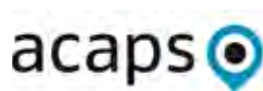




RESEARCH REPORT:

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



ACKNOWLEDGMENTS

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.

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CONTENTS

ACRONYMS	5
EXECUTIVE SUMMARY	6
About this report	6
Preconditions for Cash Feasibility	6
Key Conclusions	7
Key Recommendations	7
Potential to meet needs — recommendations	7
Community and political acceptance — recommendations	8
Market conditions — recommendations	8
Operational conditions — recommendations	9
Areas for further research and preparedness	9
BACKGROUND	10
What is Cash and Voucher Assistance (CVA)?	10
Objectives	11
METHODOLOGY	11
Operational Principles of the Assessment	12
Site selection and sampling	12
What characterises the ‘Types of Areas’	15
Selecting markets for the study	16
Community Group Discussions	17
Household Interviews	17
Limitations	17
CONTEXTUAL OVERVIEW	19
About Fiji	19
Disaster profile	19
Tropical Cyclone Winston	19
Poverty, vulnerability and diversity	20
Gender and sexuality	20
Financial context	21
FINDINGS	21
Approach to understanding feasibility across location types	21
Precondition: Potential to meet needs	22
Findings	23
What kinds of needs are we talking about?	28
Importance of cash in daily life	31
Saving	34
Household debt	34
Social Welfare Participation	35
Gender	40

Precondition: Community and Government Acceptance	41
Findings	41
Outcomes and perceived outcomes of assistance after TC Winston	42
Positive ideas and outcomes of CVA	44
Concerns, risks and negative outcomes	45
Precondition: Market Conditions	46
Findings	46
Impact of physical access constraints	49
Transport and travel to markets	51
Types of markets and retailers	51
Importance of markets to meeting needs	52
Main needs after disasters	53
Capacity of markets to scale up	54
Impact of disasters on markets, supplies and supply chains	55
Access to and use of financial services	56
Bureaucratic and procedural obstacles	58
Pre-condition: Operational Conditions	59
Mobile phone access	60
Remittances	61
Use of financial service providers	62
Operational models	64
CONCLUSION	65
REFERENCES	68
APPENDIXES	71



ACRONYMS

ATM

Automated Teller Machines

BoS

Bureau of Statistics

BSP

Bank of the South Pacific

CaLP

The Cash Learning Partnership

CfW

Cash for Work

CPS

Care and Protection Scheme

CVA

Cash and Voucher Assistance

DRR

Disaster Risk Reduction

DSW

Department of Social Welfare

DMA

Delivery Mechanism Assessment

EFTPOS

Electronic Funds Transfer at Point of Sale

FGD

Focus Group Discussion

FJD

Fijian Dollar

FRA

Feasibility and Risks Assessment

FSP

Financial Service Provider

GoF

Government of Fiji

INGO

International Non-Governmental Organisation

MoWCPA

Ministry of Women, Children and Poverty Alleviation

NFI

Non-Food Items

NGO

Non-Governmental Organisation

PBS

Poverty Based Scheme

PCPP

Pacific Cash Preparedness Partnership

PICs

Pacific Island Countries

PNG

Papua New Guinea

POS

Point of Sale

PlwD

People living with a disability

SGM

Sexual and Gender Minority

SOGIESC

Sexual Orientations and Gender Identities Expressions and Characteristics

SPS

Social Pension Scheme

TC

Tropical Cyclone

TMO

Telegraphic Money Orders

WFP

World Food Programme

EXECUTIVE SUMMARY

About this report

This report presents the findings of a study into the general feasibility of using Cash and Voucher Assistance (CVA) in responding to disasters in Fiji. The term “Cash and Voucher Assistance” or CVA, is used in the report in line with the Cash Learning Partnership (CaLP) definition, so it refers to programs where cash transfers or vouchers are provided directly to people not to the government. This study is specifically interested in CVA 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.¹

The geographical nature of Fiji sees people living in both coastal and inland locations. This is characterized by access constraints and suggests that the degree to which cash is a feasible way for people to meet their needs after disasters is strongly related to where they live. For this reason, community-level data collection is structured around types of areas. During the initial stages of assessment planning, it became evident that cash was used extensively in urban and semi-urban areas to meet needs. Based on this it was decided not to carry out the second part of the assessment in these locations and rather focus on areas where there were more questions around the feasibility of cash. One consequence of this is that sites were selected based on location and with fewer Fijians of Indian descent residing in these areas, they are not represented in this part of the data collection. This is noted as a limitation of this study.

The study is part of the work of the Pacific Cash Preparedness Partnership (PCPP), a collaboration between Save the Children, Oxfam and the World Food Programme (WFP). The overall objective of the PCPP is ensuring humanitarian responses in the Pacific Island region can better meet the immediate and protracted relief and recovery needs of disaster-affected households and communities. Through this partnership, Save the Children is leading on cash preparedness work in Fiji. This study represents the first step in defining the background for a preparedness approach for CVA in Fiji.

More specifically, the study investigated the ‘feasibility’ and ‘appropriateness’ of CVA in Fiji. Feasibility refers to the extent to which it is possible to implement efficient and effective CVA without causing harm, and Appropriateness refers to the extent to which CVA is the optimum means by which needs can be met. These terms are defined as in the 2016 Cash Learning Partnership (CaLP) feasibility scoping study on CVA assistance in the Pacific, which provided a starting point for understanding key issues relevant to CVA in Pacific Island countries (PICs) and included a Country Snapshot on Fiji.

While highlighting some of the key features PICs have in common, the CaLP study found the considerable differences between the PICs made “generalized conclusions on CVA feasibility impossible.”² Its first of five key recommendations was to undertake country-specific CVA research and analysis. The study also noted the need to engage with communities and disaster-affected people in order to complement information provided by senior leadership and government on acceptance and preferences of CVA.³

PRECONDITIONS FOR CASH FEASIBILITY

Understanding if CVA is feasible and appropriate requires an understanding of the way people live and how they regularly meet their needs within the different contexts. CaLP has identified certain preconditions that should be met before CVA is used. These broadly fall into four key areas, broken down by CaLP⁴ as follows:

1. Potential to meet needs⁵

- The target population are accustomed to using 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
- Evidence suggests protection related risks will not be amplified any more with 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)

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

² CaLP. (2016) Cash Transfer Programming in the Pacific: A feasibility scoping study. p6. Available at: http://www.cashlearning.org/resources/library/970-cash-transfers-programming-in-the-pacific-a-feasibility-scoping-study?keywords=ctp+pacific®ion=all&country=all&year=all&organisation=all§or=all&modality=all&language=all&payment_method=all&document_type=all&searched=1.

³ CaLP. Op.cit. p107.

⁴ CaLP. Cash Transfer Programming – the Fundamentals. Training course. Available at: <http://www.cashlearning.org/capacity-building-and-learning/cash-transfer-programming---the-fundamentals>. Last Accessed 18.12.2018

⁵ CaLP call this “beneficiary needs”.

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

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. It does not provide guidance on key considerations such as targeting, transfer mechanisms (though it does indicate some broad possibilities), transfer size and frequency, transfer modality, etc. 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

Key findings relating to the various preconditions of cash feasibility are outlined in the Findings chapter (Chapter 6). However, some general conclusions can also be reached about the overarching feasibility of cash for humanitarian response in Fiji. 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. For example, during the early stages of an emergency cash would not be feasible for households having no access to markets, or if markets are closed as a result of the disaster, yet after a month or so cash becomes feasible as the community starts to slowly recover and market systems begin to function again.

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

This report aims to provide a broad outline of the feasibility of CVA and recommend ways to address issues with feasibility. Key recommendations, intended for any stakeholder interested in CVA, are structured among the four preconditions. Included are recommendations regarding how CVA could be delivered as well as areas for further research and testing.

POTENTIAL TO MEET NEEDS

- Blanket targeting of CVA should be considered as the most efficient, fair and acceptable targeting approach. Acceptable from the communities' perspective and in line with the village culture of sharing, this is less likely to cause inter- and intra-household tension and violence, both of which were reported as negative consequences of assistance post Tropical Cyclone (TC) Winston.
- 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 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.

⁶ 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.

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. These should be used to refute some of the erroneous assumptions about the perceived risks. Negative assumptions remain despite evidence of the positive outcomes of CVA after TC Winston.⁶
- 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 into decisions on the appropriateness of CVA, and the calculation of the transfer value, on a case by case basis. Transport costs in Fiji are high and likely to increase after disasters.
- 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 markets
- Compile a list of sentinel phone numbers which can be called after a disaster to check on market access routes and overall functionality (if the systems are functional, a rapid, phone assessment could be conducted after a disaster to understand the situation in relation to access, constraints and stock before launching a CVA).

