



# EMPOWERMENT THROUGH CASH TRANSFERS IN FIJI

FIJI CASH ASSISTANCE PROJECT | PHASE 1 REVIEW REPORT



Save the Children

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## ACKNOWLEDGEMENTS

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A small number of staff of Save the Children Australia were actively involved in the review process and contributed to the reporting: Eugenie Reidy, Suzanne Wargo and Ian Dawes.

## ACRONYMS

<b>CAP</b>	Cash Assistance Program
<b>CVA</b>	Cash and Voucher Assistance
<b>FCOSS</b>	Fiji Council of Social Services
<b>MSP</b>	Medical Services Pacific
<b>PDM</b>	Post Distribution Monitoring
<b>SNF</b>	Special Needs Fund

Cover photo: Setaita used cash received through Fiji Cash Assistance Project to support her daughter and her grandchildren at a time when COVID-19 had impacted the family income and they were struggling to make ends meet. Photo: Webmedia

Back page: Naqara market Photo: Martin Wort / Save the Children

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**Comments from people who received cash assistance and partnered with Save the Children to implement Fiji Cash Assistance Project:**

**I felt really blessed because, at that time, we were really out of cash... I was worried about what my children would eat. I would like to thank Save the Children for the help they've given. They've really helped a lot of families. It was a very, very big help.**

**I thank you all at Save the Children for helping us who are struggling since we are unemployed and going through hardship during this pandemic. It supported us in one of the most trying times of our lives.**

**It was something that the beneficiaries needed there and then. They just needed something to meet their need right then. Paying bills, rent, buying medication. This really met their need.**

**For them, it was really timely. They were receiving the benefits early on, when COVID hit, and at a time we have a lot of floods and cyclones. It was a time when they faced a lot of challenges.**







Litia used cash received through the project to support her children at a time when she was unable to work due to COVID-19.

Photo: Coletta King / Save the Children Fiji

## EXECUTIVE SUMMARY

In 2020, Save the Children Fiji and Save the Children Australia implemented a cash assistance program in Fiji, as part of the humanitarian response to COVID-19 and recent cyclones. Phase 1 of the Fiji Cash Assistance Project provided cash for a total of 16,772 households, either in the form of four monthly F\$100 (the equivalent of US\$49) payments (for 14,772 households) or a F\$400 one-off payment (for 2,000 households) between December 2020 to June 2021. The total distributed to vulnerable households was F\$6.7m (equivalent to US\$3.2m).



**Number of households which received cash assistance:**

**16,772**



**Amount of cash provided:**

**F\$100/month**

**for 4 months to 14,772 households**

**+**

**F\$400**

**one-off to 2,000 households**



**Total funds distributed:**

**F\$6.7m (equivalent US\$3.2m)**

Fiji Cash Assistance Project was both an extraordinary opportunity to deliver cash assistance at scale to support vulnerable Fijian households impacted by the COVID-19 pandemic, as well as a significant learning growth opportunity for Save the Children. It also represented an important stage in Fiji's social protection history, cash assistance having not previously been provided at this scale or in response to an emergency situation such as that posed by the pandemic and cyclones.

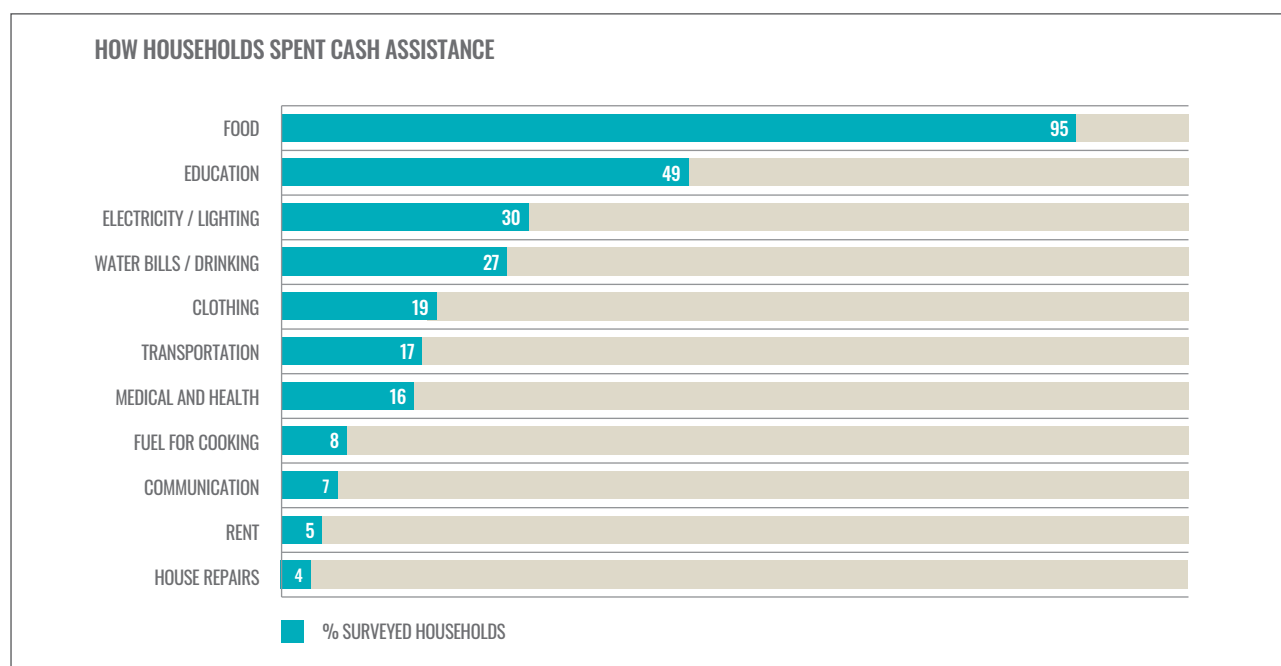
The transfer value for the project was set by the National Cash Working Group and no stakeholders raised concerns with this key aspect of cash assistance.

The project was implemented quickly in response to urgent needs and a generous donation, but it benefited significantly from previous collaboration and learning as well as preparedness. While the scale was significant, working together with other community-based organisations and specialist private sector providers (especially Vodafone) as partners in implementation, enabled Save the Children to transfer cash to large numbers of households quickly and according to vulnerability criteria.

The intended impact of the project was to reduce suffering by enabling vulnerable households to meet basic needs in the face of the combined shocks of a pandemic and natural disasters. Post-distribution monitoring, through a survey of 264 households, showed 85% of households spent cash on basic needs (defined as food, clothing, shoes, water, rent or house construction/repairs) or essential services (defined as education, electricity, health/medical, transport, cooking fuel and communications).

**With three children to care for and no income, I had reduced cooking from 3 times a day to once a day to save fuel and gas. After receiving cash assistance, I was able to buy food for the household as well as provide for my son's educational needs.**

Almost all surveyed households (95%) used the cash to purchase food, and around half (49%) spent it on their children's education. Households also used the cash assistance for other essential items including electricity, water, clothing, transport and medicines. Data indicates that the adoption of negative coping strategies employed before the assistance, in response to pandemic and cyclone-related shocks, was reduced. Data about household expenditure in surveyed households is summarised in Table 1 below:





Case studies illustrated the impact of the project on households: families had been experiencing significant challenges before the cash assistance was provided and cash assistance made a timely and helpful contribution to improving their situation. Examples of their comments include:

**Without that money, I don't know whether our house (damaged in a cyclone) would have been able to be repaired or not.**

**The first payout that I received, we were able to buy some stuff for my son like his stationery and lunch.**

**We were also able to help some of the children from my in-laws' side, the families that had more than 6 children: we helped one of them with his school uniform and stationery.**

**I bought market produce with that money. I didn't buy food [to eat now] or anything else. I bought cassava, chillies and cabbage, and then sold them again so the money can grow. If I had to buy food, we would eat it, and once it is finished, we go back to square one. Buying my market produce with that money can assist me in the long run.**

In terms of benefits for children, quantitative data from the Post Distribution Monitoring showed that after food, the second highest category of household expenditure was education. This confirms that school-aged children benefited significantly and directly from the cash assistance.

Case studies also revealed a number of positive effects and benefits for children, including the contribution that cash assistance made to meeting basic material needs, reducing stress levels among parents and supporting children's happiness in the context of COVID-19 related concerns. For example, one woman said:

**'[the cash has assisted us] in getting food on the table, assisting us in my children's education, etc. and most of all, you might not be able to see, but putting a smile on my children's faces.**

Several people interviewed after receiving cash reported an improved sense of dignity and empowerment, through having the choice to spend cash on their own family and community priorities. The sense of relief and optimism expressed by recipients of cash was connected to opportunities for families to enjoy positive experiences and for communities to undertake joint activities, such as building a water pipe to serve multiple families, that would not otherwise have been possible.

As well as food and education, households receiving cash assistance invested in new livelihood strategies (especially market vendors producing and selling new goods) or put in place plans for the future (including through investing in education, business and healthcare).

The power of unconditional cash assistance to meet unique priorities and needs was made plain through many inspiring individual stories: a single father able to build a toilet facility for his children; a household who finally repaired a damaged home; a woman who purchased shoes for her cousin's barefoot child; or households who pooled their cash to install a community water tap. One woman spoke of being able to restore her family's pride by using the cash to paint her deceased mother's home, which was in disrepair.

With the project targeting Fiji's vulnerable and marginalised households, there were examples of individuals empowered by cash assistance after experiencing significant economic hardships as a result of the pandemic. This included sex workers whose income had completely disappeared, and transgender persons who had been unable to afford make-up, without which they felt they could not leave the house.

A range of broader benefits was also identified. As cash assistance was delivered to recipients (many of whom lacked a formal bank account) through Fiji's mobile phone-based banking app M-PAiSA, the project was found to contribute to increased digital and financial literacy. This is consistent with the Government of Fiji's strategy to increase financial inclusion. A prerequisite for opening an M-PAiSA account is ownership of a birth certificate: participation in the project program prompted many individuals lacking such documentation to register and receive it, reporting that this would have significant knock-on benefits for them in future.

Finally, the Fiji Cash Assistance Project generated valuable attention and interest around the use of cash assistance as a form of humanitarian assistance and social protection, both among government and non-government actors in Fiji (and among existing collaborations/partnerships between the two). Having operated at a larger scale than previous initiatives, it prompted increased confidence about the future use of unconditional cash transfers to reduce vulnerabilities in the face of crises or shocks.

During program implementation, a number of issues emerged about partnership coordination, beneficiary identification, management of enquiries about inclusion, and communication with households that were excluded. In the circumstances, initial implementation challenges are understandable and Save the Children is in a position to use learning to both improve its own future implementation and contribute to the effectiveness of others' cash programming.

**Most lessons learned from Phase 1 are already being applied in Phase 2, partly as a result of ongoing reflection and partly through the process of this review. In summary, lessons relate to:**

- The importance of cash preparedness and readiness before cash assistance is provided
- The need for collaborative design/planning with partners involved in implementation
- The value of having key processes, procedures and systems in place in advance
- The need for a team of people with a mix of specialist responsibilities for implementation
- Post-distribution monitoring to collect qualitative and quantitative data is important
- Ongoing management of risks is required throughout cash programming
- Trust based partnerships are critical for program implementation, particularly in the identification and verification of eligible households
- Ongoing capacity development of partners is vital for long-term sustainability
- Organisational commitment, policies and resources in Save the Children are required to ensure quality cash assistance programs are implemented
- Ongoing advocacy and sharing of evidence help to contribute to stakeholder buy-in
- Appropriate messaging about cash assistance is required for different audiences

Review recommendations (see Section 5) address these lessons, and are largely related to program management issues, since these were the focus on interviewees' feedback. It is recommended that matters related to beneficiary selection/management, outcomes for cash assistance recipients and communities more broadly, as well as more technical aspects of cash assistance are included in an end of program evaluation.

# 1 INTRODUCTION

Save the Children has been working in Fiji since 1972. The organisation has recently worked with local partners to support people affected by the COVID-19 pandemic, both in terms of the loss of tourist-related employment in 2020 and the arrival of Coronavirus in 2021. Fiji also experienced Tropical Cyclone Harold and Tropical Cyclone Yasa in 2019-20, which caused significant damage to community infrastructure and livelihoods. An anonymous philanthropic donor a total of US\$20m in humanitarian assistance to Save the Children Australia to support vulnerable Fijians through these difficult times. This was to be distributed as cash assistance in two phases. The value of Phase 1, the subject of this review, was US\$4m. Phase 2 is currently underway.

