanza, in the South-East part of La Coruña in Galicia, and has around 17,522 inhabitants.

The cheque circuit was set into motion on June 2004. Its use was exclusively addressed to worker citizens in the agro-alimentary enterprises integrated in the CONSAR project, who were given an added 30% discount by these enterprises. So, when purchasing, these users obtain a 60% discount on the nominal value (30% supplied by the project promoter and 30% supplied by agro-alimentary enterprises).

The services rendered to users were: Home support services, home services and socio-educational support, nursery school, transport, support teaching classes and attention and care to elder people.

They were developed through the participation of 7 enterprises in the municipality: Amarar S.C., Guardería Pitufos, Praia Xardín, 3ª Xeración, Escola Infantil Sandra, Guardería Infantil “Canguro” and Guardería Sagrada Familia.

C.- Mixed:

Applied in Azagra.

Located in the high riverside of Navarra, it has a population of around 3,900 inhabitants.

The set into motion of the cheque started on March 2004. From the three territorial variations of the circuit this is the most varied as it is formed of two different variations of the cheque circuit. On the one hand, that addressed to registered citizens in the municipality, who will benefit from a 30% discount, coming from the project capital. On the other hand, the model addressed to people who work in agro-alimentary enterprises, who will benefit of an added 30% discount financed by these enterprises. This makes workers benefit from a total 60% discount on the nominal value of the cheque.

The services rendered to users were: services addressed to children care in school time and out of school time, and services to people.

They were rendered by two rendering enterprises in the municipality: Centro de Educación Infantil Casa Nostra-Gure Etxea y Ludoteca Gufy.

Evaluation

Aflter the set into motion of the cheque, and once the circuit has concluded in the three municipalities, an evaluation has been performed on three of the implied agents: cheque financing agro-alimentary enterprises, services rendering enterprises and users.

With the evaluation, the results of the CONSAR cheque application have been possible to assess, as well as the fulfilment or not, of the planned project goals.

To know the cheque experience from the three points of view of the evaluated implied agents, we had the opinion of five agro-alimentary enterprises (3 in Azagra and 2 in Boiro), seven service rendering enterprises (1 in Azagra, 1 in Colindres and 5 in Boiro) and of 74 users of the cheque (7 in Boiro, 45 in Colindres and 22 in Azagra). Apart from this, data collected from the Proximity Services Headquarters in each municipality was also considered.

Adequacy of the Experience to the Cheque Goals

Having the goals stated in the Project present, and once the information in the surveys used for the circuit evaluation is processed, a series of conclusions can be established, both from the experience of a single agent, and highlighting the existing coincidences among the three agents analysed. With all this, from the pilot experience of the CONSAR cheque the following can be highlighted:

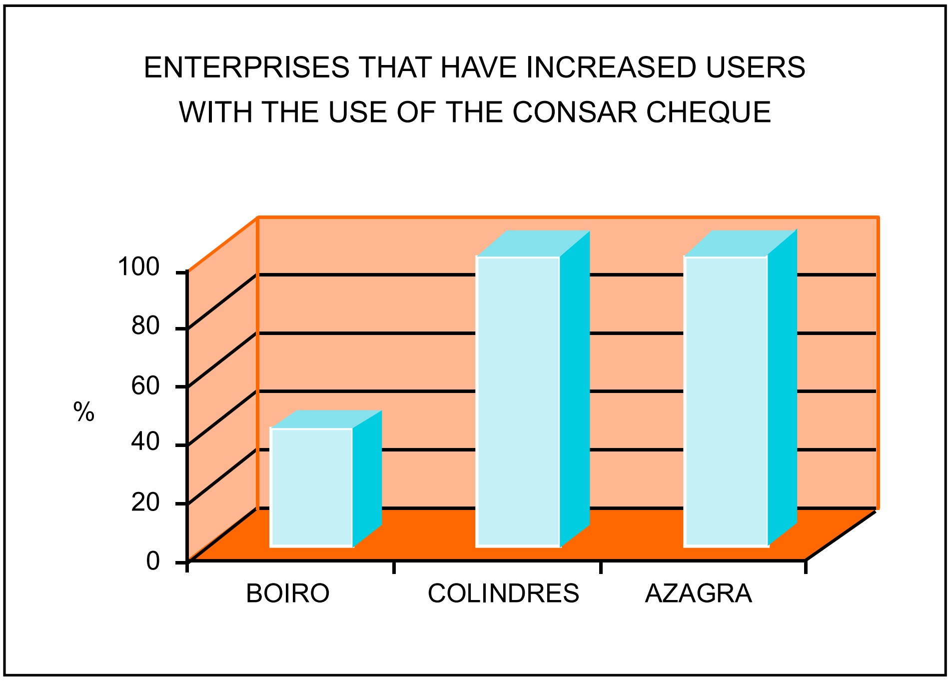
From the point of view of the fulfilment of the first goal stated in the project, **"to reconciliate labour and family life"**, the three agents agree in considering the CONSAR cheque as a good reconciliation instrument of labour and family life:

- Agro-alimentary enterprises consider that the cheque has fulfilled this goal, pointing out that their participation in the CONSAR cheque circuit have brought them an indirect benefit, as their employees, being aware of the enterprise participation in such initiatives, contribute to an improvement in the interpersonal relationships in the enterprise.

- Beneficiaries consider that the cheque has allowed them to reconcile their labour timetable with the care to the people depending on them, making their home expenses considerably lower (children and elder care), and helping women to incorporate to the labour market.
- Rendering enterprises, aware of the benefits the cheque provides to population, have seen how their products consumption has been increased. Parents reconcile their working timetables and their children care with the use of such services.

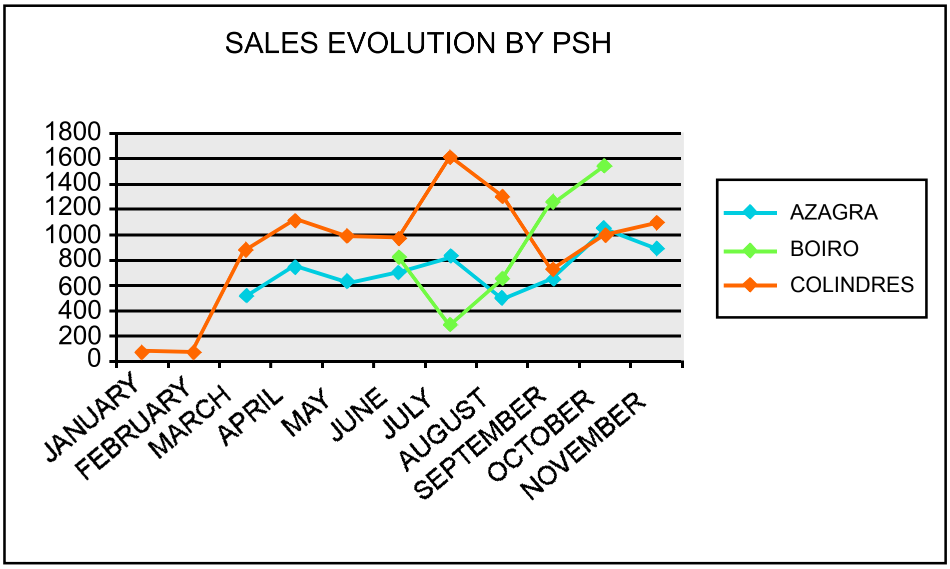
Another of the goals achieved with the CONSAR cheque, has been **to ease the access to quality services** to those who could not access previously to them due to economic problems. Both service rendering enterprises, and beneficiaries, consider that the use of the cheque is an aid to family economies, allowing, by financing a part of the cheque nominal value, that population with low incomes who need such services could make use of them. This fact is also supported by rendering enterprises which have experienced an increase in the use of their services.