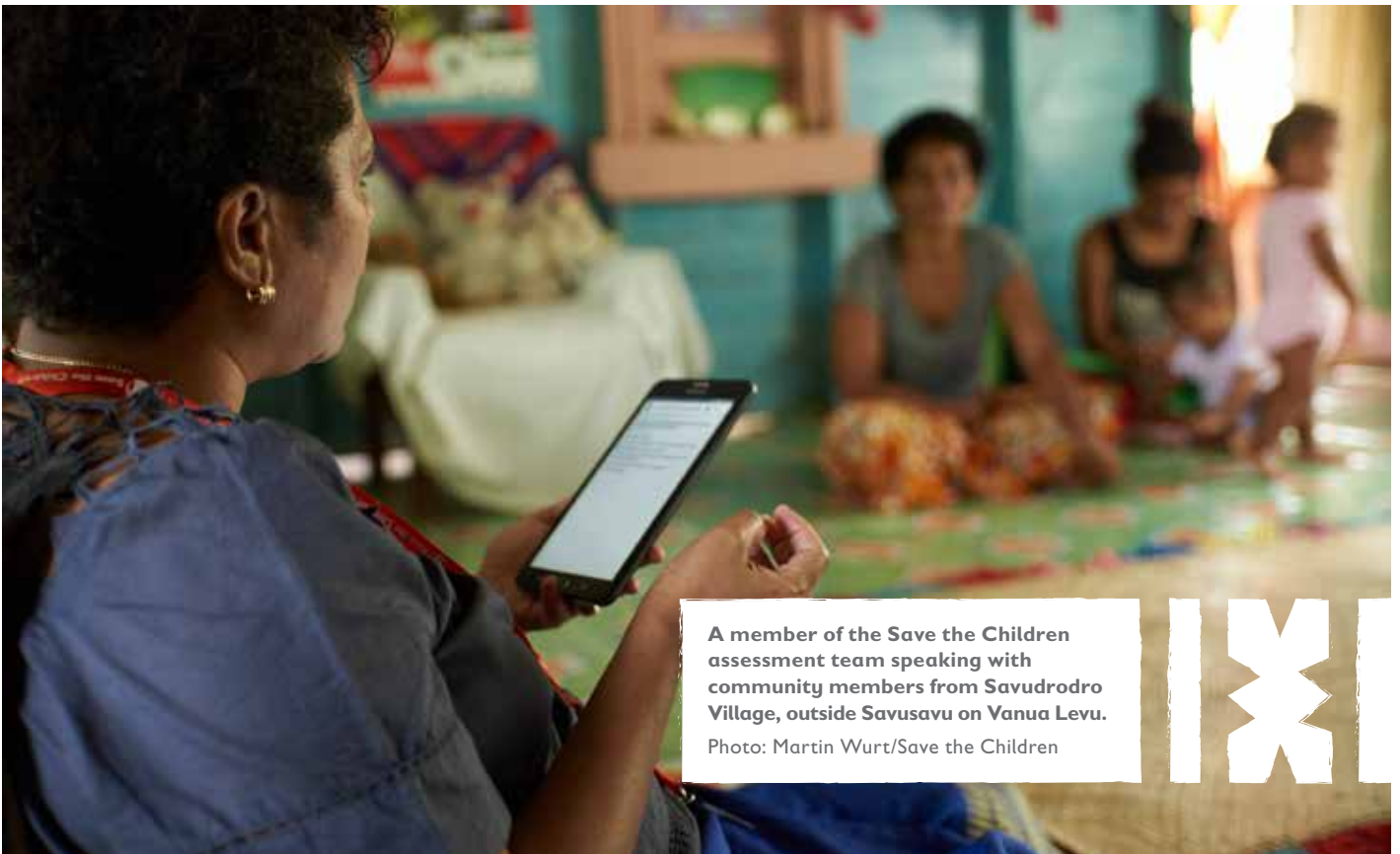
OPERATIONAL CONDITIONS

- Real time use of CVP in response should focus on delivery mechanisms which will be fast and easy for disaster-affected people. Currently these are the ones used to send and receive remittances: money transfers through the Post Office and Remittance Centers.
- Disaster preparedness should include close communication with the government and with 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.
- Carry out pilot studies using a range of delivery mechanisms in different locations to compare efficiency and effectiveness.
- 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.
- Instigate an ongoing dialogue between humanitarian actors and FSPs to determine their interest and ability to be a partner in humanitarian response. Aim to work together (government, FSPs and humanitarian organizations) to agree on standard operating procedures and ways of working, investigate the potential and value of developing humanitarian CVA-specific financial instruments and ways on rapidly onboarding new clients / beneficiaries. This work could be cemented through joint pilots. This includes details about how and when new users can be onboarded, key constraints and timeframes required.
- 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.

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 such as the Indo-Fijian population, urban and peri-urban populations and 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
 - * SGM groups



A member of the Save the Children assessment team speaking with community members from Savudrodro Village, outside Savusavu on Vanua Levu.

Photo: Martin Wurt/Save the Children





The Save the Children assessment team interview community members from Lavena Village, on Taveuni.

Photo: Martin Wurt/Save the Children



NO SMOKING

Save the Children
Indonesia

Save the Children
Indonesia

BACKGROUND

Cash and Voucher Assistance (CVA) has become an increasingly important way of delivering humanitarian aid over the past decade. The Indian Ocean Tsunami of 2004 was a turning point for CVA as it was piloted by several organisations as a way to address needs. It has since become a common feature of humanitarian responses in most areas of the world⁷ with cash transfers to people impacted by crises proving to be an effective and efficient alternative to in-kind assistance. CVA has the potential to be more timely and flexible than other means of assistance, both for organisations and programme participants, empowering people to make choices about how to best meet their needs.

Although used extensively in large-scale responses in many parts of the world, CVA has not been used extensively in the Pacific. Governments, humanitarian organisations and donors in PICs are beginning to look more closely at cash based assistance as a way to support people impacted by disasters.⁸ Immediately following TC Winston in 2016, the Fijian Government supported by WFP implemented the first large-scale humanitarian CVA in Fiji, transferring cash top-up grants to affected people already enrolled in one of the three main government-delivered social safety net schemes. Within a four-week period following the cyclone the Government of Fiji transferred cash to more than 26,000 households and 17,232 individual old age pensioners. This, together with the ongoing government support to people recovering from subsequent cyclones and the social safety net programmes that operate in Fiji, point to the general feasibility of CVA.

However, as the CaLP case study on Fiji highlights, while CVA is accepted as one way of providing assistance in disasters, there was a strong preference for conditional vouchers in the Winston response. This limits the benefits CVA could bring both in terms of the choices households could have and potentially to strengthen the markets.

What is Cash and Voucher Assistance (CVA)?

This study uses the CaLP definition of humanitarian CVA:

CVA refers to all programs where cash transfers or vouchers for goods or services are directly provided to recipients. In the context of humanitarian assistance, the term is used to refer to the provision of cash or vouchers given to individuals, household or community recipients; not to governments or other state actors. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash). The terms 'cash' or 'cash assistance' should be used when referring specifically to cash transfers only (i.e. 'cash' or 'cash assistance' should not be used to mean 'cash and voucher assistance').⁹

For the purposes of the current study, CVA is considered specifically in the context of government or humanitarian organisations providing support to households after disasters. Other forms of cash transfers (such as remittances and government social assistance programming) are of interest because of what they tell us about the operational environment and the familiarity with and relevance of cash, but these are not considered to be CVA.

Objectives

The Fiji Cash Feasibility Study aims to provide an evidence base for building CVA preparedness, advocacy and response in both Fiji and the Pacific more widely¹⁰. The key objective is to understand what is feasible in terms of CVA by looking at markets, community, government and other stakeholder acceptability and preferences around cash; and through understanding operational cash transfer modality options.

⁷ Overseas Development Institute (ODI). (2015). Cash transfer programming and the humanitarian system: background note for the high-level panel on humanitarian cash transfers. Available at: <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/9592.pdf>

⁸ CaLP. Op.cit. p.11

⁹ CaLP. Op.cit. p.11

¹⁰ In line with the overall objective of the PCPP of ensuring humanitarian responses in the Pacific region are better able to meet the immediate and longer-term relief and recovery needs of disaster affected households and communities, leading to more appropriate and impactful humanitarian interventions.

METHODOLOGY

Save the Children enlisted the support of ACAPS¹¹ 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 Vanuatu¹², carried out in June and July 2018. This stage looked at feasibility from the perspective of communities and households.

Findings from the two stages of assessment are considered together as “the assessment” throughout the report unless there is a specific need to differentiate between them. In addition to primary data collection, a desk review was carried out. These included lessons learned from the response to TC Winston.

Save the Children Fiji were heavily involved in providing country specific knowledge to the study and in providing support with primary data collection planning and logistics. Save the Children conducted the data collection and analysis for the operational feasibility assessment, and ACAPS coordinated data collection in the field and led on analysis for the general feasibility assessment and report writing. A joint inception workshop was held in April 2018. Data collection was conducted between April – May (for the operational assessment) and then over a 6-week period in June and July (for the general assessment). Initial findings were shared and discussed at a validation workshop in November 2018 and discussions in this forum informed this final version of the report.

The validation workshop gave interested stakeholders —including those from government such as the Ministry of iTaukei Affairs and the National Disaster Management Office, NGOs, and UN agencies— the opportunity to raise questions, provide key background information, and assist with explanations to interpret findings. The report has benefitted from these discussions.

