

## CASH FEASIBILITY RATINGS

The feasibility of CVA after disasters has been ranked on a scale of 1-5 as detailed below:

- 5 There are no/few reservations
- 4 Possibility of minor challenges
- 3 Likelihood of several challenges requiring mitigation
- 2 High likelihood of challenges and risks
- 1 Not feasible

LOCATION TYPE	FEASIBILITY	PRELIMINARY SUGGESTED APPROACH
URBAN	5	CVA via Remittance Centers
PER-URBAN	5	CVA via Remittance Centers
RURAL CENTRE	5	CVA via Post Office
ACCESSIBLE RURAL	4	In-kind assistance combined with CVA via Post Office initially with a shift to CVA only once all needs could be met via an accessible market.
OUTER ISLAND	3	In-kind assistance combined with CVA via Post Office initially with an increasing shift to CVA as more needs could be met via an accessible market.
INLAND REMOTE	3	In-kind assistance combined with CVA via Post Office initially with an increasing shift to CVA as more needs could be met via an accessible market.
REMOTE ISLAND	3	In-kind assistance combined with CVA via Post Office initially with an increasing shift to CVA as more needs could be met via an accessible market.

## AREAS FOR FURTHER RESEARCH AND PREPAREDNESS

The effectiveness of CVA after disasters can be enhanced by a range of preparedness activities with benefits across the four preconditions. These include:

- Compiling a context specific list of key items needed after a disaster so the value of a “minimum expenditure basket” can be calculated. This should be done in line with existing government transfer rates and based on inputs from humanitarian clusters to support the design of CVA that allows beneficiaries to meet needs after disasters.
- Developing evidence-based advocacy messages based on experiences from similar contexts in other countries. This is one way of refuting myths that frequently arise around CVA and can act as a barrier to their implementation.
- Piloting and researching humanitarian CVA in Fiji specifically as this will produce the most relevant information to the context and be more readily accepted as a foundation for future work. Evidence should be widely disseminated and accessibly communicated.
- Developing a common cash approach for all organisations and standard operating procedures (SOPs) for CVA, including relevant tools and other guidance.
- Participating actively and sharing information through the Pacific Region Cash Working Group.
- Providing specialised capacity building and training in CVA for NGO staff.
- Engaging in further CVA research that includes consultation with groups and locations not included in this study, urban and peri-urban populations. This could include pilot CVA programmes with an extensive monitoring and evaluation element.
- Undertaking smaller, targeted research, including pilots on specific groups could fill current gaps in understanding on the appropriateness of CVA and support more nuanced CVA programme design. This could include, but not be limited to:
  - Minority ethnic groups
  - Key demographic and geographic areas (urban, peri-urban)
  - Female headed households
  - People living with a disability
  - Sexual and gender minority groups

Photos: Martin Wurt/Save the Children



## METHODOLOGY

Save the Children enlisted the support of ACAPS for the study. The two organisations collaborated on the scope and design of the approach to be used. The assessment took place in two stages:

- **Operational Feasibility Assessment including Feasibility and Risks Assessment (FRA) and Delivery Mechanisms Assessment (DMA)** led by Save the Children, in April and May 2018. This stage focused on understanding the operations side of the delivery of CVA through the lens of financial service providers, government actors, and the policy and regulatory framework.
- **General Feasibility Assessment** led by ACAPS, using a set of tools adapted for Fiji from Oxfam’s cash feasibility assessment in Vanuatu, carried out in June and July 2018. This stage looked at feasibility from the perspective of communities and households.

Rewa, Cakaudrove, Ra, Nadroga, Lomaiviti and Naitasiri provinces were assessed as part of the Feasibility Assessments. Feasibility study participants included 488 male and 467 female (955 participants in total).

## ACKNOWLEDGMENTS

Save the Children gratefully acknowledges the support of the Australian Government through the Australian Humanitarian Partnership which funded this research.