Humanitarian responses in recent years have provided cash and voucher assistance as a highly effective and efficient way to support people in times of crisis and disasters, either to complement or replace the provision of material assistance. Many organisations have now implemented the approach in different countries and humanitarian/disaster situations, generating principles, lessons and suggested ways of working.

Save the Children has been part of a broader network of organisations, both Government and non-government in Fiji, promoting cash programming since 2016, when the Government of Fiji introduced its first voucher system following Cyclone Winston. This group, the National Cash Working Group, plays an important role in contextualising broader lessons around cash and voucher assistance to be effective in the unique socioeconomic context of Fiji.

Save the Children is also actively involved in promoting cash assistance at the Pacific regional level, and an objective of this review was generation of lessons for broader regional programs. This was particularly pertinent as the Fiji Cash Assistance Project is substantially larger than previous programs in the region, or any implemented by Save the Children.

The philanthropic donation that made the project possible was received in August 2020. A program was designed, with partners, targeting households unable to access support from other local, national or international agencies.

## **The overall goal of the Fiji Cash Assistance Project was articulated as:**

To reduce the suffering of vulnerable families caused by the economic impact of COVID-19.

## **The key outcomes of the program were that:**

- **Households have increased financial resources to support their basic needs**

## **Two additional outcomes were that:**

- **Communities have increased ability to support the delivery of safe cash assistance**
- **Implementation partners' capacity for cash programming in the future is enhanced.**

Phase 1 of the project operated from December 2020 to March 2021. During this phase, 14,772 households received assistance of F\$100 (the equivalent of US\$49) each month, for four months. In addition, 2,000 households received F\$400 as a part of the Special Needs Fund, expected to support vulnerable people determined to be in extreme crisis.

Key implementing partners included the Fijian Government, Fiji Council of Social Services, Medical Services Pacific, Rainbow Pride Fiji, and Vodafone.

In September 2021, Save the Children commissioned this independent review of Phase 1 of the project, based on existing data. The review was to provide an interim impact and learning narrative, covering impact, lessons learned and recommendations from Phase 1, to influence and support an effective roll out of Phase 2 and possible future programs in Fiji and the Pacific region. With Save the Children staff involved in Phase 2 playing a role in contributing to this review of Phase 1, many key learnings could be and were applied as they emerged.

Importantly, the COVID-19 pandemic was seriously affecting Fiji at the time of this review: this had implications for the collection of data by Save the Children within Fiji, for the reviewers' ability to meet with stakeholders, and for stakeholders' ability to participate.



## Context

### 1.1 ELEMENTS OF THE FIJI CONTEXT RELEVANT TO CASH ASSISTANCE IN HUMANITARIAN RESPONSES

Due to its geographical location, Fiji is prone to natural disasters and the increasing effects of extreme weather events, climate variability and change. These factors affect food security including through periodic disruption to supply systems and reducing seasonal access to a diversity of foods.

Fiji has a relatively reliable food production and supply system (particularly for staple ingredients such as cassava, taro and yams). There are issues related to dependency on imports for some food staples (such as rice, flour and tea) and access for remote communities from time to time.

Fiji is comparatively wealthy compared with other Pacific Island countries, but there are elements of vulnerability and poverty, largely in rural areas. According to the Asian Development Bank, 29% of the population live under the poverty line.<sup>1</sup> The Fiji Bureau of Statistics (FBS)'s preliminary report on the 2019-2020 Household Income and Expenditure Survey (HIES) found 'of the total population, the incidence of poverty in rural areas is twice the rate of poverty in urban areas. Out of all the people who have been defined as living in poverty, around 62% live in rural areas<sup>2</sup>. The COVID-19 pandemic confirmed that while a large proportion of the population are not poor, they are still vulnerable to poverty through shocks and disasters.

According to the Fiji Ministry of Health and Medical Services, there are two types of malnutrition for Fijian children: over-nutrition and under-nutrition. The Ministry notes that 'in Fiji malnutrition is much more prevalent than it should be in a land filled with nutritious fruits, vegetables and root crops and an ocean full of fish. Under-nutrition is the leading cause of childhood mortality; in 2013 alone it claimed the lives of 420 children under the age of five<sup>3</sup>.'

Fiji is one of the only countries in the Pacific region with a social protection system. It provides a modest old-age pension, disability allowance and small-scale subsidies for certain categories of people. To illustrate the scale of Government schemes, a Fiji newspaper article in July 2020, noted the following statistics:

- 25,467 families are currently being assisted under the Poverty Benefit Scheme<sup>4</sup>
- 8,183 people receive assistance under the Care and Protection Scheme
- \$50 food vouchers are being provided for those above for approved food items
- 45,954 senior citizens 65 years and above are assisted under the Social Pension Scheme
- 2,142 rural pregnant mothers receive \$50 vouchers under Expanded Food Voucher Program
- 52,640 people are assisted under the Bus Fare Concession Program<sup>1</sup>.

1 <https://www.adb.org/countries/fiji/poverty>

2 <https://devpolicy.org/no-poverty-reduction-in-fiji-over-the-last-six-years-2020210216-2/>

3 See Ministry of Health and Medical Services <https://www.health.gov.fj/childhood-malnutrition/#:-:text=Both%20types%20of%20malnutrition%20can%20be%20accompanied%20by,ocean%20full%20of%20fish.%20Under-nutrition%20is%20the%20leading>

4 See the Ministry of Women, Children and Poverty Alleviation website for details of this scheme <http://www.mwcpa.gov.fj/index.php/social-welfare/poverty-benefit-scheme-pbs.html>

## 1.2 COVID-19 AND VULNERABILITY IN FIJI

During 2020, Fiji remained relatively free of COVID-19, but the economic situation was significantly affected by border closures and loss of tourism. Tourism previously contributed nearly 40% to Fiji's Gross Domestic Product<sup>5</sup> and directly or indirectly employed 150,000 people in various industries. The Fiji Bureau of Statistics reported in April 2021, following a survey of 236 tourist businesses on the impacts of COVID-19 in the tourism sector, that "94% of the businesses interviewed were adversely affected by COVID-19, 87% reported declines in business income and 59% of businesses temporarily reduced the working hours of their staff"<sup>6</sup>. This directly affected the incomes of tens of thousands of Fijians and their families.

In April 2021, a quarantine breach resulted in the virus sweeping through Fiji and since then, it has had a significant impact on the health and livelihoods of many citizens. At the time of this review (October-November 2021), high rates of vaccination are allowing the prospect of restrictions being lifted in the short-term and a resumption of tourism, however the effects of the pandemic on the lives of many Fijians have been substantial.

Vulnerability is related to a range of factors, with food security being one of the most dominant. According to a 2021 report by World Vision<sup>7</sup> three COVID-related factors have negatively affected food security in the Asia-Pacific region: price pressures, loss of income, and reduced access to nutrition. An article summarising this report notes *'The relationship between COVID-19 and food prices is not straightforward. On the one hand, loss of income and rising unemployment from lockdowns and movement restrictions have put downward pressure on food prices as families reduce their expenditure on food. At the same time, COVID-19 and measures to contain the virus have disrupted food supply chains, labour mobility and the availability of inputs such as seeds and fertilisers, which has affected the availability of food and increased the cost of production and transport, placing upward pressure on food prices.'*<sup>8</sup>

In Fiji, as in many other countries, job losses have also played a major role in food security. Sudden loss of income for large proportions of the workforce has had a direct impact on families' abilities to purchase food and provide basic nutrition. Negative coping strategies such as skipping meals, eating cheaper and less nutritious food, and reducing the size of portions have been reported in many countries across the world, including those in the Pacific region. The World Vision report noted above<sup>9</sup> found one in five people in Papua New Guinea, Solomon Islands, Timor-Leste and Vanuatu had skipped meals or eaten cheaper meals since COVID-19 because they could not afford a healthy diet. In relation to nutrition, the World Vision report noted *'Most Pacific Islanders have relied on traditional coping mechanisms such as subsistence agriculture, local fishing, and family and village social networks. Reports suggest an increase in the consumption of cheaper foods with lower nutrient density (such as rice), especially in informal settlements'*<sup>2</sup>.

In Fiji, the COVID-19 pandemic, with its impact on tourism revenue and international trade, highlighted pressures on the Fijian budget and government systems to support citizens during these difficult times.

5 <https://www.dfat.gov.au/sites/default/files/fiji-market-insights-2021.pdf>

6 [https://www.statsfiji.gov.fj/images/documents/Covid\\_19/COVID-19\\_Business\\_Impact\\_in\\_Fiji.pdf](https://www.statsfiji.gov.fj/images/documents/Covid_19/COVID-19_Business_Impact_in_Fiji.pdf)

7 Pacific Aftershocks <https://www.wvi.org/sites/default/files/2021-10/pacific-aftershocks-report.pdf>

8 <https://devpolicy.org/recipe-for-disaster-covid-19-and-world-hunger-20210922/>

9 <https://www.wvi.org/sites/default/files/2021-10/pacific-aftershocks-report.pdf>



### 1.3 FIJI CASH AND VOUCHER ASSISTANCE PROGRAMS

Cash and Voucher Assistance (CVA) is gaining momentum in both humanitarian assistance and social protection, as a preferred method of delivering assistance to people in crisis so they are able to meet basic needs. Although used increasingly in other countries and regions over the past 20 years, and widely promoted and researched, this method is emerging as a preferred mechanism for delivering assistance in Fiji and the Pacific, particularly from a donor perspective. The Government of Fiji has also used cash programs throughout Covid. For example, in May 2021, the Government announced that it has provided F\$90 to over 48,000 households, for a total of F\$4.3m, including 36,000 households in the Western Division and 12,000 households in the Central Division<sup>10</sup>. In addition, the Fiji National Budget for 2021-22 included support for ‘formal and informal sector employees on Viti Levu who are affected by the pandemic through monthly payments of F\$120 for a period of six months (August 2021 – January 2022)’<sup>11</sup>. Two other international NGOs, Oxfam and ADRA, have also implemented small-scale cash programs in Fiji in recent years.

A report on the feasibility of CVA in Fiji was published in 2019, entitled ‘Research Report: Introductory Research on the Feasibility of Cash and Voucher Assistance in Rural Fiji’. The Report was based on research by Save the Children Australia, Oxfam, ACAPS (a non-profit project overseen by a consortium of three NGOs: Norwegian Refugee Council, Mercy Corps and Save the Children) and the World Food Program (WFP) and funded by the Australian Aid Program through the Australian Humanitarian Partnership (AHP). The Feasibility Study identified preconditions that should be met before cash and vouch assistance is used, which fall into four categories: the potential to meet needs; community and political acceptance; market conditions; and operational conditions. The Feasibility Study provided evidence about the general feasibility of CVA in Fiji and identified the work required for the approach to be applied at a national level.

10 [https://www.fiji.gov.fj/Media-Centre/News/UPDATE-ON-THE-\\$90-CASH-ASSISTANCE](https://www.fiji.gov.fj/Media-Centre/News/UPDATE-ON-THE-$90-CASH-ASSISTANCE)

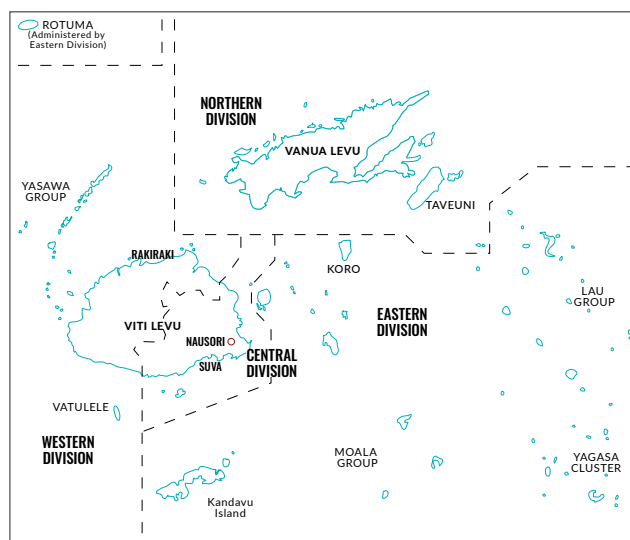
11 <https://pages.facebook.com/FijianGovernment/photos/a.207535979279345/4558718024161097/?type=3&source=48>



## 1.4 FIJI CASH ASSISTANCE PROJECT

The Fiji Cash Assistance Project is the result of a philanthropic donation made to Save the Children Australia by an anonymous individual. The program was planned and implemented by Save the Children Australia and Fiji, in collaboration with the Fiji Government, civil society organisations and community-based partners and service providers in Fiji.