Some stakeholders noted that the “types of areas” used in the purposive sample do not match those used by the Fiji Bureau of Statistics (BoS) for the census. The BoS only divides Fiji into urban and rural location types; however, additional classifications were added in this study to allow for comparison between different types of locations beyond the urban/rural distinction. These have been further elaborated based on discussions in the workshop.

The workshop assisted in clarifying some of the government’s reservations on CVA, which predominantly stem from Cash for Work (CfW) programmes delivered after TC Winston. Discussions also highlighted the government’s ongoing initiatives to promote financial literacy and inclusion, which could complement CVA preparedness.

The assessment had three foci in its primary data collection:

- The perceptions and ideas of people impacted by Tropical Cyclone (TC) Winston (2016) regarding their needs and recovery. There was a focus on assessing areas impacted by TC Winston because people could recall the impact of the cyclone on their lives.
- General information¹³ on markets and financial service providers used by the communities.
- Views and information from the perspective of the Fijian Government District Level Authorities in the districts visited for primary data collection, as the most valuable community information is found at this level of government.

The study provides an important opportunity to look into these issues in a way that is not possible immediately after a disaster strikes, when attention is necessarily focused on response. It is an important first step in disaster preparedness because it shows what is already possible in terms of CVA and can help direct preparedness efforts based on evidence.

Operational Principles of the Assessment

The following underlying principles were established during the inception phase for framing the approach to the assessment:

- *Provocative.* At the outset, the assessment does not assume the feasibility of cash throughout Fiji. The core assessment question was “Is cash feasible here? If not, why not?” Follow-up questions were framed around what would need to be done to enhance cash feasibility and what considerations can be made in programme design to mitigate risks.
- *Build on existing data and knowledge.* In both design and content the assessment focuses on filling gaps in knowledge about cash feasibility in Fiji.
- *Adaptive and flexible.* Acknowledging that limited background knowledge exists to inform assessment design, a degree of flexibility was maintained so changes could be made as new information became available. (This was especially true in relation to learning from the FRA and DMA informing the GFA.)

¹¹ www.acaps.org

¹² Oxfam carried out a similar study investigating cash feasibility in Vanuatu in 2018

¹³ The market focused part of the assessment is described here as “general” because this was not a detailed market survey.

- Information should be “good enough” to inform the core questions, future programming and to guide future assessments and studies. For this reason, a purposive sampling strategy was developed with effort directed into defining in general terms the different types of locations present in Fiji in relation to cash feasibility.
- Wherever possible the assessment aimed to be conscious of principles of sustainability and environmental protection and also value local knowledge and traditions.

Site selection and sampling

Data was collected in locations chosen to represent the different types of areas found within Fiji. These “types of areas” were defined and revised based on discussions with the Fijian Save the Children team and field visits. The operational feasibility part of the assessment helped further refine the larger-scale general assessment locations. Area types were defined after consideration of factors that could have an impact on cash feasibility. These factors included:

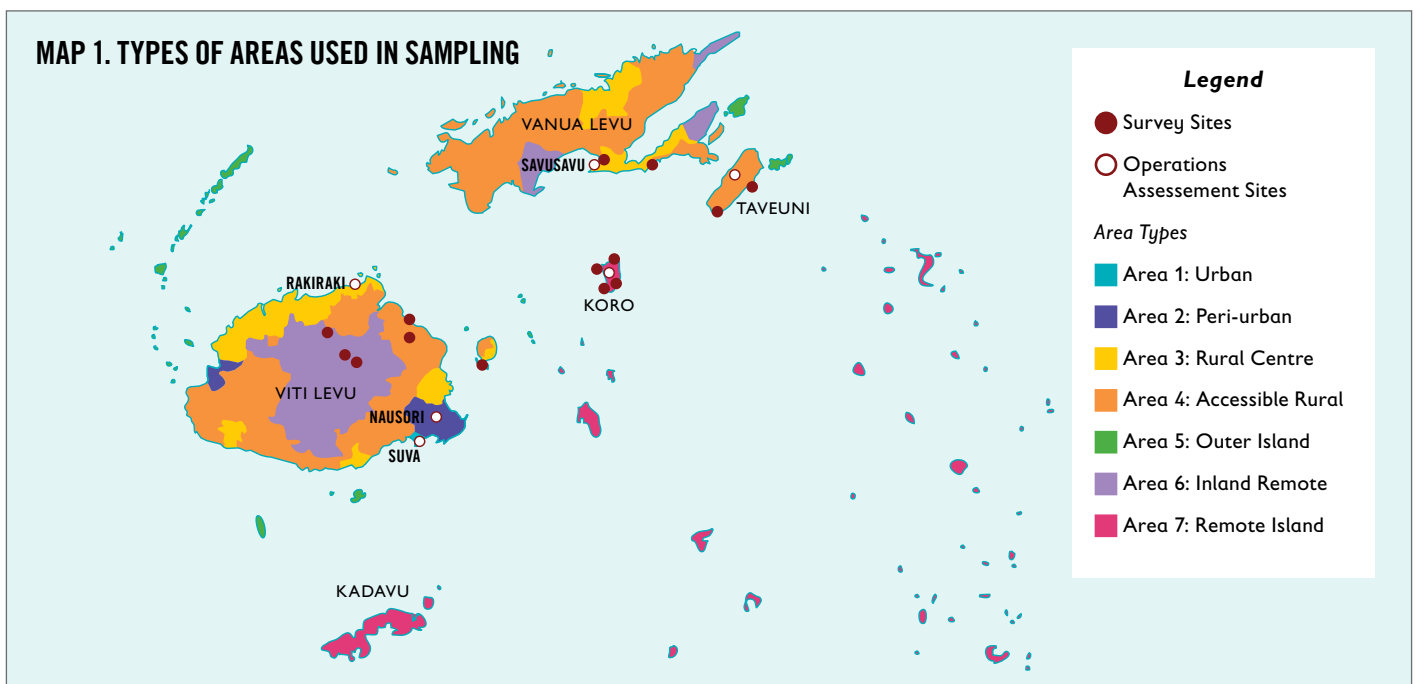
- Proximity to markets
- Diversity of goods and services in accessed markets and market size
- Modes of transport, and associated costs, required to access markets
- Implications of the geographic locations on supply chains for markets
- Market vulnerability to natural hazards

Selecting sites this way was designed to ensure that, to the maximum degree possible within the resources available, any inhabited location in Fiji could be characterised within one of the “types of area” categories. Should a disaster occur anywhere in the country, findings from this study could be used to make assumptions about the feasibility of a cash-based approach in disaster response based on the type of location affected.

Considering Fiji as a whole, 7 “types of areas” were identified:

- Area 1: Urban
- Area 2: Peri-urban
- Area 3: Rural Centre
- Area 4: Accessible Rural
- Area 5: Outer Island
- Area 6: Inland Remote¹⁴
- Area 7: Remote Island

Map 1 illustrates how the research team classified Fiji into the area types and where primary data collection took place. The operational feasibility stage of the assessment included Suva, the capital, and peri-urban areas around Suva while the general feasibility assessment took place exclusively in rural areas.



¹⁴ The Inland Remote area type includes locations close to the coast on Vanua Levu. These are grouped with the Inland Remote category because they do not have coastal access.

WHAT CHARACTERISES THE 'TYPES OF AREAS'



Urban

The most densely populated areas in Fiji with a variety of transport and market options and access to the greatest variety of goods in the country. Officially the Fijian government classifies Suva, Nadi, and Lautoka as urban.¹⁵



Peri-urban

Densely populated areas on the outskirts of urban communities, often a transition zone where urban and rural uses mix, and often including informal communities. In Fiji these areas are well serviced by transport options (bus, taxi) and have easy physical access to a variety of market options.



Rural Centre

Communities from which people can reach a market place with several large retail stores and multiple vendors selling food and non-food items, and where services such as a post office and financial service providers are present within 1 hour using affordable and regular transport that is rarely disrupted by weather events.



Accessible Rural

Rural communities with access to a central or town market on their island but are more than 1 hour away from it. Accessible Rural locations are different from Outer Islands and Inland Remote areas because they have consistent access to reliable transport that is rarely disrupted by weather events.



Outer Island

Rural locations in outer islands that only have access to small village canteens and small stores unless people travel off the island. Residents are able to access their main market (in small or large centres) and return home within one day because these islands are all close to the coast of one of the two main islands.



Inland Remote

Communities which are more than 2 hours away from central or town markets and without access to sea transport (although they may be coastal they do not have easy access to a port). People have access to small canteens and stores but can face difficulties accessing rural centres, peri-urban or urban markets. The dirt roads and tracks that connect communities to the larger centres become inaccessible with heavy rain, which causes river flooding, and landslides that block the roads. Transport is very susceptible to weather. The Inland Remote area type includes locations close to the coast on Vanua Levu. These are grouped with the Inland Remote category because they do not have coastal access.



Remote Islands

Remote islands where people only have access to small stand-alone stores and canteens on their island. Return travel to access town or central markets is not possible within a single day.