Save the Children and ACAPS are grateful to the following organisations for their participation in either the findings validation workshop or assessment tool review workshop: Care International, Fiji Disabled Persons Federation (FDPF), the Fijian Society of the Red Cross, Habitat for Humanity, International Federation of the Red Cross (IFRC), Live and Learn, Fijian Ministry of iTaukei Affairs, Fijian National Disaster Management Office (NDMO), Oxfam, United Nations World Food Programme, Plan International, Rainbow Pride Foundation & Pacific Sexual and Gender Diversity Network, and UN Women.

Save the Children and ACAPS acknowledge the support of the Fiji Bureau of Statistics for their support in the identification of an experienced field research team and we are extremely grateful to the team for the high quality of the primary data. This research would not have been possible without the support of the Save the Children Fiji team.

Most importantly, Save the Children and ACAPS acknowledge the communities, households, retailers and local government officials who engaged with the field research team in meetings and interviews in order to obtain the information shared here.

# REPORT SUMMARY:

## Introductory Research on the Feasibility of Cash and Voucher Assistance in Rural Fiji



## ABOUT THIS SUMMARY

This is a summary of the findings of a study into the general feasibility of using Cash and Voucher Assistance (CVA) in responding to disasters in Fiji. The Cash Learning Partnership (CaLP) defines CVA as programs where cash transfers or vouchers are provided directly to people and not to the government, in the context of humanitarian assistance. This type of assistance is also referred to in other documents as Cash Based Interventions, Cash Based Assistance and Cash Transfer Programming.<sup>1</sup>

This Cash Feasibility Study is part of a series of cash and voucher assistance (CVA) preparedness activities in Fiji. This program builds on the regional Pacific Cash Preparedness Partnership, a partnership between Oxfam, Save the Children and the United Nations World Food Programme, which is focused on conducting a series of feasibility studies across Vanuatu, Fiji and Solomon Islands in order to increase awareness, capacity and expertise in cash programming in the Pacific Islands.

### PRECONDITIONS FOR CASH FEASIBILITY

Understanding the feasibility and appropriateness of CVA requires an understanding of the way people live and how they regularly meet their needs within different contexts. The CaLP<sup>2</sup> has identified certain preconditions that should be met before CVA is used.

These broadly fall into four key areas:

#### 1. Potential to meet needs<sup>3</sup>

- The target population use cash to meet at least some of their basic needs in normal conditions
- Lack of purchasing power prevents people from meeting immediate needs and/or recovering fully after disasters
- Protection-related risks will not be amplified by the implementation of CVA, than with other types of assistance

#### 2. Community and political acceptance

- People in the targeted community understand and accept CVA as a form of support to meet their needs after disasters
- Key government and private sector stakeholders are aware of and accept CVA as a form of assistance