The project was intended to reach households affected by the COVID-19 pandemic and Tropical Cyclones Harold and Yasa to meet their basic needs. During the planning process that took place in July to August 2020, it was decided the program would provide cash to up to 14,000 households across three divisions of Fiji: North, Central and West (see map below), since other humanitarian actors were present in the Eastern Division.



At the outset, a program concept note was produced which described four core activities:

- Cash Assistance Program
- Special Needs Fund\*
- Community Engagement
- Partner Capacity Building.

\* The Special Needs Fund was intended to provide cash to people in extreme crisis during COVID-19 pandemic, separately from those who received monthly cash assistance. In practice, those deemed to be in this category were all households nominated by one of the partners, Medical Services Pacific.

The collaborative design process was limited given the short time-frame and urgency, and as noted in Section 5 below, this had implications for aspects of implementation.

The project used digital transfer mechanisms, through Vodafone's M-PAiSA platform, to provide mobile money to selected recipients.

Four monthly payments of F\$100 (the equivalent of US\$49) were made to 14,772 households identified as vulnerable, with the criteria for vulnerability as follows:

- Individuals in the household are not an existing beneficiary of any other assistance program, including any social protection or welfare program and meet one or more of the below:
  - The household is without a source of income due to

COVID19, laid off, etc.

- The household is supporting more than 5 people and/or more than 3 children under 5 years
- The household is supporting members with chronic illness, the elderly and or persons with disability
- Pregnant and lactating women
- Survivors of gender-based violence
- Single-headed household, particularly single mothers or child-headed household
- Members of marginalized groups.
- The Special Needs Fund aimed to support individuals or households in crisis or support them with access to ongoing care using the following eligibility criteria:
  - Emergency shelter and other support in relation to protection issues including cases of violence, particularly those involving women and children, who have been affected by abuse in relation to COVID-19
  - Severe medical issues requiring immediate support
  - Support for those with chronic disease to access medicines and other care
  - Support for orphans and vulnerable children and their carers
  - Support for people living with disability to access medical equipment or supports
  - Support for beneficiaries in relation to COVID19 diagnosis and treatment including support for any quarantine requirements

The transfer value was determined by the National Cash Working Group, aligned with other Government social protection payments. The Special Needs Fund comprised a F\$400 one-off payment to 2,000 households identified as being in crisis.

Phase 1 of the program operated from December 2020 to March 2021. This Review focuses on Phase 1, with details described in Sections 4 and 5 below, recognising that Phase 2 is already underway and a subsequent series of cash transfers are being made between October 2021 and January 2022.

# 2 THE REVIEW

## 2.1 REVIEW FOCUS

The focus of the review was to develop a narrative about the achievement of expected results, lessons learned and recommendations for Phase 2 of the project and the wider extension of cash and voucher assistance programs throughout the Pacific.

## 2.2 REVIEW QUESTIONS

The review team, in consultation with Save the Children, developed the following over-arching questions to be used as a basis and guide to the review.

- What outcomes were achieved?
- What elements of the program worked well? And why?
- What recommendations are proposed for future CVA programs in Fiji and the Pacific?

## 2.3 REVIEW SCOPE

According to the Terms of Reference, the scope of the review:

- Includes the identification of impacts, lessons learned and recommendations from Phase 1
- Informs a future independent evaluation of the overall program (design, consultation, linking actions to outcomes etc).

While the scope of the review was restricted to the identification of results, lessons and recommendations, this required an understanding of the context and the operational aspects of the program. The latter includes the program's design intent and the approaches used in implementation as well as related programming, e.g. in preparedness and readiness.

Coincidentally, a separate review of cash transfer programs in Fiji was initiated and funded by a consortium funded by DFAT called Social Protection Approaches to COVID-19: Expert Advice (SPACE) at the same time as this review. Efforts were made to coordinate the two reviews in order to reduce duplication of effort, minimise disruption to Fijian stakeholders and discuss findings. Distinctions between the two reviews are summarised as follows:

	SPACE Review	Fiji Cash Assistance Project Review
<b>Scope</b>	Recent cash transfer programs in Fiji by multiple agencies, including Government of Fiji, since 2020, and comparisons since Tropical Cyclone (TC) Winston cash responses of 2016-2017	Phase 1 of the Fiji Cash Assistance Project only
<b>Focus</b>	Achievements, lessons learned and recommendations for Fiji's Cash Working Group	Achievements, lessons learned and recommendations for Save the Children in Fiji and regionally

## 2.4 REVIEW METHODOLOGY

Based on the questions listed above and acknowledging limited available data, interviews with select partners were organised.

### Data Collection

The review used a mixed-methods approach, which included:

- Analysis of existing quantitative data (including a Post Distribution Monitoring Report), qualitative case studies and other relevant documents (as noted in the Terms of Reference) and additional data/documents provided by Save the Children
- Individual and group meetings with Save the Children Fiji and Australia staff involved in program management, implementation and monitoring
- Interviews with partners and other stakeholders involved in the planning, implementation and monitoring of the program, including representatives from: Fiji Council of Social Services (FCOSS), Medical Services Pacific (MSP), Vodafone, Rainbow Pride Fiji, Fiji Disabled Persons Federation and United Nations Women.

An analysis of the existing monitoring data identified that formal reporting existed for program, the Cash Assistance Program, related to the goal of reducing suffering from the effects of the pandemic and the key outcome around increasing vulnerable households' ability to meet basic needs. This was done through one post-distribution monitoring survey of a sample (n=264) of those households who received cash, and through qualitative case studies of eight households.

There was no formal monitoring or data collection for the three additional activities: Special Needs Fund, Community Engagement and Partnership Capacity Building. As a result, the review team undertook interviews with selected stakeholders, beyond initial plans.

Recommendations for improved monitoring and evaluation in phase 2 are included in this report.

A list of the partners/stakeholders who were interviewed can be found in ANNEX A.

The stakeholder interview questions are included in ANNEX B.

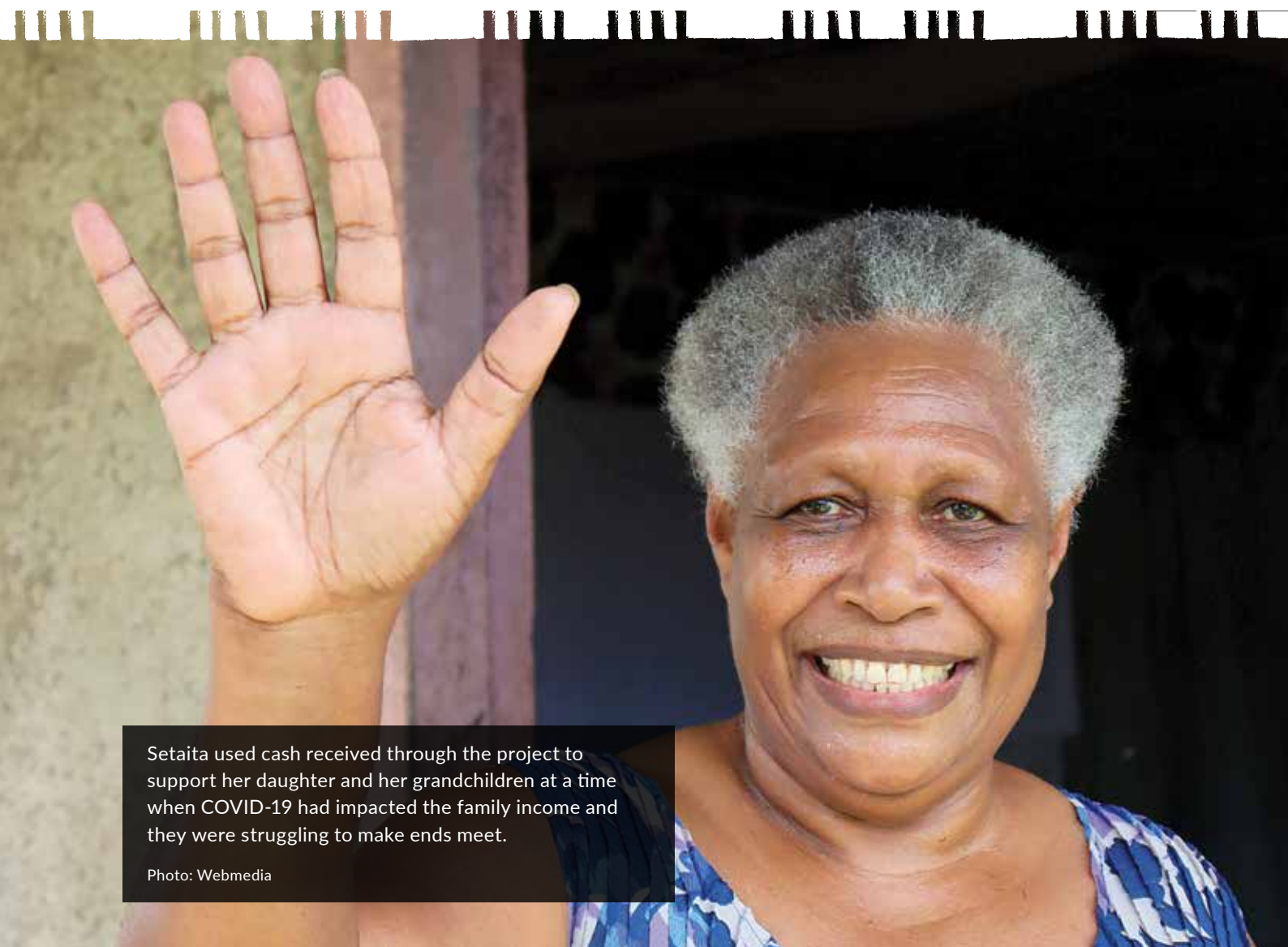
### Data Analysis and Limiting Factors

Data was analysed qualitatively to identify key themes related to the review questions. A relative lack of existing data, and data designed to understand changes in vulnerability or capture all intended outcomes of the project, was the key limitation for this review. The low number of people involved in program implementation (and available to participate in the review) and the inability of the review team to travel to Fiji to verify information (due to COVID-19 restrictions) were additional limiting factors. Finally, the timeframe of the review was necessarily short, in order for findings to be available to inform an unfolding Phase 2, and this posed a limitation to the scope of enquiry into the implementation, impact and learnings of phase 1.

# 3 FINDINGS

This section includes a summary of what the Fiji Cash Assistance Project delivered (Section 3.1) and discussion of the following two categories of outcomes identified through the review (Sections 3.2 and 3.3):

1. Outcomes for children and families who received cash, including:
  - Direct support for children's needs
  - Changes in family food strategies
  - Income diversification
  - Support for financial literacy and inclusion
  - Promotion of individual and community well-being, security and safety
  - Ownership of valuable legal documentation
2. Outcomes related to broader social, institutional and economic changes, including.
  - Contribution to cashless society
  - Increased interest in cash assistance programs
  - Strengthened partnerships between government, civil society and the private sector
  - Contribution to partner capacity in cash programming



Setaita used cash received through the project to support her daughter and her grandchildren at a time when COVID-19 had impacted the family income and they were struggling to make ends meet.

Photo: Webmedia





### 3.1 WHAT THE FIJI CASH ASSISTANCE PROJECT DELIVERED

Overall, the review found that Phase 1 of the Fiji Cash Assistance Project contributed to its objective to reduce the suffering of vulnerable families caused by the economic impact of COVID-19.

Implementation of the project required the identification and verification of households which would receive cash. Save the Children worked with a range of Fijian organisations with direct access to citizens at community level and used their networks for this purpose. Partners as well as members of the National Cash Working Group also collaborated with Save the Children to determine selection criteria. Save the Children did not publicise that cash assistance was available or advertise that households could apply: recipients were nominated or referred by partner organisation.

Fiji's National Cash Working Group provided a coordination mechanism to harmonise transfer value with Government schemes, validate selection criteria and avoid overlap/duplication of responses by development partners.

During this preparedness process, Save the Children established working relationships with partners, particularly related to the identification of potentially eligible households. Some of these organisations then supported core elements of the project, particularly:

- the identification of eligible households (as noted in the table above)
- engagement at community and membership level in relation to eligibility and verification (particularly Fiji Council of Social Services (FCOSS), Medical Services Pacific (MSP) and Rainbow Pride Fiji)
- Establishment of individual mobile money accounts and wider operational requirements of the mobile money wallet system (Vodafone Fiji).