Across these categorisations the assessment team selected communities affected by TC Winston in 2016, the most recent Category 5 cyclone to hit Fiji. This was done to ensure that interviewees had recent experience of the effects of a large-scale disaster and receiving emergency assistance. It was known that communities in these areas were likely to have received small-scale cash transfers from NGOs and to have benefited from the Fijian Government's cash assistance scheme, Help for Homes¹⁶ shelter vouchers. These factors made them relevant informants on their needs in the wake of a disaster and their attitudes and preferences about cash as a form of assistance.

Data collection for the operational feasibility assessment took place in a small sample of all types of areas except Inland Remote; 8 locations on 4 islands were covered. Data collection for general feasibility with communities took place within communities, which were classified under 5 of the types of areas, and in the markets used by the communities assessed. A total of 19 communities on 6 islands were selected as sites for data collection. This covered all 4 divisions (Central, Northern, Eastern, Western) and 6 out of Fiji's 15 provinces. Within each site, household interviews, separate male and female community group discussions (Community Group Discussion s) and, where they were present, interviews with retailers were conducted. As shown on Map 1.

¹⁵ UN Habitat, Fiji National Urban Profile.

¹⁶ This scheme has been renamed 'home care' for the recent TC Keni and TC Josie response after the 2017/2018 cyclone season.

In addition, information on markets was collected from the market most commonly used by the villagers. This was based on structured market observations, retailer interviews, and wholesaler interviews. Information about the availability and use of financial services was collected in structured interviews with Financial Service Providers (FSPs). Information was also gathered from community leaders and Save the Children Fiji staff.

Selecting markets for the study

The selection of assessed markets aimed to ensure diversity of types of “shopping centres” and to include the markets that were the main ones used by the communities included in this study.

TABLE 1. The number of households and individual people surveyed at community level for the general cash feasibility assessment per type of area in relation to the total population figures within the selected communities.

AREA CLASSIFICATION	ISLAND	PROVINCE	TIKINAS	COMMUNITIES SELECTED	TOTAL # OF HOUSEHOLDS IN THE SELECTED COMMUNITIES	TOTAL POP. OF THE SELECTED COMMUNITIES	ACTUAL HOUSEHOLD INTERVIEWS	# PEOPLE THAT PARTICIPATED IN COMMUNITY GROUP DISCUSSIONS																																																								
Rural Centre	Vanua Levu	Cakaudrove	Nasavusavu	Tacilevu	163	765	29	31 (17F/14M)																																																								
				Savudrodoro					Accessible Rural	Taveuni	Cakaudrove	Wainikeli	Lavena	227	1357	69	133 (56F/77M)	Viti Levu	Cakaudrove	Navakawau	Ra	Nakorotubu	Nayavutoka Naveisividra	Outer Island	Moturiki	Lomaiviti	Ovalau	Navuti	108	434	48	75 (41F/34M)	Naicabecabe	Nasauvuki	Nasesara	Inland Remote	Viti Levu	Naitasiri	Wainimala	Rewasau	233	1163	46	118 (62F/56M)	Ba	Matailobau	Laselevu	Ba	Navai	Remote Island	Koro	Lomaiviti	Koro	Kade	353	1540	67	164 (81F/83M)	Nabasovi	Nabuna	Nacamaki	Navaga	Nasau	TOTAL
Accessible Rural	Taveuni	Cakaudrove	Wainikeli	Lavena	227	1357	69	133 (56F/77M)																																																								
	Viti Levu		Cakaudrove	Navakawau																																																												
		Ra	Nakorotubu	Nayavutoka Naveisividra																																																												
Outer Island	Moturiki	Lomaiviti	Ovalau	Navuti	108	434	48	75 (41F/34M)																																																								
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				Nasesara																																																												
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		Ba	Matailobau	Laselevu																																																												
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				Nabuna																																																												
				Nacamaki																																																												
				Navaga																																																												
				Nasau																																																												
TOTAL				19	1084	5259	259	521 (257F/264M)																																																								

780 people reached at community level

Community Group Discussions

Separate male and female group discussions were held at each location and a pair of male or female researchers conducted these respectively. These were Community Group Discussions (distinct from Focus Group Discussions¹⁷) based around structured conversations and aimed at narrowing down the main answers to questions to generate themes that were relevant to most people.

Household Interviews

Pairs of field researchers (one man, one woman) carried out interviews at the household level. In order to ensure a variety of different households were included in the study the Village Headman (the Taraga ni Koro) was asked in advance to identify any particularly vulnerable households (including female headed, households with a large number of children and other dependents, and households with disabled members) so that these perspectives could be included. Respecting the Headman’s guidance on the selection of households was important, however safeguards were also employed to ensure he did not have absolute influence on the households selected.

Limitations

Although the study adhered to the defined objectives and principles for working, several limitations should be kept in mind when reading this report:

The island nature of Fiji implies that significant time, planning, and resources are required to carry out assessments across the country. Challenges related to access and logistics impacted both the operations and general parts of the assessment, and the primary data collection could not include all types of areas. Both parts of the assessment were to include the remote Lau Group of islands as Remote Islands; however, multiple cancellations of the once-a-week flight resulted in this being dropped from the operations assessment and replaced with Koro (also classified as a Remote Island), which was more accessible to Viti Levu. Koro was then also adopted as a site for the general assessment.

All types of areas were assessed to some degree. However, the operational assessment – which paved the way for the general feasibility assessment – indicated CVA would be feasible in urban and peri-urban areas. Consequently, these areas¹⁸ were not included in primary data collection for the general feasibility assessment; rather, the focus was placed on the five other types of areas where feasibility for CVA was more questionable. During piloting it also became clear that the questionnaires and assessment approach used for the general feasibility part of the assessment were better suited for the more rural and remote locations.¹⁹ Urban and peri-urban areas were not among the 60% of the country most severely affected by TC Winston.

The types of location identified for the assessment do not mirror the way Fiji has been classified in other studies. In the absence of other classifications useful to understand the feasibility of cash, the ‘types of areas’ were defined. The typology is designed such that any place impacted by a disaster in Fiji can be classified using the types of areas and how they have been mapped. It is further assumed that the similarities between sites within an ‘area type’ are close enough to make the feasibility of cash relatively homogeneous throughout the area type. This can inform initial and general decisions about the relevance of using CVA, and preparedness measures needed to enhance cash feasibility as part of development and DRR programmes.

The areas selected for community-level data collection for the general feasibility part of this study were based on different location types. One consequence of this was that it is likely all of the rural sites were iTaukei villages, which means that these specific results cannot be generalised to the rest of the population (56.8% of the population are iTaukei²⁰). The study was carried out based on geographical access and was designed to make assumptions about anyone living in the types of geographical areas. While the information regarding physical access and commodity availability are likely to hold true in many communities in the geographic areas covered, assumptions about preferences and attitudes towards different assistance cannot be made, and this is a shortcoming of the study.

The sampling strategy was based on purposive selection of types of areas and the emphasis on collecting information from community groups and households. There was limited opportunity to deliberately target key vulnerable groups such as people living with a disability, female-headed households, and members of Sexual and Gender Minority (SGM)²¹ groups. Head Men were asked to ensure the most vulnerable households were included in those interviewed and the categories of people living with a disability and female-headed households were specifically mentioned. Overall 22 households (8.5% of households) included a people living with a disability and 26 households (10% of households) were headed by a woman. While findings are likely indicative of the issues faced by these groups, they should not be seen as representative. Targeted research would be needed to investigate how specific vulnerable groups would be impacted by CVA.

Many of the questions asked people to remember details about their experience after TC Winston, an event that happened more than two years earlier and a very intense experience, so the recall of exact timeframes may have been challenging. Responses show some striking synergies as well as differences between the reports from the FGDs and the households. Areas where the findings tend to be different are on more sensitive issues, such as tensions within the household and ways cash transfers could be misused. It appears that people are more comfortable discussing these things in the abstract context of what could happen in general, than in terms of their own household.

The operations assessment found that communicating with Financial Service Providers (FSPs) was challenging due to a general unfamiliarity of the financial stakeholders with the work of NGOs and humanitarian actors in general. Setting up meetings, finding the most appropriate person within the organisation to talk to, and gaining access to information were difficult. Not all FSPs were able to be included in the study because they did not respond to requests for meetings and some were reluctant to share specific information about the fees and processes required to implement CVA. FSPs found it difficult to respond to the questions being asked in the operations assessment because it sought general information and was not concretely linked to specific information on a particular proposed programme.

¹⁷ Focus group discussions have particular criteria which were not a part of this study including; participants should not be known to one another, discussion should be around a narrow focus and encourage a broad range of opinions. In contrast the Community Group Discussions these assessments conducted were among people who all knew each other, covered a broad range of topics related to disasters in Fiji and discussions were based around a structured questionnaire and were aimed at arriving at overall consensus on main issues rather than a diversity of opinion.

¹⁸ The Fiji Bureau of Statistics includes only two types of locations in its analysis of population data; Urban and Rural.

¹⁹ If a study was to be conducted in peri-urban and urban areas it would make sense for the scope of the study to be more in depth than a feasibility assessment, and to look at different types of CTP, conditional and non-conditional, restricted and non-restricted transfers as well as mechanisms and potential partners for transferring cash to program participants.