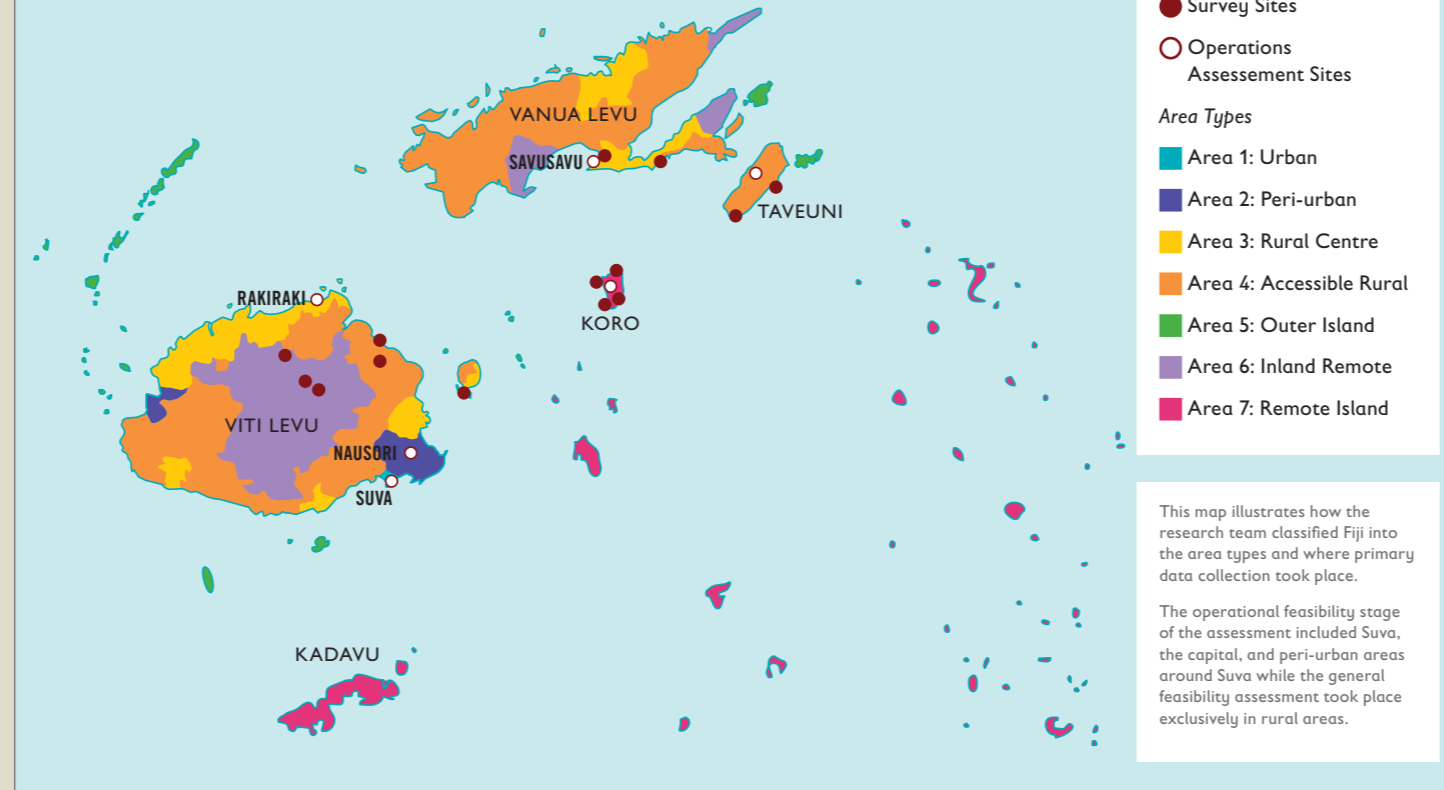
#### 3. Market conditions

- Existence of a functioning market that is regularly supplied to meet demand across all sectors
- Items needed to meet needs are available at a reasonable price and quality
- People can safely physically access markets and it is not prohibitively expensive or time consuming to do so
- Traders are willing and able to participate in voucher programmes (if these are being implemented)

#### 4. Operational conditions

- Cash can be delivered safely and effectively to beneficiaries
- Functional and reliable payment systems are in place for transferring money
- Organisations involved have programmatic expertise and operational capacity to deliver CVA

## FIJI – TYPES OF AREAS USED IN SAMPLING



While this report provides evidence of the general feasibility of CVA in Fiji and indicates some of the work needed to take CVA to scale in the country, it is not intended to provide a complete picture from which CVA can be designed. Further work is needed by Save the Children and other interested humanitarian stakeholders (including NGOs, government agencies, UN bodies, civil society, donors) to ensure that CVA's potential as an efficient and effective method of meeting humanitarian needs is fully realised in Fiji. Recommendations regarding where this work should focus are included, based on gaps identified by the report authors and consulted members of the Fiji humanitarian community.

### KEY CONCLUSIONS

In principle, cash interventions are feasible across all the different types of areas of Fiji that the study covered. While some areas showed that a CVA would be feasible in the immediate aftermath of a disaster, and others that CVA would be more appropriate in the longer term, there were no areas where CVA was considered completely unfeasible.

Pre-existing access challenges in Fiji coupled with access challenges that often arise from a disaster mean that finding ways to understand the availability and volume of key supplies in markets in affected areas must be a key part of CVA decision making and programme design at the time of a disaster.