**The project was planned with four elements and delivery against these is summarised here:**

The **Fiji Cash Assistance Project** successfully reached the target of identifying and providing cash assistance to 14,772 eligible households in three divisions of Fiji. Eight eligibility criteria were determined in consultation with the Government of Fiji and other partners. Eligibility criteria related to whether households had no source of income due to COVID, and no other income from other assistance programs (including Government social protection or welfare). Other criteria referred to particular characteristics of people within households such as their age, family make-up, health status, membership of groups defined as marginalised and experience of domestic violence. Cash was provided in the form of a digital transfer to a mobile-phone wallet of F\$100 (the equivalent of US\$49) per month for four months. This reflects the Program's goal to provide funds for households to contribute to meeting their basic and essential needs.

The **Special Needs Fund (SNF)** was intended to provide cash to people in extreme crisis during COVID-19 pandemic. Those deemed to be in this category were all households nominated by one of the partners, MSP. At the end of the period covered by this review, 2,000 households received a one-off payment of F\$400 to contribute towards meeting their basic and essential needs.



Nabila, Fiji. Photo: Alec Douglas on Unsplash

A series of **Community Outreach** activities was expected to engage the community to increase awareness, understanding and acceptance of cash transfer programs and the associated benefits for communities. This was expected to occur through formal and existing relationships. The MEAL Plan noted the following:

*Community outreach will be achieved in the Fiji Cash Assistance Project in a number of ways. Firstly, by working with our key partner FCOSS to support grass roots engagement through their Divisional teams (DCOSS). The DCOSS teams have large teams of volunteers from communities throughout each Division. These volunteers have strong community roots and engagement. They are well known and trusted. They undertake ongoing work with their communities and are usually already aware of vulnerable families and individuals and/or would have sufficient community trust to support engaging with them. The project will build on these existing relationships and networks by training DCOSS volunteers in community engagement, with a focus on the areas noted above. DCOSS teams will then help to support community awareness raising, provision of feedback and identification of beneficiaries. We will also work through formal and existing systems for community engagement, in particular, by working with the District Commissioners, local DoSW managers, community leaders and other key local stakeholders and authorities. The project staff will engage with these key figures to raise awareness of the program, cash assistance, program approaches and help them to engage with their communities to build awareness and engagement with this work. Together with the DCOSS outreach, it is hoped that this will support an increase in community awareness, engagement and acceptance of cash programming, support for the project and beneficiaries and create a more supportive environment for future cash programming in the case of a humanitarian response.*

Due to COVID-19 lockdowns and restricted movement, a limited number of community outreach activities actually occurred. For example, FCOSS was able to use the opportunity of other community-engagement processes (related to their own programs) to check on progress re cash distribution. The Executive Director of FCOSS said 'we combined it [checking on receipt of cash assistance] with our COVID-19 Risk Communication and Community Engagement process, otherwise we wouldn't have been able to reach communities. We have an arrangement with Government of Fiji because they know we can reach communities. So, we went out to talk about COVID, and distribute food in relation to COVID-19 and [while we were in communities] asked how is the payment?'

Under the heading **Partners Capacity Building**, the Program included activities to support private sector, government and civil society organisations to implement key elements of CVA, mainly through a small number of workshops and training events. Partner organisations were mainly responsible for identification of cash recipients and ensuring that mobile money systems were accessible and effective.





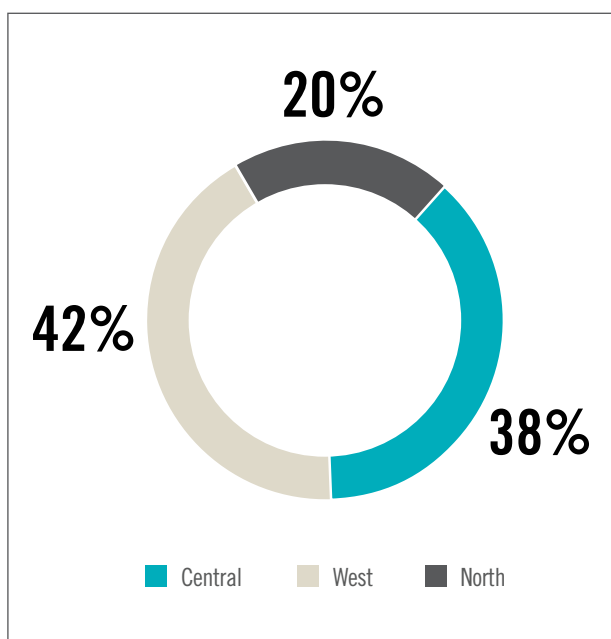
Groceries for sale in Tacilevu village. Photo: Martin Wort / Save the Children

### 3.1.1 Monitoring data

Save the Children Fiji conducted Post-Distribution Monitoring (PDM), in the form of a survey of 264 randomly surveyed households across the three Divisions in which cash was distributed. A summary of the PDM report is included in Annex D.

Figure 1 below summarises the distribution of all beneficiaries, reflecting the following figures:

- Northern Division = 3,252 households
- Central Division = 6,178 households
- Western Division = 6,828



The survey was conducted over the phone by three enumerators in the period 1 March to 25 May 2021 and documented in an internal report. This data is the key quantitative information for phase 1, and available for this review.

The households participating in the survey had a range of cash assistance experiences, with 41% having received one payment, 26% two payments, 25% three payments and 6% four payments. The intention was for three additional rounds of PDM, but COVID-19 related restrictions prevented this.

In addition, eight qualitative household case studies (2-3 pages) were prepared independently by a Fiji company called Web Media, in June 2021. These included interviews with six women and two men, from all three of the Divisions included in the program. The interviewees were from the following areas: Nabua, Valelevu, Lami, Nakasi, Nadi and Labasa. A sample case study is included in Annex E.

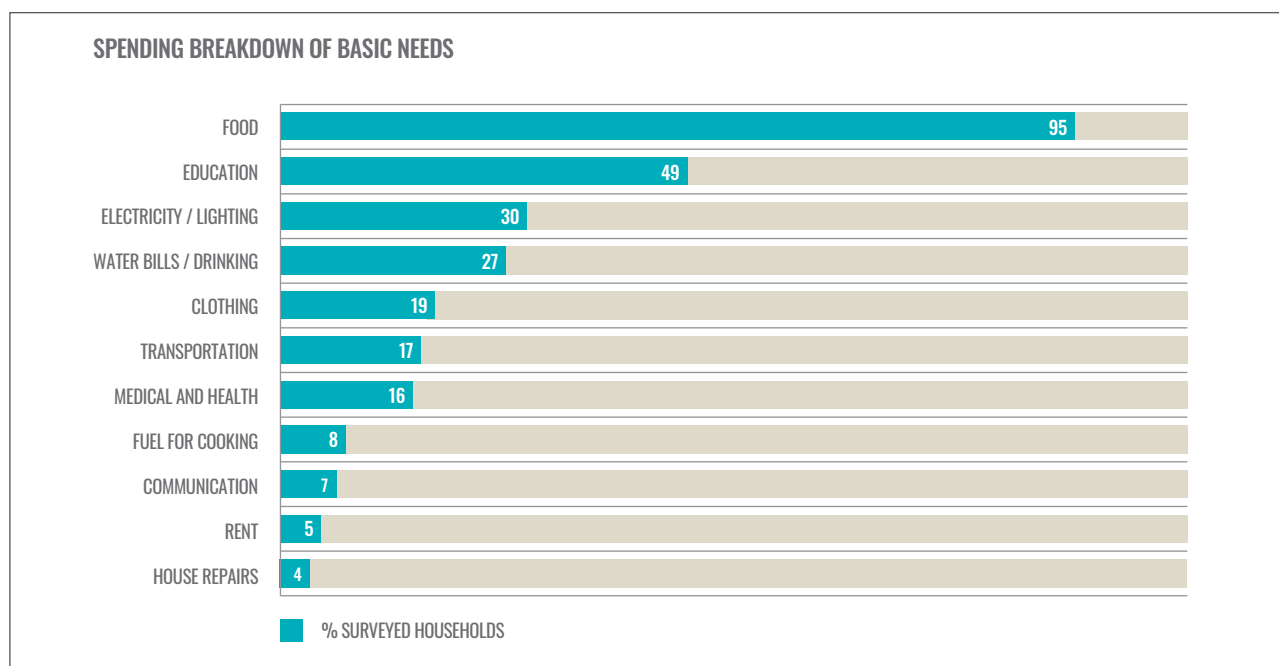
## 3.2 OUTCOMES FOR CHILDREN AND FAMILIES

**During the peak of COVID, when people were really desperate, the project was there. It came before anything else .... we could see people were empowered.**

- partner civil society organisation representative

Through its global programs, Save the Children is dedicated to supporting and protecting children. It achieves development goals through working collaboratively with government and civil society organisations and directly with communities. The results of the Fiji Cash Assistance Project overall illustrate the importance of integrated and collaborative approaches to contributing to children's well-being.

Overall, the PDM data found that 85% of households spent their cash on basic needs (defined as food, clothing, shoes, water, rent or house construction/repairs) or essential services (defined as education, electricity, health/medical, transport, cooking fuel and communications). This data is summarised below:



The data also showed that 15% of households allocated funds for items deemed 'non-essential,' with major items in this category being cleaning items (105 out of 264 households) and capital for businesses (15 out of 264 households). It could be argued that cleaning products were essential, given the focus on hygiene in the COVID-19 context. Between one and four households used the cash on other expenses, such as hire purchase payments or purchase of agricultural equipment.



### 3.2.1 Direct support for children's needs

The project has supported children's needs in a range of ways, both through strengthening access to food and education, and empowering families to make their own decisions about meeting their needs (see Section 4.2.5 below).

The PDM identified that by far the majority of households (95%) allocated funds to purchase food, with the second highest category (49%) on education, suggesting school-aged children have benefited significantly and directly.

Case studies and examples shared by program staff and partners confirmed that access to cash had a range of positive effects on the lives of children in participating households, meeting basic material needs as well as reducing stress or simply 'putting a smile on children's faces.'

Examples of first-person reflections on the outcomes of the cash assistance for children include:

**The first payout that I received, we were able to buy some stuff for my son like his stationery and lunch.**

**We were also able to help some of the children from my in-laws' side, the families that had more than 6 children: we helped one of them with his school uniform and stationery.**

**Once we received this grant, it was a big thing for us. We try and buy our kids something from that money. We buy little gifts for our children. It's not toys, not a phone. It's more like a new shirt or new sandals, and it makes them happy.**

**[The cash has assisted us] 'in getting food on the table, assisting us in my children's education, etc. and most of all, you might not be able to see, but putting a smile on my children's faces.'**

**It's just not me or just individual mothers they've helped. They helped the children. They helped [reduce] the mother's stress.**



Saimone, pictured with daughter Maraia (4), used cash received through the project to buy food for his family and nappies for his newborn son.

Photo: Kelly Vacala / Save the Children Fiji

### 3.2.2 Changes in family food strategies

After COVID-19 arrived and before receiving cash assistance, almost all surveyed households reported having adopted one or more negative food-related coping strategies in response to reductions in income and other pandemic-related stresses. These included:

- limiting portion size at meal times
- eating a limited variety of foods
- reducing the number of meals eaten in a day
- restricting consumption by adults in order to allow children to eat.

Survey data, case studies and examples shared by program staff and partners confirmed that access to cash had enabled recipients to improve the quantity, frequency and quality of food. Since 95% of surveyed households used at least some of the cash to purchase food, it is clear this was the most significant outcome of the assistance. While survey data about changes in coping strategies after receiving the cash is difficult to interpret, it appears that many households were able to reduce the use of negative coping strategies.

People interviewed for case studies confirmed that purchasing food was often the first and most important use of cash received. Examples include:

- One interviewee reported that when COVID-19 hit, her and her husband were no longer able to earn an income. She recalled *'we were previously receiving the F\$50 monthly welfare payment, but this didn't get very far with the huge increase in food prices in Fiji. With three children to care for and no income, I reduced cooking from 3 times a day to once a day to save fuel and gas.'* On receiving the cash assistance, she was able to buy food for the household as well as provide for her son's educational needs, including school uniform and stationery.
- Another family comprising elderly parents caring for their son with disabilities and grandchildren, said they had absolutely no food at all and had been asking neighbours for food before they received the cash assistance. They said this had caused disharmony with the community. They purchased food immediately after receiving the assistance and kept some money aside for emergency hospital care and medication for their son.
- One woman spoke of her family's struggles with limited work and no money to buy food, mentioning there were many times when they only had dried split peas available in their pantry. They had tried to catch fish to feed their family, but were often unsuccessful. She said, *'Sometimes we ran out of food, and we only had dhal in the cupboard. So, we had to go down to the beach, if we're lucky enough, we get fish or other stuff. If not, it's just cassava and tea for us.'* Once she received the cash assistance, she spent the money on food and her son's school stationery.