²⁰ <https://www.statsfiji.gov.fj>

²¹ Taking a lead from the Oxfam report “Down by the River”, we are using the term Sexual and Gender Minorities (SGM) because of its inclusivity, the other terms often used in the Pacific is Sexual Orientation, Gender Identity and Expression and other Sex Characteristics (SOGIESC) and, SOGIE - Sexual Orientations and Gender Identities and/or Gender Expressions. These terms and abbreviations are preferred over LGBTIQ.

CONTEXTUAL OVERVIEW

About Fiji

Fiji is the second most populous country in the Pacific. Its population of 884,887 people²² is spread over 106 islands. Just over 55% of the population reside in urban areas, of whom 25% live in informal communities.²³

The two main islands, Viti Levu and Vanua Levu, account for three-quarters of country's landmass. Viti Levu houses almost 75% of the population with the majority living in and around the main centres of Suva, Nadi, and Lautoka. More than half of the total number of Fijians live in urban areas.²⁴ Domestic flights operate between Viti Levu and the other islands, but sea travel is much more affordable. Like other Pacific Island Countries (PICs) Fiji is relatively small, remote, and difficult to access. The combination of these factors results in high transport costs of goods to markets.

Disaster profile

Fiji is extremely prone to natural hazards, it is ranked 14th for exposure and 15th for risk by the World Risk Report.²⁵ Located south of the equator and surrounded by the Pacific 'Ring of Fire', Fiji is in an area known for the frequent occurrence of tropical cyclones with damaging winds, rains, and storm surges between the months of October and May, all of which can cause severe flooding. Cyclones and severe storms make up 55.6% of the natural hazards that impact Fiji.²⁶ In 2016 Fiji was hit by TC Winston, affecting 350,000 people and making it the worst cyclone to hit the Pacific.²⁷ Fiji is also exposed to drought, earthquakes, and tsunamis.

Tropical Cyclone Winston

In February 2016, Fiji was hit by Category 5 TC Winston, the strongest cyclone to make landfall anywhere in the Pacific with sustained winds of up to 306km/h. The Cyclone caused an estimated USD 1.38 billion (31% of GDP)²⁸ in losses, killed 44 people, and destroyed or damaged 31,000 houses affecting a total of 156,000 (15%)²⁹ people's homes (60% of Fiji's landmass and impacting a total of 540,000 lives).³⁰

A range of assistance efforts were put in place following TC Winston, including the first significant experience with CVA in Fiji. The disaster responsive social protection intervention, in the form of top-up transfers to beneficiaries, was found to be an effective response³¹ and community perceptions of PCVA is based on such efforts. Governments and NGOs delivered cash-based responses to TC Winston including:

- Building on existing social protection programmes, the GoF and the World Food Programme (WFP) used different delivery mechanisms to provide the affected population with assistance amounting to FJD 19.9 million. Beneficiaries residing in the most affected areas and enrolled in different social protection schemes received top-ups in the form of cash and food vouchers. Regular beneficiaries of the existing schemes (the Poverty Based Scheme (PBS), the Care and Protection Scheme (CPS) and the Social Pension Scheme (SPS)) received a top-up equalling FJD 600, FJD 300, and FJD 300 respectively. WFP transferred the total amount of assistance for each tranche to the Ministry of Economy, who in turn facilitated the internal transfer of funds to the Ministry of Women, Children and Poverty Alleviation (MoWCPA) for disbursement to beneficiaries by the Department of Social Welfare (DSW).
- A food voucher programme delivered by WFP followed these social welfare top-up payments, in the 12 most affected areas. 12,761 households on the PBS and CPS received FJD 150 per month, and 7,895 individuals on the SPS received an additional FJD 50 per month for two additional months.
- The MoWCPA, with support from the Ministry of Finance and the Planning Office, established the "Help for Homes" programme providing cash assistance to households with an annual income of less than FJD 50,000 to support them in rebuilding their damaged housing. The assistance ranged from FJD 1,500 to FJD 7,000 per household depending on the roofing damage. Vouchers were delivered through Vodafone pre-paid cards and could be redeemed at selected hardware stores.³²

²² UNFPA, (2014), Population and Development Profiles: Pacific Island Countries.

²³ Census July 2017

²⁴ <http://worldpopulationreview.com/countries/fiji-population/> and UNHABITAT Urban Profile

²⁵ https://reliefweb.int/sites/reliefweb.int/files/resources/WRR_2017_E2.pdf

²⁶ CRED EM-DAT, 2015

²⁷ https://www.emdat.be/sites/default/files/adsr_2016.pdf

²⁸ https://www.humanitarianresponse.info/sites/www.humanitarianresponse.info/files/documents/files/fiji_lessons_learned_workshop_report_external.pdf

²⁹ https://www.sheltercluster.org/sites/default/files/docs/2016.01-06_scf_factsheet_v2.pdf

³⁰ World Bank and ANU report on CTP in response to TC Winston

³¹ Key findings of LL on cash transfers post TCW (ANU 03/2018)

³² Government of Fiji-led 'Help for Homes Initiative' provided vouchers to at least 23,000 households, for a total of \$88 million FJD (\$42m USD) https://www.sheltercluster.org/sites/default/files/docs/2016.01-06_scf_factsheet_v2.pdf

- Adventist Development and Relief Agency (ADRA)³³ distributed a one-off FJD 40 food voucher to 1,800 households, specifically targeting those who were not included in the WFP / Government distributions. Vouchers were complemented with seed/seedlings based on National Disaster Management Office (NDMO) emergency rations.
- United Nations Development Programme (UNDP) and the International Labour Organisation (ILO) delivered 20 days cash for work (clearing debris and rehabilitating farmland), targeting women and young people.

Poverty, vulnerability and diversity

People who are already vulnerable, due to poverty or other factors, are disproportionately impacted by disasters and often find it harder to recover without assistance. The World Bank reports that the headcount poverty rate in Fiji has dropped from 39.8% in 2002-03 to 34% in 2013-14. Poverty is significantly higher in rural areas (38.3% rural compared with 29.9% in urban areas).³⁴ In Fiji, larger households in general experience higher levels of poverty. This relationship is strongest in rural areas. Households with at least eight members have a poverty rate of 70% in rural areas compared with 43% in urban areas.³⁵ Other characteristics associated with being poor include household heads with lower education levels and who are self-employed, older or being a member of the iTaukei ethnic group.³⁶

Gender and sexuality

Documents on DRR and disaster response in Fiji make very little reference to people from Sexual and Gender Minorities (SGM) and the differences they may have in experience and needs.³⁷ Globally there is growing literature to suggest that SGM warrant specific attention in programming for DRR and response.³⁸ This CVA feasibility study did not offer the scope to look specifically at the implications of cash on this group of people (indeed the Oxfam study cautions against understanding the group as a monolith, pointing to the need for flexibility rather than a “one size fits all” approach). Further assessment of the specific needs and preferences of SOGIESC people is required to deliver CVA that meets specific needs. We must note that marginalised and vulnerable people often become more marginalised and more vulnerable in the wake of a disaster, and that rates of domestic and other forms of gender-based violence are often further compounded as people are stressed and trying to meet basic needs including food, shelter, water, sanitation, and hygiene.

Financial context

The financial system is heavily regulated by the government which is continuously pushing for stricter rules. The primary regulatory body is the Reserve Bank of Fiji (RBF). Know Your Customer (KYC) requirements and anti-money laundering measures designed to encourage foreign investment and strengthen investors' confidence in the Fijian economy are covered by the Financial Transactions Reporting (FTR) Act, (2004) and the Financial Transactions Reporting Regulations (2007).

³³ While in Koro 2-3 Communities mentioned that ADRA gave \$40 of unconditional. 1 village explained if they had a ID card they received the cash and another village said they did not need an ID card all Household Interview in the village received the cash.