In approximately half of the service rendering enterprises, the number of services users has been increased, and an increase in the use of the services has also been produced. This fact is derived from the previous points: offering a reduction in the price/service, people with familiar responsibilities can afford the use of such services, both hiring them the first time, or increasing the use time. This way, the expectation to **increase the use of services offered by the cheque** is achieved, apart from **promoting the creation of such services** to attend dependent people, **giving support to new entrepreneurs.**



The role of the Proximity Services Headquarters has been essential in order to achieve the fulfilment of other planned goals. Both rendering enterprises and users, in the majority of cases, consider that the P.S.H. has responded in a favourable manner to planned questions, and has performed correctly the payment formalities for the services (most times). Furthermore, the user is satisfied with services offered and schedules established. So, it could be stated that the P.S.H has performed a correct selection of enterprises and **has allowed the user to access to quality services adapted to their needs.**

A good sample of the CONSAR cheque reception and its good performance can be obtained in the attached chart, which shows a vision in each of the municipalities of the evolution resulting from the cheque sales.



It can be observed how as long as the cheque using period goes on, its consumption increases, derived from the fact that most users become aware of the cheque by other users, who consider the cheque a good instrument and so they disseminate its use among partners and friends. This way it is clear that the cheque has been an initiative that has satisfied beneficiaries.

In the evolution of the cheque sales in the different territories, it has to be explained the causes which have produced two opposed peaks that can be observed in the chart, during summertime. In the case of Boiro it has to be stated that cheque users are workers, so they use their holidays to attend dependant people, reducing this way the consumption of the cheque in this period.

In Colindres, the increase in cheque sales was produced due to the answer to an innovative initiative developed by one of the rendering enterprises, with the performance of 4 educational urban camps with a great reception by cheque users.

Conclusions

As the result of the application of the CONSAR cheque circuit in the three pilot areas, the implied agents establish common considerations related to its use.

There is a **global conception on the need for continuity** of this initiative. The 100% of enterprises, both rendering and financing enterprises and the 100% of users state that the cheque should be a permanent instrument and not being merely a pilot experience, as subsidies for this type of services are scarce (even inexistent), and its use has resulted in many **benefits:**

- **Agro-alimentary enterprises** consider that the cheque brings them a high benefit as is the maintenance of good relationships among workers-enterprise: the worker feels supported by the enterprise. The working environment is improved, and they make the enterprise more attractive for the employee who has family burdens which are not compatible with working timetables.

- **Rendering enterprises** feel themselves benefited economically, as the partial financing of their services to the beneficiaries, directly influences them into an increase in the demand for their services, apart from contributing to the creation of enterprises related to this type of services, generating a more diversified and quality offer, as being tested by the P.S.H to render quality services.

- **Users** benefit is clear, they receive a discount in the nominal value of the cheques which eases them the use of the services, allowing (as has been already stated) the reconciliation of labour and family life.

On the other hand, according to the **difficulties** found by agents implied in the circuit, we will focus on service rendering enterprises and beneficiaries. Enterprises state delays in the cheques payment formalities, so they demand more agility. In the case of users, they demand a wider timetable to perform the bought of cheques, as sometimes this is not compatible with working timetables; they also expose the possibility of creating more valuable cheques, avoiding this way the job of filling many cheques each month.

Definitely, the CONSAR cheque experience in the three territories has been **satisfactory** related to project expectations (goals). It has been demonstrated how the cheque is a good instrument to promote the use of quality proximity services, as well as to develop new enterprise experiences in this sector, contributing this way to the creation of enterprises and generating a diversified offer. With the set into motion of these enterprises, a more coverage to the demand of such services is achieved, contributing to an increase in the quality of life of citizens with familiar burdens, as it guarantees them the reconciliation of labour and family life.