### 3.2.3 Income diversification

The COVID-19 pandemic brought significant uncertainty to the livelihoods of many groups of people. This includes those who were employed directly or indirectly in the tourism sector, from flight attendants to craft market workers. It also included people who work in small crop and agriculture businesses and market vendors, since the demand from international tourists dropped and local markets were curtailed by domestic movement restrictions. While many are used to dealing with the impacts of natural disasters such as floods and cyclones on their businesses and recovering from them, the scale and nature of this event was unprecedented. One stakeholder said, *'Natural disasters, they know that they come, they know how to get back and recover. COVID, it is long and very new.'*

Those who received cash through the project saw assistance as a significant opportunity to diversify the way they would earn an income in these uncertain times. For example:

- some market vendors noticed an oversupply of produce in the markets, so they diversified and learned new skills to develop new products to sell
- some market vendors started selling vegetable seedlings to farmers (rather than selling produce), which has introduced an expanded food supply chain into the market (i.e., farmers are now coming to the market to buy seedlings)
- a few female vendors started sewing and selling crafts, clothes and blankets at the market.

These initiatives would likely not have been possible if it were not for cash assistance through the project.

One stakeholder emphasised the importance of including workers in informal sectors (such as the market vendors) in cash assistance programs, noting, *'They don't have any social protection scheme to fall back on in challenging times.'*

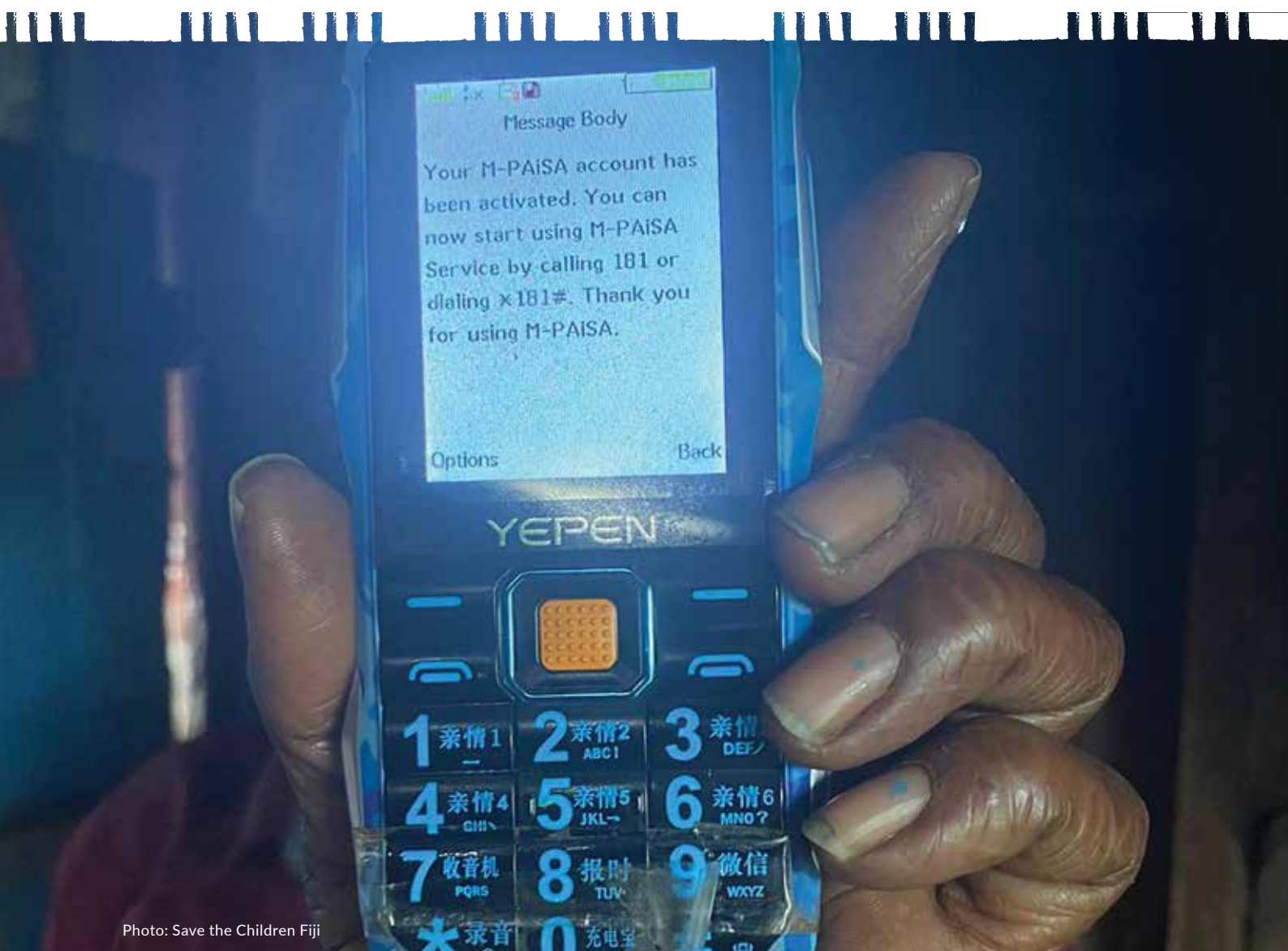


Photo: Save the Children Fiji

### 3.2.4 Increased digital and financial literacy and inclusion

An important feature of the Fiji Cash Assistance Project is its use of an existing phone-based mobile banking system, M-PAiSA, which had been developed in Fiji and launched officially in 2010.

The M-PAiSA system enables:

- funds to be transferred to people once they have access to their own phone-based account
- reach to a large number of beneficiaries, assuming network coverage
- payments to be made at shops using QR codes, or directly to service providers for electricity, water, phone bills, etc
- people to use funds according to their own priorities, at local venues, without the risk of lost cash
- local markets to benefit from spending of cash transfers
- an alternative platform for receiving remittances from other islands or internationally.

After commencing access to mobile money accounts in Fiji in 2010, according to Vodafone Fiji, there are currently 587,000 registered Maisa users in Fiji. On average, approximately 390,000 users have accessed Maisa each month over the past three months, with approximately 423,000 users accessing the M-PAiSA mobile wallet at least once from May – October 2021 (source: Vodafone).

For most people, use of a mobile platform such as M-PAiSA is less administratively burdensome than opening a bank account. Since accessing the platform is relatively easy, and for many, this was the first opportunity to have funds in an account, rather than in the form of physical cash, several stakeholders noted that the system supported improved financial inclusion. Those who may not have otherwise had ready access to bank accounts such as people in remote and rural locations or women, are now able to open a mobile wallet, receive and spend money without needing access to a bank branch.

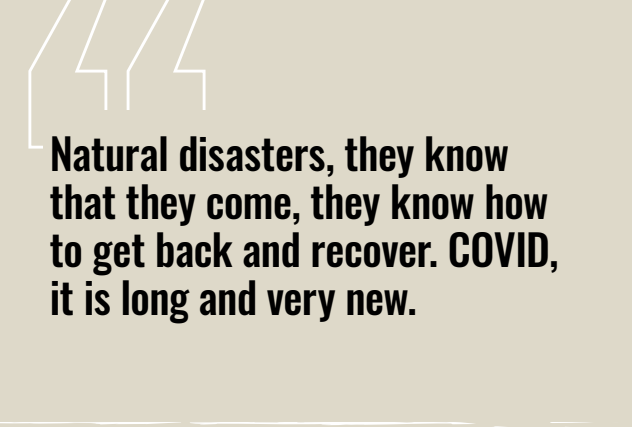
80% of those surveyed, believed that mobile money was a safe way to keep and utilise their money. While 19% reported they had difficulty with mobile phone literacy, 93% were satisfied with the delivery of cash assistance service.

Digital transfers and the use of mobile money are aligned with the Government of Fiji's strategy to increase financial inclusion. At the M-PAiSA Launch in 2010, Prime Minister Voreqe Bainimarama said *'M-PAiSA will, with the use of mobile phone technology and communications, enable unbanked, non-saving and geographically isolated Fijians to participate in the mainstream financial sector of our country. M-PAiSA's full potential will be realized once we have connectivity or network throughout Fiji. After all, it is those on the margins, those in the rural and island areas that need accessibility and connectivity – they are the ones who need to be empowered.'* (PM Bainimarama, 2010).

The use of mobile money has both enhanced the reach of the project and enabled a wider range of citizens to participate in the financial system. More people within the general population are now exposed to using the platform and have increased their knowledge, ability and acceptance in using this modality as a way of accessing funds.

Improved financial management practices were also noted by several stakeholders as an important result of the cash assistance program, reflecting the experience for many of accessing cash in this way for the first time, and the opportunity for some to plan ahead. For example:

- case studies included several beneficiaries who were making plans for the medium and long term, reflecting an understanding of the benefits of saving where they could. This included saving for future education expenses, for responding to the unpredictability of extended lockdowns and unexpected circumstances such as hospital emergencies.
- some invested in their small businesses through purchasing seedlings to grow for future sales at markets, as they believed this would help their money to go further than buying food for immediate consumption.



**Natural disasters, they know that they come, they know how to get back and recover. COVID, it is long and very new.**



### 3.2.5 Promotion of family and community well-being, inclusion, security and safety

People who received cash through the project reported a range of benefits related to their well-being, both at family and community level. Several reported an improved sense of dignity and empowerment, through having the choice to spend cash on their own family and community priorities. The sense of relief and optimism expressed by recipients of cash was connected to opportunities for families to enjoy positive experiences and for communities to undertake joint activities, such as building a water pipe to serve multiple families, that would not otherwise have been possible.

- Case studies and other examples provided by stakeholders illustrated a range of benefits related to individual, family and broader community well-being. Examples include:
  - In one family, a single father with an unwell elderly mother and young children to care for, was living in poor housing, with no water or sanitation facilities. He was going into remand, so leaving the family without an active adult. Cash provided through the Special Needs Fund was used to purchase food for the family. Neighbours and the man combined some of the remaining funds to purchase and install a toilet and hand washing facility.
  - One woman in Nadi, after paying for food, also helped out her extended family with paying utility bills and bought shoes for her cousin's child as he was barefoot.
  - One person said they felt pride because they were being supported by someone, contributing to their mental strength and well-being.
  - Some beneficiaries whose houses had been damaged in previous cyclones and were still in the process of rebuilding their homes, chose to purchase reconstruction materials, contributing to their sense of safety living in a secure home. One beneficiary said *'Without that money, I don't know whether our house would have been able to be repaired or not. Without your help, I don't know what the situation will be like now. When we received that money, I sacrificed it. I told my family, 'I'll have to provide the food from the market. This money should all go for the house.'*
- One woman used some of the funds to paint and maintain her deceased mother's house and this brought her a great a sense of pride
  - Some people who received cash described how their community-members had supported each other, sharing information about the opportunity to access funds, helping each other to complete the application forms and sometimes pooling funds to pay for shared facilities such as a water tap
  - Some recipients were members of the Sex Workers Association (an unregistered NGO), and since they had no income or access to government welfare support, they faced extreme crisis if they had not been able to receive cash through the project
  - Some recipients were members of the LGBTQI community and some from the LGBTQI community reported they are now feeling more settled within the power dynamics of their families, as they can now contribute again to household expenses with the cash assistance they have received. Some people who identify as transgender, used some of their cash assistance to purchase make-up, so they can comfortably leave the house feeling confident in their appearance and identify
  - A youth group in an urban setting issued a press release – see Annex C – about the benefits of collaboration between organisations involved in the project.

**Without that money, I don't know whether our house would have been able to be repaired or not. Without your help, I don't know what the situation will be like now.**

### 3.2.6 Ownership of valuable legal documentation

An unintended benefit of the Fiji Cash Assistance Project is the increased number of people who have now obtained their birth certificates. To access mobile money through the M-PAiSA application (managed by Vodafone), a form of identification such as a birth certificate is required to purchase a SIM. Many potential beneficiaries did not previously have their own birth certificates or had lost them in previous cyclones, so partners of the program assisted them to apply, so they could register for cash assistance. Having this legal document will be valuable for people who may choose to access government social protection assistance in the future. One partner shared an example: 'sex workers often have absolutely no access to social services, so having the birth certificate could help in the future (as well as in this project).'