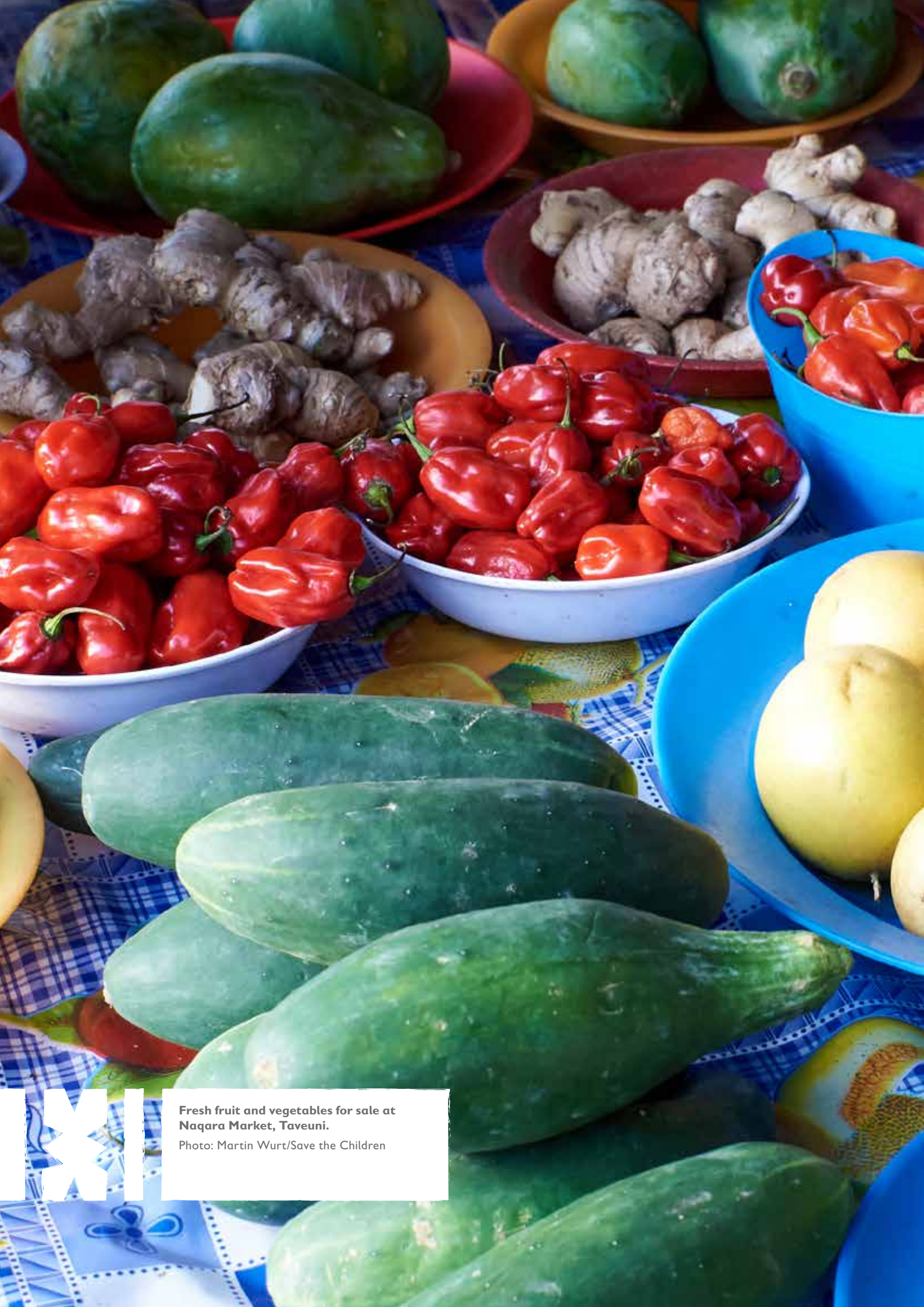
³⁴ Poverty according to the World Bank 'Poverty Trends, Profiles and Small Area Est. (poverty maps) in Fiji, 2011' (World Bank, 2011)

³⁵ Poverty according to the World Bank 'Poverty Trends, Profiles and Small Area Est. (poverty maps) in Fiji, 2011' (World Bank, 2011)

³⁶ <http://documents.worldbank.org/curated/en/531821528202548810/Fiji-poverty-and-equity-brief-spring-2018>

³⁷ https://www.gdnonline.org/resources/Down-By-The-River_Web.pdf

³⁸ The Oxfam February 2018 Report, Down By the River, highlights some of the issues faced by sexual orientations and gender identities' expressions and characteristics (SOGIESC) people through sharing the stories of approximately 20 people from before and after TC Winston.



IKI Fresh fruit and vegetables for sale at Naqara Market, Taveuni.

Photo: Martin Wurt/Save the Children



FINDINGS

Approach to understanding feasibility across location types

The four pre-conditions of CVP feasibility have been used to structure the study findings. Although there was crossover between the operations and general feasibility stages of the report, and this is reflected in the narrative, primary data from the general feasibility assessment was used to rank some elements of feasibility the research team found especially important by “type of area”. These are beneficiary needs, community acceptance, and access to markets, and are discussed within the relevant sections below.

PRECONDITIONS FOR CASH AND VOUCHER ASSISTANCE



Potential to meet needs

The target population is accustomed to using cash to meet, at least some, of their needs in normal conditions. A lack of purchasing power prevents people from meeting needs and recovering fully after disasters. Evidence suggests protection related risks will not be amplified any more with CVA than with other types of assistance.

+



Community and political acceptance

People in the target 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.

+



Market conditions

There is a functioning market with stocks to meet demand across all sectors. Prices and quality are acceptable. People can safely physically access markets and the cost and time taken to do so is not excessive. Traders are willing and able to participate in voucher programmes (if these are being implemented).

+



Operational conditions

Cash can be delivered safely and effectively to the people who need it. There are functional and reliable payment systems in place for transferring money. Organizations have programmatic expertise and operational capacity to deliver CVA.

=

OVERALL CVA FEASIBILITY

The ranking process identified key questions from the household interviews, community group discussions, small retailer interviews and market observations as important indicators of feasibility. These questions were given a score out of five depending on the response. These were cross-checked against the field researchers' impressions during data collection, which were discussed and recorded at daily debriefing sessions. The debriefing rankings reflect the field team's consensus on the village after carrying out the full suite of assessments and observing the site for themselves.

The purpose of ranking the different types of areas is to display the findings in a visual and easy to understand format so readers can quickly make comparisons about CVA feasibility between the different areas. Ranking is on a scale between 1 and 5, where 1 is the least enabling environment and 5 is the most enabling environment for CVA. The analysis questions that were considered important for the precondition or sub-precondition is ranked out of 5 and these are then added together to give each area type an overall feasibility ranking.

TABLE 2. GENERAL CASH FEASIBILITY RANKINGS

5	<p>There are no/few reservations</p> <p>CVA would be a feasible way of assisting households after a disaster. There are few constraints on the type and scale of CVA that feasible.</p>
4	<p>Possibility of minor challenges</p> <p>CVA would be a feasible and an appropriate way to meet needs after a disaster, though there may be some challenges, e.g., specific product availability, or access to market places which need to be checked and accounted for.</p>
3	<p>Likelihood of several challenges requiring mitigation</p> <p>CVA could be an appropriate way to meet needs after a disaster provided that project design mitigates challenges. Several challenges are likely, such as availability of one or more essential products, ensuring access to these products in the market, increased prices, difficulties accessing or using FSPs.</p>
2	<p>High likelihood of challenges and risks</p> <p>The challenges and risks that are expected to arise if CVA were implemented would be difficult to address and are likely to be less positive and more detrimental to the affected people than other forms of assistance.</p>
1	<p>Not feasible</p> <p>CVA is not the best way to assist households in meeting needs after a disaster because there are too many challenges and risks at this stage.</p>

The ranking of the assessment areas in terms of the selected elements has been mapped and discussed in the sections that follow.

The study does not give one overall, composite measure of cash feasibility because of the individual differences between and within the preconditions and the importance of all of them. Combining feasibility into one composite measure creates the perception of feasibility when in fact any single dimension can render CVA a less-than-ideal mode of assistance unless additional activities mitigate against the obstacles. The ranking and mapping are based on subjective judgments by the team on which elements were important and should be a guide only to assist overall presentation of the findings.

Precondition: Potential to meet needs

The extent to which CVA is a means for meeting people's needs.

Even if CVA is possible, it is only a good choice of response modality if needs can be met. Understanding the appropriateness of cash means understanding the degree to which people use money in their daily lives and their familiarity with and access to financial services. This information is important to determine if CVA is appropriate. It also informs preparedness and awareness raising activities to help ensure CVA is as useful as possible for meeting needs, and that as many risks as possible are mitigated.