Across all types of areas, awareness raising and specific preparedness around CVA would increase the speed at which this type of assistance could be delivered, enhance the utility of it, mitigate risks and potentially contribute to other desirable by-products such as increased financial literacy and inclusion.

### KEY RECOMMENDATIONS

#### Potential to meet needs

- While blanket targeting is generally recommended, the additional needs of specific vulnerable groups, such as people living with a disability, should be considered as justification for adding additional assistance for vulnerable groups.
- Investigate the potential risks of increased violence to children, women and girls, and other vulnerable groups to understand the connection to assistance and mitigate risks of violence through awareness raising and project design.
- Analyse the needs, preferences, and barriers faced by people from vulnerable groups after disasters and the degree to which these can be addressed by CVA. This should include direct participation of these vulnerable groups such as people living with a disability and sexual orientation, gender identity, gender expression and sex characteristics (SOGIESC) as well as CVA programming experts.
- Learn what items people need after disasters through dialogue with communities, understand supply chains for these items, and encourage the pre-stocking of key items in advance of the cyclone season.

#### Community and political acceptance

- Develop evidence-based advocacy messages, targeted at communities, the government and the humanitarian community based on experiences from TC Winston and similar contexts in other countries, highlighting the value of CVA.<sup>4</sup>
- Organisations interested in using CVA in future disaster responses should implement a cash transfer pilot accompanied by thorough monitoring activities to convince others about the inaccuracy of some negative attitudes toward cash.

#### Market conditions

- Factor the time and money costs for the target population to access their preferred markets and financial service.
- Consider that some places may not be accessible from outside after disasters but may still have immediate access to the necessary goods and services because existing markets were well stocked. In vulnerable areas where this is the case, establishing electronic CVA systems and registering beneficiaries in advance (so money can be quickly transferred after the disaster) should be considered.
- CVA is not appropriate where markets are known to have become physically inaccessible or extremely difficult to access for affected communities. Other ways of providing assistance to should be employed.
- Understanding the market situation after a disaster is critical to inform CVA. Establishing approaches to do this during preparedness is a critical first step including:
  - \* Using pre-crisis secondary data to build evidence-based assumptions about the nature of needs by collecting and organizing lessons learned from previous events.
  - \* Mapping market access routes and overall market functionality.

#### Operational conditions

- Real time use of CVA in response should focus on delivery mechanisms which will be fast and easy for disaster-affected people.
- Disaster preparedness should include close communication with the government and with financial service providers (FSPs) in relation to financial inclusion because transfers directly to bank accounts may become a useful tool for CVA as more people, particularly in rural areas, have bank accounts.
- Consider different delivery mechanisms for different stages of the response and in different areas. For instance, using remittance service could be a prompt way for the early stages of a response, while E-Transfer through Bank Accounts could come at a later stage to strengthen recovery.
- Ensure that clear, consistent messaging around all aspects of any CVA programme is available in multiple formats to avoid any confusion around the transfer mechanism(s), targeting approach, and other key elements of the programme.
- Build capacity of FSPs, NGOs and Government in working together and in a shared understanding of CVA through joint activities and training.
- Encourage service providers to address the lack of services with liquidity in remote areas, in keeping with the growing opportunities for electronic transfers.

<sup>1</sup> CaLP, Glossary of Terminology for Cash and Voucher Assistance. Available at: <http://www.cashlearning.org/resources/glossary#CVA>

<sup>2</sup> CaLP, Cash Transfer Programming. Available at: <http://www.cashlearning.org/capacity-building-and-learning/cash-transfer-programming---the-fundamentals>.

<sup>3</sup> CaLP call this "beneficiary needs".

<sup>4</sup> For an evidence-based account of the effectiveness of top up grants after TC Winston see Mansur, Doyle and Ivaschenko, Cash Transfers for Disaster response: lessons from Tropical Cyclone Winston, March 2018, Development Policy Centre, ANU.