Maraia used cash received through the project to put food on the table for her three children after the family income dropped due to COVID-19.  
Photo: Katharina Glynne / Save the Children Australia



### 3.3 BROADER OUTCOMES

Beyond benefits to people, families and communities associated with the receipt of cash, the Fiji Cash Assistance Project has contributed to a range of institutional and organisational benefits, according to those involved. This section highlights four themes which emerged from analysis of the data.

#### 3.3.1 *Acceptance of cash and contribution to a cashless society in Fiji*

Two factors related to the use of mobile money in the context of a global and Fijian shift towards cashless society, were raised during this review. First, there appears to have been a broad appreciation of this form of assistance. The provision of mobile money as part of disaster responses is relatively new in Fiji. It is likely that most people who participated in the project had not previously received this form of assistance: many may not have previously received any form of external assistance. Some may have had experience of other forms of disaster-related assistance, such as the provision of housing materials or water supplies after cyclones. Second, the way the project worked has enabled more citizens and businesses, as well as Government of Fiji, to be open to the idea of a cashless society, whereby fewer people hold physical notes and coins to purchase products and services.

All beneficiaries included in the post-distribution survey expressed their appreciation for cash/mobile money and preference for this form of assistance. Other sources (people interviewed for detailed case studies and partner organisations) also indicated that the preference for cash rather than in-kind assistance (i.e. food) was high. However, one partner noted that some market vendors living in remote areas of Fiji mentioned that receiving a combination of cash assistance and other items which are difficult to access in these locations could be considered. For example, sources of first aid kits and women's sanitary products are limited in some locations.

A substantial proportion of people sought to take mobile money in the form of physical notes and coins. Approximately 98% of 264 beneficiaries surveyed withdrew some cash, with remaining funds being spent using QR codes at supermarkets to purchase goods. Importantly, 55% of those surveyed indicated that there was a shortage of cash at cash-out points. When registering for the cash assistance, beneficiaries were not asked how they would access their money, so it is important to note that understanding the amounts of cash needed at cash out points is difficult to distinguish and caused some challenges for businesses, service providers as well as beneficiaries.

This is a coordination issue, requiring engagement with financial institutions and other humanitarian actors, given that multiple cash assistance programs could be operating simultaneously. Ongoing market and financial service monitoring must also be undertaken so that adjustments can be made if required.

For example, during the project implementation period, Covid 19 restrictions came into place, which impacted movement of people, goods and services which may have impacted cash liquidity at some cash out points.

While digital cash transfer programs promote efficiencies with distribution, people's use of digital money to pay for goods and services rather than withdraw cash and pay in the 'traditional way' requires significant and broad behaviour change. This process requires leadership, ongoing efforts by the Fiji Government as well as support from the private sector (banking and shops/service providers), coordination with NGOs engaged in cash assistance and other sources. As awareness increases about the benefit of cashless transactions, payments are likely to be increasingly made to vendors and service providers using QR codes and other mobile wallet features. As one stakeholder indicated, 'There is clearly an opportunity here. If we want to really build a more cost-efficient way end to end, this reliance on cashing out should really be taken out. In times of disaster, it is a way of changing behaviour quicker. You need to strike a balance though, in times of crisis.'

Overall, the process of Fiji moving towards a cashless society is in its infancy and steps are needed as people learn and accept the new proposed way of paying for goods and services. The project has made a small but positive contribution towards supporting this behavioural change process and aligning with the Government of Fiji's priorities for cashless transactions.

#### 3.3.2 *Increased interest in cash assistance programs*

While there had been increasing Government and NGO interest in CVA programs and some examples of programming in Fiji prior to the Fiji Cash Assistance Project, the scale and reach of this project has raised the levels of attention. A significant amount of work has been carried out in relation to preparedness for CVA programming in Fiji since 2018 (see Section 2.3 above), which involved stakeholder engagement.

Buy-in and partnerships with the Fijian Government, NGOs and the private sector were mentioned frequently by stakeholders as benefits of the large-scale roll-out of the project in the context of broader cash and voucher consideration and programs. Some reported major shifts in the mindsets of major stakeholders, mentioning that the Ministry of Economy now provides cash assistance to beneficiaries.

## The system of FCOSS, Save the Children Australia and Save the Children Fiji coming together – I'm really proud of that!

-Partner

### 3.3.3 Strengthened partnerships between government, civil society & the private sector

Several partners involved in the project mentioned their relationships with each other had strengthened as a result of their participation. One said for example *'The system of FCOSS, Save the Children Australia and Save the Children Fiji coming together – I'm really proud of that!'* At the same time, there were some partnership related difficulties mentioned by several of the organisations involved, mainly related to communications and coordination (see Section 5 below).

Some partners had not worked together previously, so new alliances were formed. Several partners reported their interest in continuing to work on cash programs such as the Fiji Cash Assistance Project. One partner noted that, *'There is a great linkage with Government departments and other sectors – it has strengthened these relationships.'* Several partners noted the essential contribution of their existing networks for programs of this nature and the joint benefits for both organisations. For example, Rainbow Pride Foundation noted *'Save the Children Fiji working directly with us was a good choice, as we are the only group that have branches in all the districts. Through us, we can refer everyone. All the branches have connections to everyone who has been affected by COVID. The program made very good use of networks.'*

FCOSS was the source of the highest number of referrals, through their extensive network of District Councils of Social Services (DCOSSs), and while they had high regard for the process used for enrolling beneficiaries and for benefits of the project, they also described a number of challenges associated with the way in which the program was managed and administered.

The Fiji Disabled Persons Federation (FDPF) was included in the initial planning of the project, shared a list of its members who could be eligible for participation, and were consulted well during early stages of implementation. They understood they would be an ongoing partner to the project. After some time, they realised they had been excluded from ongoing partnership and the role of identifying persons with disabilities was given to FCOSS offices at district level. Understandably, this caused dissatisfaction on the part of FDPF with the partnership.

### 3.3.4 Improved Partner capacity in cash programming

The implementation of the Fiji Cash Assistance Project enabled several organisations to participate in a program of this nature for the first time or at a scale previously unseen. Partners reflected that they had learned various lessons about the systems and program considerations involved in cash assistance.

FCOSS had previously made a policy decision not to be involved in cash programming, preferring to use local systems to respond to disasters, but after discussion with its board and regional partners (through Pacific Islands Association of NGOs – PIANGO) made the decision to become involved in the project. The organisation reported it had both contributed to benefits at community level as well as benefited itself in several ways. For example, team members were taught to use KoBo Toolbox as a means for undertaking surveys based on a vulnerability index developed with Save the Children. They also experienced the benefits of a triangulation process in terms of confirming eligibility of households, whereby community leaders determined and verified whether a particular recipient met the eligibility criteria. They considered this triangulation approach was worthy of replication by the Government of Fiji, in its own cash assistance programs.

Partners generally acknowledged their capacity to understand and work on a cash assistance program has increased. For example, MSP said they had gained further knowledge about cash programming through the capacity development training run by Save the Children. FCOSS, MSP and the Rainbow Pride Foundation are undertaking an Organisational Cash Readiness Tool (OCRT) with Save the Children Fiji. OCRT is a tool designed to help strengthen partners' capacity in cash programming.

The adaptive nature of Vodafone in Fiji towards the project is also notable and commendable. Through building systems in-house, Vodafone has been able to amend and adapt to the needs of the program. The robust mobile platform and supporting administrative systems and reporting have been beneficial to the efficiency of transferring funds to beneficiaries. The system was customised to suit the Fiji context in geography and central bank requirements and reflected understanding of financial services available in remote and rural areas. Vodafone are now more experienced and confident to support future cash assistance.



# 4

## LESSONS LEARNED & RECOMMENDATIONS

CVA is a relatively new area of work for Save the Children and the Pacific more broadly, and the Review paid attention to a range of programming aspects. Lessons are categorised as follows:

- Preparedness and readiness
- Programming, including planning, procedures, systems, implementation, monitoring and roles and responsibilities and risk management
- Partnership, Engagement and Communication, including advocacy, messaging and managing enquiries

### 4.1 PREPAREDNESS AND READINESS

#### **Lesson 1** – Preparedness and readiness are vital for effective cash assistance programming

The team responsible for mobilising and implementing the project were only able to do so successfully within the tight timeframes and urgency of COVID-19 because previous feasibility and assessment work had been undertaken in cash preparedness and readiness in Fiji. This included the work associated with the *Research Report: Introductory Research on the Feasibility of Cash and Voucher Assistance in Rural Fiji* mentioned in Section 2.3 above. Preparedness also included the existence of established relationships and communications through the existing National Cash Working Group. This Working Group was in place before COVID-19, bringing together relevant stakeholders, including officials from the Government of Fiji.

Those involved in implementing the Fiji Cash Assistance Project reflected that to ensure quality program delivery in future, cash and voucher assistance should be embedded within emergency preparedness plans for Save the Children in Fiji and the broader Pacific, and not regarded as a separate, stand-alone or add-on approach.

**Recommendation 1** – Save the Children should continue to embed cash and voucher assistance as part of its emergency response strategies at an organisational level.

### 4.2 PROGRAMMING

#### 4.2.1 Planning, procedures and systems

**Lesson 2** - Thorough collaborative and participatory planning processes are necessary for each CVA program, recognising that issues and stakeholders vary in each context and on each occasion.

The significant effects of COVID-19 in Fiji meant there was extreme urgency in ensuring support was provided to citizens in meeting their basic and essential needs. Lessons learnt during the project confirm the long-held premise that bypassing a thorough participatory design process is likely to negatively affect stakeholder trust, implementation efficiency, accountability, systems and procedure development, communication and monitoring processes. All these elements are necessary to maximise effectiveness of program delivery, regardless of the context or timeframe. Several partners noted that if they had been involved in even a mini-design stage early on, some issues that emerged later, could have been addressed earlier and more efficiently.

During the implementation of the project, management, procedural and administrative issues arose related to the determination of criteria for the selection of households to receive cash assistance as well as the actual identification of households. One stakeholder reflected 'there were many pain points in that process.' Another mentioned negative experience associated with communications and administration.

Planning and partnerships inevitably require engagement and negotiations with other organisations and since all organisations vary, a standard procedure cannot be applied in all contexts. Several partners reflected that general principles are important, such as the need for collaborative, respectful, thorough and informed negotiations and decision-making. In the case of the project, consultations with senior and operational staff from organisations which are expected to undertake implementation would have been most important at the design stage, so their knowledge, expertise and existing strengths could be reflected in the design of agreed processes, procedures and plans. This includes Department of Social Welfare, FCROSS, FDPF, MSP, Vodafone and Rainbow Pride Fiji. The existing Fiji Cash Working Group is another potential source of general advice and guidance at design stage.

Setting a transfer value is a key element in CVA programs, but no stakeholders raised concern with the project's transfer value, set by the National Cash Working Group.

An issue raised by several stakeholders relates to planning for the management of enquiries about eligibility for the project's activities (both CAP and SNF) and dealing with the consequences associated with determinations of ineligibility. One partner said 'yes, we had to deal with issues associated with people being excluded. We know some were qualified [eligible] but we did not know whether they would receive funds. We would receive calls, sometimes weekly, asking whether cash will be transferred.'

**Recommendation 2** – Save the Children should ensure that partners involved in programs should be included in design and planning processes wherever possible, so there are joint agreements on expected outcomes (and theory of change if desired), implementation processes and systems, roles and responsibilities and monitoring questions. These arrangements may reflect pre-CVA stand-by agreements between Save the Children and potential partners, as part of preparedness and readiness. Any new partners included after the design process, should be given the opportunity to understand the design thinking in detail.

**Lesson 3** – Key processes, procedures and systems need to be in place in advance to ensure cash assistance programming is efficient and manageable, within broader emergency preparedness plans.

Most partners reflected that one or more project systems were inadequate to effectively manage and implement the program at scale. This ranged from the ad-hoc approach used when dealing with feedback to unsuccessful applicants to the lack of an overall data management system.

Many of these could have been addressed if there had been sufficient opportunity to implement community engagement processes, which were planned but did not proceed because of COVID-19 related restrictions. However, given the COVID-related limitations, a more active approach to outreach activities might have been organised to reach audiences in the absence of face-to-face engagement.

In future, some partners suggested it may be possible to use social media, SMS blasts and radio spots/interviews, etc. for this purpose. Discussions with and research from others involved in the use of technology to reach communities, including members of the Cash Working Group, may identify the most appropriate means.