FINDINGS

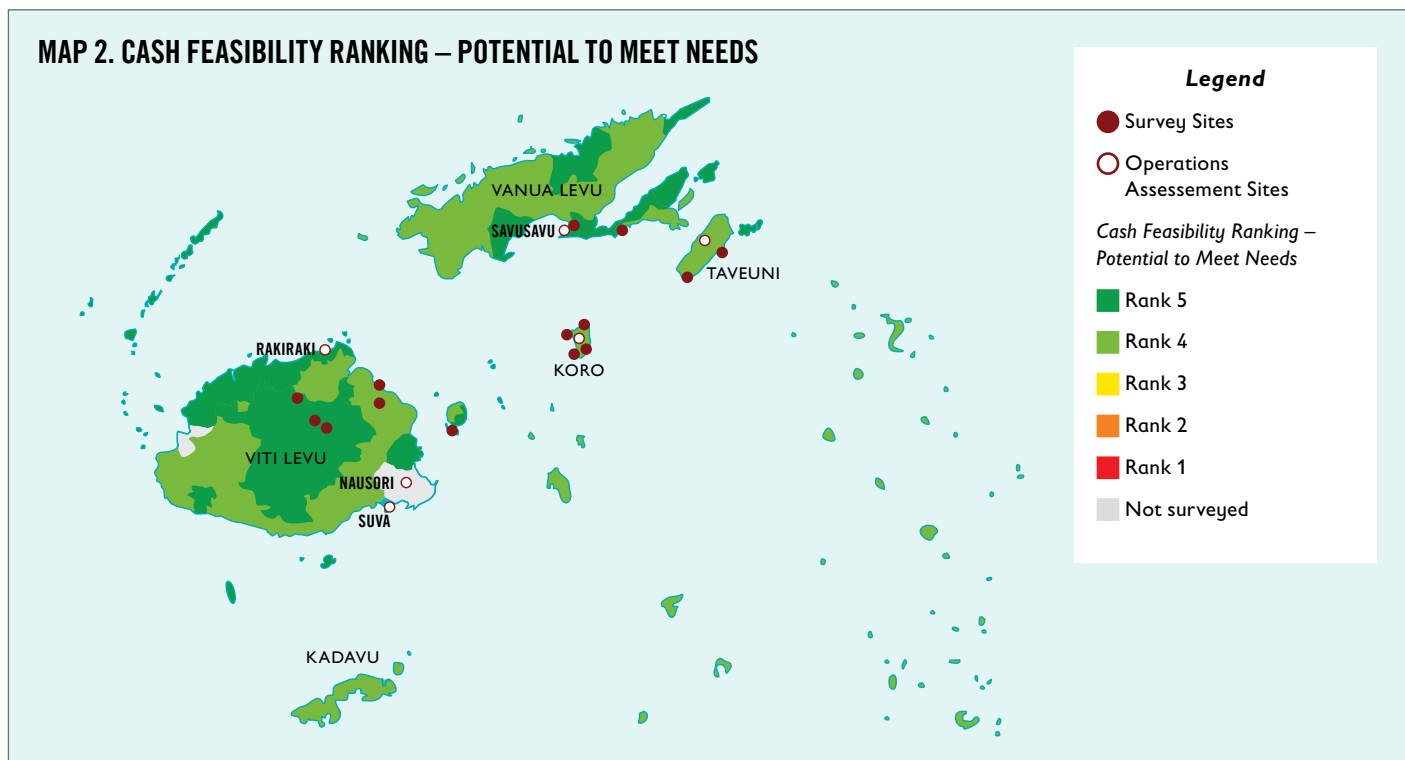
- Over one-third of households, distributed across types of areas, reported being in one of the government's social security schemes. This indicates that cash-based assistance during non-disaster times is appropriate for supporting vulnerable households to meet their needs and it may also be appropriate after a disaster.
- Social Security lump sum top-up payments, rolled out within a month of TC Winston, appear to have had a greater impact on household recovery than the Help for Homes programme. This indicates the potential importance of cash in the initial response phase in meeting needs and contributing to recovery.³⁹

³⁹ Mansur, Doyle and Ivanschenco, Cash Transfers for Disaster Response: Lessons from Tropical Cyclone Winston, Development Policy Centre Discussion Paper 67, March 2018

- Physical cash (as opposed to bank cards or other forms of electronic transfer) is the main way people pay for goods in all types of areas.
- Based on their experience of TC Winston, people say the main items cash would be spent on are: food, housing materials, livelihoods recovery, and essential non-food items.
- Even where there is a high degree of self-sufficiency, people are generally purchasing some food from markets, indicating their familiarity with markets and the use of cash. In most areas, most households report purchasing up to half of their food from markets (while 15% of households reported spending less than a quarter of their income on food, possibly pointing to a high degree of self-sufficiency).
- Negative coping strategies during times of disaster were reported in most communities. Remote Islands reported the greatest range and use of negative coping strategies.⁴⁰
- Inland Remote and Remote Outer Islands had the most reports of households selling their main income-earning products only several times a year; these types of locations could become very cash-poor if a disaster strikes them at the wrong time of their harvest cycle.
- Although the two main telecommunication companies provide full network coverage between them and access to mobile phones is high, mobile money has not become popular. The most popular way to send and receive money is through the Post Office (PO) and Remittance Centers. A lack of trust in the mobile money system, mostly due to a lack of clarity about how it works, appears to be a main reason for the low uptake.

In considering the appropriateness of CVA as an intervention in Fiji the key question to be answered is "If households had an injection of cash would they be able to meet needs and avoid engaging in negative coping strategies?" On the surface it appears that access to cash could avoid most, if not all negative coping strategies. Other follow-up conditions for CVA to be successful include the value of the cash transfer that would be required (or the duration of cash transfers), as well as knowing the right goods are available in accessible markets.

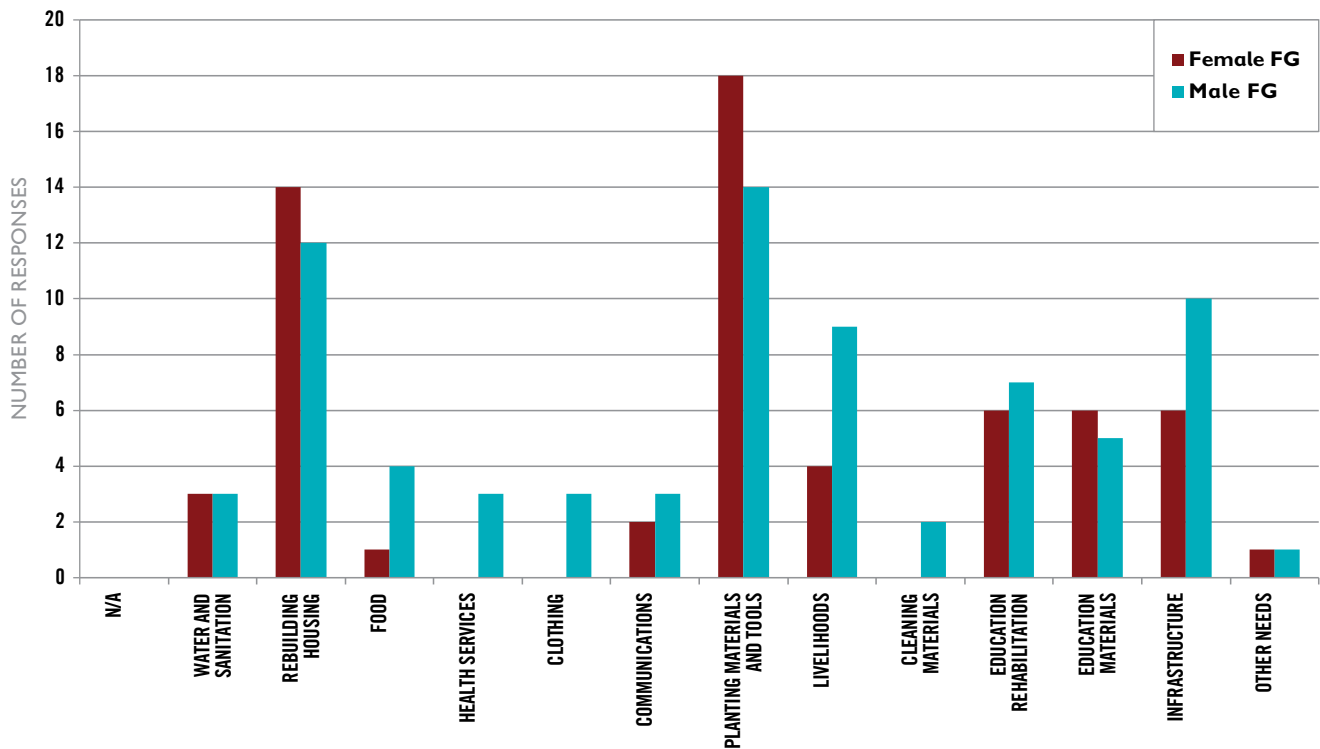
Not all needs are appropriate to be met through household level cash, such as those typically supplied at the community level. For example, one of the main needs reported, potable water, is better met through other means such as infrastructure rehabilitation, water trucks, or a water purification plant. Cash at the household level would have limited direct impact on people being able to access water. Similarly, rehabilitation of schools is a community good which cash at the household level doesn't directly assist, and distribution of materials that support education, such as books and uniforms, may be more efficient through education facilities rather than household level CVA.



⁴⁰ More than one coping strategy could be mentioned.

AFTER THE DISASTER, WHAT WERE THE RECOVERY/LONG TERM NEEDS OF THE PEOPLE IN THIS VILLAGE?

Community Group Discussion 2.4



The main recovery needs after the TC Winston were:

- Livelihood related (planting materials and tools, livelihoods)
- Housing
- Public infrastructure
- Education related (education rehabilitation and education materials)

Households reported that assistance provided after TC Winston was helpful for meeting both immediate and recovery needs, even in locations where it took weeks to arrive. This positivity about the assistance could be related to people’s expectations: people in some types of areas in Fiji are accustomed to any goods taking a long time to reach them. They understand the genuine access challenges and that they need to be as self-sufficient and resilient as possible, so any support is welcomed. As the graph below shows, some areas waited over a month to receive assistance.

DID THE ASSISTANCE YOU RECEIVED HELP YOU TO MEET THE IMMEDIATE NEEDS?