**Recommendation 3** – Save the Children should invest in and allocate resources to develop, update and socialise key documents and procedures, including:

- Standing Operating Procedures (SOPs) to suit the complexity of the program, including accountability for decision-making, partnership decision-making and risk management in all aspects of the program delivery
- Appropriate data management systems to suit each program, which take account of country-specific legal aspects associated with data sharing (of personal data etc) across organisations.
- Consistent messaging to support interaction with applicants, both those deemed eligible and those not included
- Feedback and complaints response mechanisms, as required by humanitarian standards.

#### 4.2.2 Implementation, Coordination, Roles and Responsibilities

**Lesson 4** – A small highly skilled and experienced team can successfully implement a CVA program (under pressure), but given the complexity and novelty of this style of program, more personnel are necessary to ensure all aspects are well-managed and coordinated.

A small number of people were responsible for the implementation and coordination of the project. Team members did a very good job with limited resources (people) to implement the program and to coordinate essential partnerships with other organisations. Due to the dynamic and rushed nature of the program's commencement and implementation, the team members were responsible for carrying out a wide variety of different roles within the team, in addition to their designated responsibilities. Despite the best efforts of team members, both they and partners noted there were some challenges associated with implementation, coordination and workloads.

The CEO of Save the Children Fiji dedicated considerably more time to the project than would normally be the case for a program, reflecting the large scale of the program. She reflected this meant other responsibilities received less attention. Ensuring adequate senior and operational staff are allocated to cover all elements of a program of this nature is necessary in future programs, recognising limitations on staffing that may be imposed by donors.

Some partners reflected that they made substantial contributions of additional time and effort beyond original expectations to ensure the program was implemented effectively. For Save the Children Fiji and FCOSS, a significantly more time-consuming task than expected was verification of households eligible for receiving cash. Given that all households were referred to Save the Children from other organisations, and more were referred than included in the final payment process, decisions were made about who would be included and excluded. FCOSS noted that several months after this process, they have not been informed about the proportion of those who they referred to the project actually received cash assistance. Several partners reported that there were challenges associated with communications about eligibility and payments. In the end they were satisfied that the right people received funding, and recommended clearer and quicker communications in future, in relation to issues such as when payments were expected. For partners involved in referring households for cash assistance, early discussions are needed around roles and responsibilities as part of future programming, to ensure that workloads can be managed.

A number of stakeholders mentioned issues about different roles and responsibilities of Save the Children Fiji and Save the Children Australia. These related to perceptions of power, ownership and localisation, as well as relationships with others.

In future programming of this nature and size, given the significant impact on workloads, relationship issues need to be negotiated carefully and respectfully from the outset.

Also, at the end of Phase 1, Save the Children Fiji was left with little in-house knowledge from the experience of implementing the project at the grassroots level. This was because other organisations had been responsible for engagement at the community level, volunteers had undertaken the survey and the main programming work was undertaken by a short-term external adviser. If the organisation is to develop expertise in this area, then both strategic commitment is required, as well as the ability to dedicate and retain in-house staff with skills in all aspects of programming.

**Recommendation 4** – Recognise the full range of responsibilities associated with implementing and coordinating CVA programs, including:

- adequate staff resources and specialist skills are required, so sufficient human resources need to be appointed (quickly in the cases of humanitarian responses) and appropriately supported, and efforts made to retain specialist knowledge within the organisation
- maintaining a register of national staff who could be deployed for humanitarian responses
- developing a plan to strengthen specific skills for management of programs of this scale, including through real-time coaching and mentoring for example, from experts with high levels of expertise, including remotely if feasible
- ensure staff have manageable position descriptions and feasible responsibilities, using a manageable framework such as RACI (responsible, accountable, communicate, inform)
- partners participate in discussions about their roles and responsibilities from the outset, recognising that there will be inevitable variations.



Naqara market. Photo: Martin Wort / Save the Children

### 4.2.3 Monitoring and MEAL Plan

**Lesson 5 – Post-distribution monitoring, using quantitative and qualitative data is important for understanding the contribution of cash assistance for citizens affected by the COVID-19 pandemic.**

Considering the MEAL plan was developed without a detailed program design and implementation plan/process, the plan is still a valuable working document. Unfortunately, the monitoring process itself was severely hampered by COVID-19 and restrictions on movement. This meant only partial monitoring data and information is available to date.

The MEAL plan and overall program would benefit from a deeper analysis into the theory of change, intent and assumptions underpinning the program, that is, what did the key leaders believe would be the connection between giving cash and expected outcomes, and what assumptions needed to hold true for this to occur in reality? Further thinking around the formulation of survey questions and data interpretation would also allow for more in-depth analysis of the data.

Despite the substantial effort associated with the Post Distribution Monitoring Survey (volunteers phoning 264 households and asking 25 questions), some of the resulting data proved to be of limited value. There were some confusing questions related to changes in coping strategies and other problems with data collection. Some data could not be relied upon (e.g. that 67% of households had members with some form of disability, and that 77% of households had a male child aged 6 to 17 years and 39% of households had a female child in the same age group: these figures seem unlikely in terms of common demographic patterns).

Effective monitoring can also enable Save the Children to identify any issues which could become programming possibilities, e.g. in relation to national advocacy or issues worthy of further investigation.

In Fiji, the National Cash Working Group is the central coordination point for this topic and therefore ideally, data systems should seek to align and harmonise with agreed national frameworks, in the interests of harmonisation and sharing lessons learned.

**Recommendation 5 –** CVA Programs require feasible MEAL plans (even in times of disaster) and tightly-designed data collection systems which are aligned with any nationally agreed systems and data collection processes and reflect the national context. It is recommended that data collection focuses largely on determining the extent to which core expected outcomes of CVA programs have been achieved.

**Recommendation 6 –** For Phase 2 of the project, questions about the overall program could be included as a basis for evaluation in the updated MEAL Plan. Suggestions include:

- What relevant M&E systems may operate at the national level, to which this data will contribute?
- What support could be provided for establishing national M&E systems for cash programs, if they do not exist (e.g. through the Cash Working Groups)?
- What was the theory of change/theory of action underpinning this CVA action?
- What assumptions underpinned the program's plan and implementation?
- Who was the cash system and its implementation designed to serve and what factors were used to determine the selection criteria?
- How will this information be shared with and relevant to global audiences interested in CVA?



#### 4.2.4 Risk Management

**Lesson 6** – Identification and ongoing effective management of risks is required throughout the project to ensure effective delivery of the project.

Managing the enabling environment is key to delivering a project, and this involves having systems in place to manage risks and make informed decisions in response to any issues that emerge, either within the program or in the operating environment. This includes managing relationships with partners, ongoing staffing and expectations, data management issues and all of the risks associated with these factors. For cash assistance, it also includes issues related to inclusion and exclusion (of citizens and partners), accountability, transfer value and transparency.

Those involved in the project reflected that there are complexities associated with introducing and managing CVA programming in each different country context. They mentioned that a range of risks emerged during implementation and were not always addressed in ideal ways. They acknowledged that risks will vary widely

between countries and therefore responsibilities for monitoring and managing risks needs to be negotiated with the actual partners in each context. This means ensuring national teams are appropriately supported to manage risks where they can and to communicate risks up through regional or international reporting systems as appropriate. Those involved in the project noted that good lines of communication are critical, so that managers are aware of contextual realities and issues arising. In the context of localisation and decolonisation agendas, ways of working which maximise local ownership, while protecting small teams from unreasonable delegation of responsibilities, are necessary. SOPs are one set of documents that demonstrate risk management is taken seriously, so need to be appropriately supported, recognised and socialised, as noted above.

**Recommendation 7** – A robust process for monitoring risks, based on a well-informed Risk Management Plan, is necessary for programs of this nature and size.

### 4.3 PARTNERSHIP, ENGAGEMENT AND COMMUNICATIONS

#### 4.3.1 Engagement and Communication

**Lesson 7** – Effective trust-based partnerships and networks are critical for CVA programs, particularly since partners are essential for understanding context, reaching communities, identifying and verifying eligible households and ensuring uptake and acceptance of assistance at community level.

The Fiji Cash Assistance Project was largely coordinated in Fiji, from the office of Save the Children Fiji. National expertise is necessary for CVA programs, because success depends on understanding the local context, partnerships, cultural values and institutional priorities. The review found that during the preparedness stage, strong relationships were formed with relevant Fijian organisations, the level of consultation was high and there was a shared commitment to inclusive programming. The review found that Save the Children Fiji was regarded as not having sufficient community-level networks to be able to deliver a CVA program nationally on its own, so in this context, the quality of partnerships with organisations with community reach, was particularly important.

In practice, most of the community-facing work in the project was undertaken by partner organisations, including FCOSS, FDPF, Rainbow Pride Fiji, MSP and Vodafone. Save the Children depended on partner organisations' knowledge of community contexts, sub-national organisations and links at household and village levels for core aspects of the program. During the implementation of the project, however, it seems some of these partnerships were 'left behind' at various stages. This caused a range of negative reactions, some of which may affect potential collaboration with Save the Children. During implementation, the quality of relationships with key national organisations, based on due diligence, shared objectives and efforts to apply partnership principles and systems, are particularly critical.

the project's success in reaching the targeted number of households, rested on extensive engagement with partners and networks, particularly to provide a clear understanding of community priorities, to determine selection criteria and ensure verification. Partners' involvement at the grassroots level and established relationships and trust enabled the project to have extensive reach and significant positive results for beneficiaries. Partnerships which benefit from and value the strengths of multiple organisations to support effective delivery are essential. Genuine interest in understanding cash programming and how partner's existing systems (data management and financial systems), processes and community engagement can influence the success of the program, need to be understood and respected.

The expertise of an international adviser with specialist knowledge of cash programming was essential for most aspects of the project's implementation, including partner engagement and communications. There are inevitable risks associated with implementing programs without a strong internal team whose members are across all aspects of programming: depending on short-term external personnel introduces organisational risks, which need to be managed from an organisational, strategic and reputational perspective.

Effective communications with stakeholders, both partners and those who are expected to benefit from CVA programs, are critical to ensure the program is delivered collaboratively and respectfully. Among community members surveyed in the Post-Distribution Monitoring about how they learned about the project, the majority (61%) said they were approached by one of the partner organisations' volunteers or agents, while a further 34% were informed by a friend, relative or neighbour. Approximately half of those surveyed recognised that the program was related to COVID impacts, and half also recognised it was intended to support marginalised and vulnerable citizens.

Communications about the actual dates and number of cash transfers seems to have been problematic, with 68% of those surveyed saying they were unaware of the number of cash transfers they would receive. FCOSS also reported that they frequently took phone calls from referred households who queried whether or when they would receive cash assistance, particularly after the first transfer was made. Also, 98% of those surveyed said they had not been informed about how they could report problems or ask for any help, but a similar proportion confirmed they had not experienced any difficulties.

**Recommendation 8** – Save the Children should give specific and ongoing attention to building and nurturing trust-based partnerships (essential for all CVA programs), including through:

- Working formally through the National Cash Working Group with government, community and other organisational stakeholders who have a good knowledge of preparedness and response issues in each context
- Dedicated efforts to sustain quality communications
- Consider the use of organisational due diligence processes as part of preparedness, so that in the time of crises, partnerships are ready to be mobilised
- Offering and delivering high-quality ongoing training and other capacity strengthening work for partners involved in implementing CVA programs (See 5.3.2 Capacity Development), if required, recognising that some partners will be learning as they go and others have prior experience
- Regular monitoring of the quality of the partnerships (i.e. not just tasks) is essential.



SuvaSuva market. Photo: Martin Wort / Save the Children

#### 4.3.2 Capacity Development

**Lesson 8** – Ongoing capacity development of partners is vital for long-term sustainability of and confidence in CVA approaches as a modality for social protection in Fiji.

Several partner organisations mentioned they had participated in workshops and discussions about implementation of the project. There was limited information about the details of these processes but stakeholders commented that they had learned more about the concept and practice of cash programming through their respective meetings with Save the Children and practical participation. Most also expressed interest in continuing to be involved and to learn more about the benefits and good practices of cash programming, though several partners considered they had been ‘left behind’ by Save the Children or did not wish to collaborate again.

**Lesson 9** – Save the Children’s own capacity to manage CVA programming as part of emergency and humanitarian responses, requires high-level strategic and resource commitments (e.g. dedicated leadership and specialist staff) at global and regional levels, as well as selected national levels where deemed appropriate, to ensure there is adequate advice and support.

In the case of the Fiji Cash Assistance Project, Save the Children Fiji was actively involved in both preparedness and response: in other contexts where CVA programming is likely to emerge in coming years as a feature of emergency responses, this will also be necessary. For Save the Children to succeed in this growing area of programming in the Pacific, SCNZ, SCF and SCA will likely need to engage more directly and broadly, including in policy formulation, process development, running workshops for partners involved in community-facing processes and sharing learning across the region. Those involved in implementing the project reflected that Save the Children’s role should not be limited to being a contributor of funds, for others to distribute.

**Recommendation 9** – Save the Children should continue to both develop its own organisational capacity to manage CVA preparedness and programming regionally as part of emergency responses, as well as contribute to the capacity of partner organisations, particularly at regional and national levels, so they can effectively contribute to the success of future CVA programs.





#### 4.3.3 Advocacy, communication and messaging

**Lesson 10** – Regular and respectful advocacy supports acceptance and buy-in of CVA programming.

Much advocacy work has been undertaken to increase awareness, understanding and acceptance of cash programming in Fiji since 2016, particularly through the National Cash Working Group. This has greatly influenced the mindset of key partners in Fiji, including the Government of Fiji and FCOSS, to adopt cash assistance when it is appropriate as a feasible humanitarian method. Digital transfers and the use of mobile money are aligned with the Government of Fiji's strategy to increase financial inclusion.

**Lesson 11** – Messaging is required for different audiences (partners, beneficiaries) to support understanding, awareness and acceptance of cash assistance programming.

Particular issues were highlighted by stakeholders about the lack of understanding of eligibility criteria, the grounds for declined applications (from the beneficiaries) and a lack of understanding about basic elements of the program. Much of this confusion and at times, disharmony amongst people in hardship, appears to be due to inconsistent or poor messaging from the program. For example, several partners reported that households were not informed by Save the Children of delays in cash transfers or whether future cash transfers would be made. There remain complications associated with the definitions of those deemed eligible.

Responses to surveys (PDM 2021) indicates that understanding about the criteria was moderate. Combined with the informal mode of communication about eligibility to communities and possible beneficiaries' and the absence of single key messaging has contributed to some degree of confusion.

Several partners shared stories of feeling overwhelmed when having to explain to people that they did not meet the criteria or there were no remaining funds to support them, even though their neighbours or friends in the same economic position or crisis may have been accepted. Other partners acknowledged that due to the urgency to identify and verify the eligibility of beneficiaries (from both a programmatic perspective and the impacts of COVID-19 on communities), there is potential that not all beneficiaries identified should have received funding based on the eligibility criteria.

**Recommendation 10** – Messaging related to cash assistance should be clearly developed from the outset, and managed well during implementation.

## REFERENCES

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Overseas Development Institute, 2015, Doing cash differently How cash transfers can transform humanitarian aid Report of the High Level Panel on Humanitarian Cash Transfers, <https://odi.org/en/publications/doing-cash-differently-how-cash-transfers-can-transform-humanitarian-aid/>

Prime Minister Voreqe Bainimarama's speech on the M-PAiSA launch in 2010 Fijian Government - M-Paisa launched

# ANNEXES

## Annex A: Interviewees

- Shairana Ali, CEO, Save the Children Fiji
- Makereta Tawa, Monitoring and Evaluation Officer, Save the Children Fiji
- Nashrudin Modin, Cash Specialist, Save the Children Australia
- Mouna Peters, United Nations Women
- Ashna Shaleen, Medical Services Pacific (MSP)
- Representative, Vodafone Fiji
- Isikeli Vulavou, Rainbow Pride Fiji
- Vani Catanasiga, Executive Director, Fiji Council of Social Services

## Annex B: Stakeholder Interview Questions

These questions were arranged and edited to suit the individual stakeholders and their roles/involvement in the program.

- **Question 1:** Can you tell me about the role of your organisation in the Save the Children Cash Assistance Program, as well as your particular role? And did it change over time?
- **Question 2:** Do you think the program has made a difference to the lives of those who received cash assistance? If so, how?
- **Question 3:** From your perspective and experience, what elements of the program worked well and why?
- **Question 4:** What do you think are some of the factors (internal and external) that may have contributed to the achievement of results of Phase 1?
- **Question 5:** Were there any unexpected achievements of the program?
- **Question 6:** What are some of the benefits (short and long term) of the program? Are the benefits and outcomes all relevant to Fiji?
- **Question 7:** What elements of the program would you recommend be carried through to Phase 2? Or to future programs in Fiji and possibly the Pacific region?

## Annex C: Example of youth participation

Press Release 02.09.2021

### Tamavua Youths Acknowledge Save the Children Fund

“A strong partnership approach between government, civil society and relevant stakeholders is crucial in addressing the challenges faced by many Fijian families desperately needing assistance during this pandemic.

‘The impact of the pandemic in our country is devastating, and this is why we believe that strong partnerships between our stakeholders, can lead to a better understanding of the needs and struggles of our people, so that no one is left behind,’ stated Semaima Lagilagi – President of the Tamavua Village Youth Club.

Tamavua Village Youth Club, is based along Princes Road, and is a community-based organization member of the Fiji Council of Social Services (FCOSS).

The youth club has been working in partnership with the Fiji Council of Social Services in identifying those individuals and families who have been affected by the pandemic and even those with preexisting vulnerabilities.

We are fortunate that families living abroad have also been assisting their relatives in the village, and individuals that have been unemployed have access to their FPNF funds. The youth club has also been instrumental in assisting the village elders in the protection of their village when the pandemic reached our shores in 2019.

‘Since April 2020, we have seen many families struggling and individuals laid off work because of the COVID 19 pandemic. We are grateful that a few civil society groups including Save the Children continue to work with community focal points through FCOSS networks to reach out and assist many Fijian families across Fiji.

‘We would like to urge all youth groups in villages and communities to work with the elders in ensuring that their communities are protected and COVID 19 protocols are in place and followed at all times,’ added Lagilagi.

- Semaima Lagilagi- President - Tamavua Village Youth Club



## Annex D: Summary of the Fiji Cash Assistance Project Post Distribution Monitoring Report by Save the Children Fiji, (March to May 2021)

### INTRODUCTION

This report presents the findings of the post distribution monitoring undertaken for the the Fiji Cash Assistance Project, an initiative supporting 16,772 households in Fiji whose vulnerability have been exacerbated due to COVID-19. It is also one of the largest humanitarian digital cash transfer programs to be implemented in Fiji's history. The project was launched in December 2020 as a means to help Fijian families most affected by the economic impacts of COVID-19.

In Fiji, there have been 3,832 total cases, 779 recoveries and 17 deaths in Fiji as of 29th June, 2021<sup>12</sup>. COVID-19 continues to have a significant and negative impact on the country, particularly on the economy since the borders closed to tourism in February 2020. The WFP mobile Vulnerability Analysis Mapping (mVAM) undertaken from March to July 2020<sup>13</sup> found that COVID 19 has had a number of negative impacts at the household level. In the report, 55% of households have reported a partial or complete loss of income; 27% report reduced access to education, health, food, and report poorer living conditions and wellness as a result of reduced income. Further, 12% of households have gone into debt to support their household needs (WFP, 2020). Households are now frequently relying on negative coping mechanisms to help them through these challenges, including nearly one in five households (18%) reporting that they have reduced the quality of food consumed in the house and one in ten households having spent savings (10%) or sold assets (10%) to make ends meet. As the crisis continues, it is expected that the situation for many households will continue to deteriorate.

To address this situation, the project provided 14,772 households with \$400FJD distributed in tranches of \$100 payments from December 2020 to June 2021, to support vulnerable households' ability to meet basic needs. In addition, through the Special Needs Fund (SNF) 2,000 families experiencing significant crisis have been supported with a one-off \$400FJD payment per household to help cushion the impact of the crisis.

As in the traditional in-kind distributions, where agencies monitor the food distribution processes, the Cash and Voucher Assistance (CVA) was also monitored through a Post Cash Distribution exercise generally referred to as the Post Distribution Monitoring (PDM).

It ensures that the regular month cash payment process and Special Needs Fund are proceeding as planned and providing benefit to the individuals receiving support. It is a mechanism to collect and understand beneficiary feedback on the cash assistance and help evaluate the effectiveness of the cash assistance. This PDM was intended to evaluate the adequacy of the cash assistance provided as well as patterns in its use. It also sought to identify the following

- Food strategy before and during the project
- Beneficiary demonstrating understanding of cash assistance programming criteria
- Beneficiary understanding about mobile money system
- Beneficiary satisfaction at the distribution point
- Accountability and feedback mechanism
- Protection issues around cash assistance

<sup>12</sup> see <https://covid19.who.int/table>

<sup>13</sup> see Workbook: Fiji COVID-19 mVAM R1 (wfp.org)

## METHODOLOGY

For this PDM exercise, 264 households were randomly selected – from a total of 14,000 households. They were selected with a 90% confidence level and a 5% width of confidence level. The selected sample included a 50% buffer or expected value of attribute to achieve a desired level of statistical significance and precision amongst the targeted population.

Three volunteers were hired to collect the primary data from randomly selected households using a standard PDM survey questionnaire developed for the project. The data was collected using Kobo, a web-based data collection system. Data collection took place over the period of 1st March to 25th May 2021. There were two sets of data collected and they have been analysed and presented as one report here.

### Sample Size calculation:

<b>Confidence interval (use 90%, 95%, or 99%) =</b>	<b>90%</b>	
<b>z-score =</b>	<b>1.65</b>	
<b>Width of confidence interval (e.g., + or - 5%) =</b>		
<b>Width of confidence interval (e.g., + or - 5%) =</b>	5%	What is my sample size?
<b>No. of HH =</b>	14,000	264
<b>Expected value of Attribute (e.g., p = 50%) =</b>	50%	

## FINDINGS AND COMPARATIVE ANALYSIS

- The average family size of the surveyed HH was 5.23 persons
- 70% of the HH have male over 60 years old and 26% have females of the same age group
- 49% of the HH reported that funds provided via the program has increased their children's food security. Of this 53% were males in 0-5 and 47% were females in 0-5 years old.
- 67% of the surveyed households had members with some form of disability.
- 100% of the respondents mentioned that their households received the cash assistance, quoting amount received.
- 99% of beneficiaries had the opportunity to spend their funds
- Major spending for all genders was around food, cleaning items and education.
- With the assumption that there is no major increase in inflation and/or the cost of basic goods and services, particularly food; 47% spend their funds on basic needs, 38% on what is considered as basic essential services and 15% on non-essential items like cleaning items, capital for businesses, hire purchases and alcohol.
- Before receiving cash assistance, a majority of the households adopted food strategies that include limiting portion size at meal times, eating a limited variety of foods and reducing the number of meals eaten in a day.
- Since receiving the cash assistance, 36% now have variety of foods on their table, 18% no longer receives food rations, 10% of the households no longer restricts adult food consumption, in order for their children to eat and 9% of households no longer reduces their number of meals eaten in a day.
- When asked about how the beneficiaries find out about the cash assistance 34% responded saying that they heard from a friend of a friend, their relatives and even neighbours.
- 51% demonstrated an understanding of cash assistance programming criteria
- Of the households surveyed, there were no reports of increased tension or conflict arising from receiving cash assistance, both inside and outside of their household.

## RECOMMENDATIONS

The PDM findings suggest that CVA is an effective and efficient way to complement ongoing and existing in-kind assistance. As a result, 28% were receiving food rations when the project was implemented.

Advance information on processes, documents required to collect cash - especially to those who have specific needs should be well documented as an SOP. From the PDM, 97% had no form of training or technical support to access their funds.

Even though only 2.27% of beneficiary households surveyed had issues, feedbacks and or complaints about the Project, there is still a need to have an Accountability and Feedback mechanism in place for the project

Information desk/ complaint desk staff need to receive training and clearer procedures for the dealing with complaints to facilitate follow-up; more structure should be given to the queue during the actual distribution (if similar distribution modalities continue). This is for both Vodafone and Save the Children Fiji.

Cash assistance programming should be conducted in close coordination with partners and community outreach volunteers on the basis of what is a Standard Operating Procedure (SOP). This is coming out in beneficiaries understanding about program criteria and the fact that 67.80% responded with a definite NO about knowledge of cash transfers while 1.14% responded saying they do not know.

There was a close expenditure in beneficiary spending around basic needs, essential services/needs to what is considered a non-essential, therefore, there is a need to explore more on HH expenditure patterns to better understand their priority needs in relation to COVID19.









The Fiji Cash Assistance Project was made possible through a generous anonymous philanthropic donation, and through funding from QBE Insurance and CapitaLand Hope Foundation. It was implemented with the support of the Fijian Government as well as key partners Fiji Council of Social Services, Medical Services Pacific, Rainbow Pride Fiji, and Vodafone.