91.9% Yes **5.8%** No **2.3%** N/A

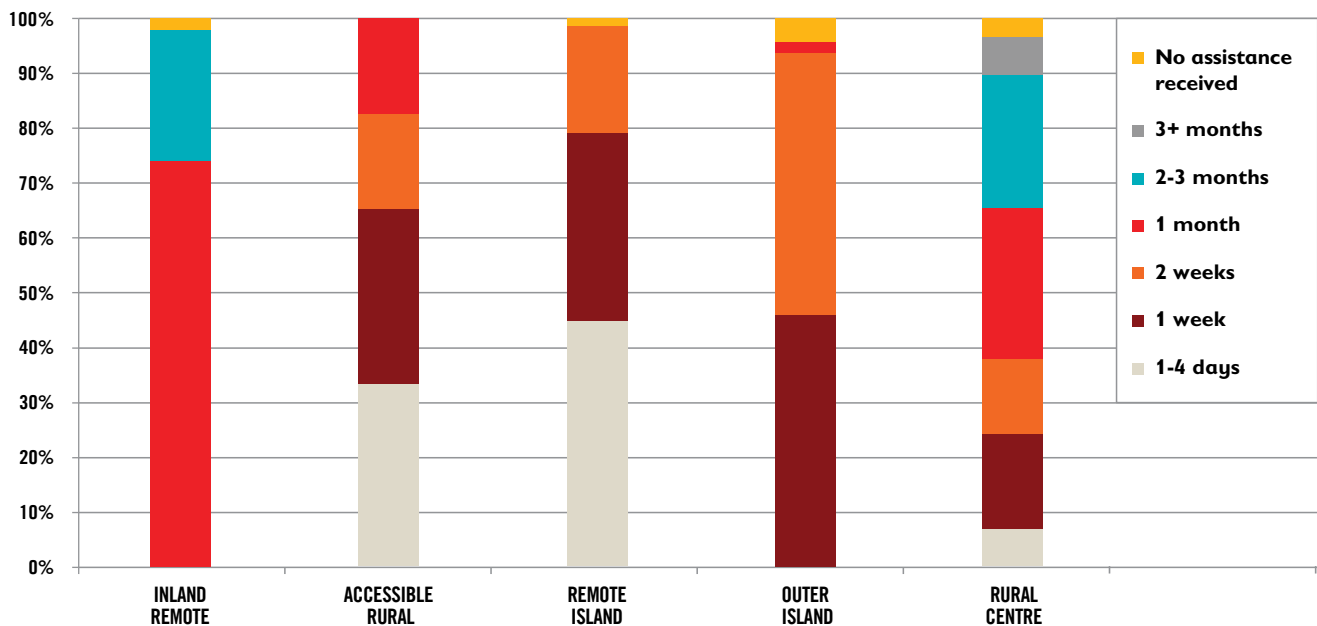
Household Interview 5.7

“We started rebuilding and cleaning our village the very next day as we knew that they would not be able to access us”

A resident from Rewassu, an Inland Remote village, speaking to the assessment team.

AFTER THE DISASTER, HOW LONG DID IT TAKE TO RECEIVE ASSISTANCE?

Household Interview 5.4

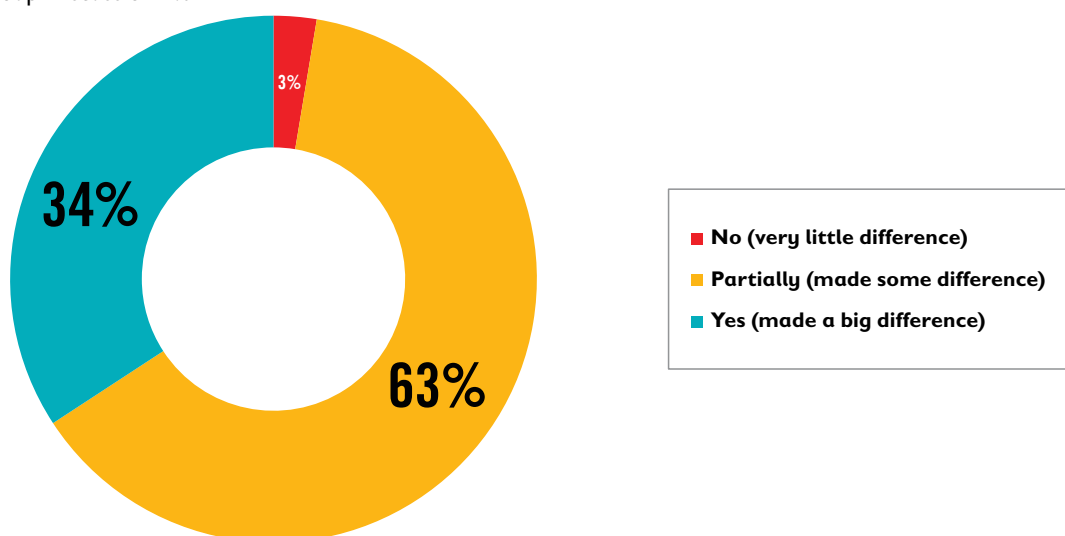


Time is one dimension that electronic cash transfers should be able to address if sufficient goods are available and the systems are set up during the preparedness phase. This would require agreement on a targeting approach that could be applied remotely (i.e., not based on assessments and registration that requires on-the-ground assessments).

People included in the study found it easier to discuss their recovery needs than their immediate needs. Although people reported that recovery assistance had been helpful, it was viewed less positively than assistance given for initial response. Even in places such as Inland Remote communities that did not receive assistance until one month after Winston, people reported being happy with the immediate response and less satisfied with recovery. The explanation for this appears to be because people have not recovered after two years. Damage was clearly visible in the communities included in the study, and some households had not yet received the building material that was part of the voucher Help for Homes, program.

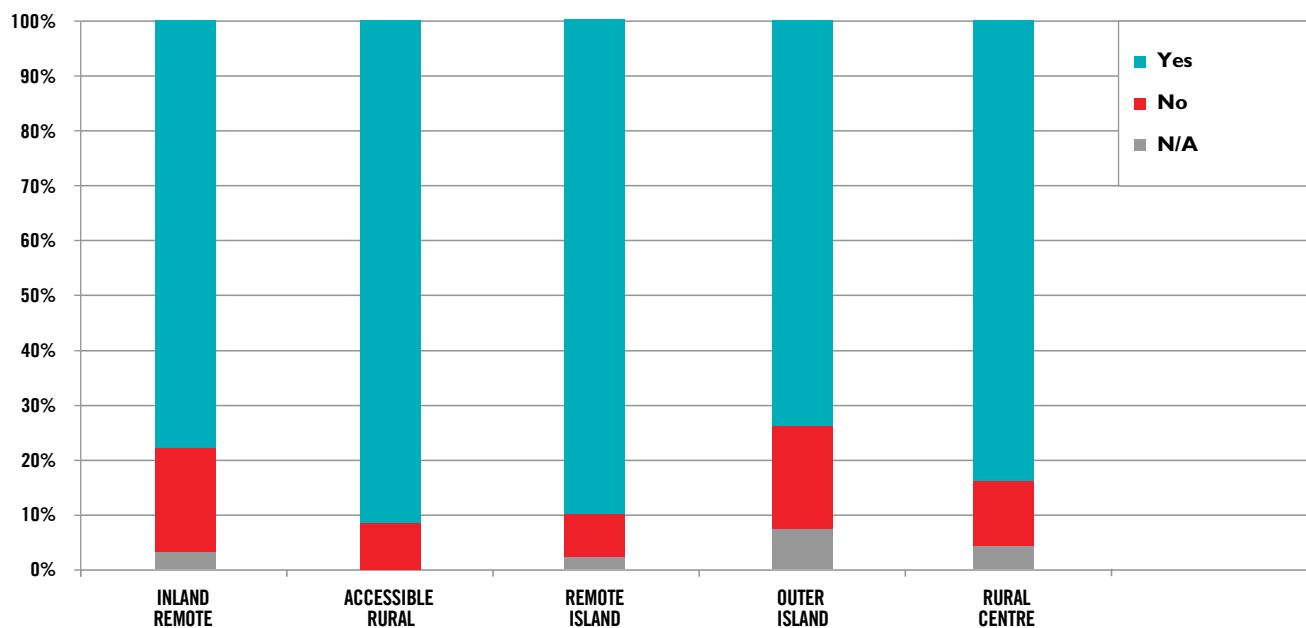
DID THE ASSISTANCE RECEIVED ADDRESS THE MAIN NEEDS?

Community Group Discussion 2.6



DID THE ASSISTANCE YOU RECEIVED HELP YOU MEET RECOVERY NEEDS?

Household Interview 5.8



The fact that recovery is still incomplete to the degree observed by the team in the field is interesting given the findings from a study by Australian National University's Crawford School of Public Policy.⁴¹ It found that people who received welfare top-up payments from the government recovered faster than those who did not. The welfare lump sum top-ups, directed to households already enrolled in one of the government social protection schemes, appeared to have a greater impact on household recovery than the Help for Homes programme providing vouchers for shelter materials to households damaged by TC Winston. The ANU study compared the recovery status of households receiving the welfare top-ups to households that were close to the eligibility for social protection programmes but not included (i.e., did not receive the payment), and found a significant difference in the degree to which they had recovered. The top-up payments were equivalent to three months of regular benefits for beneficiaries of the three core social protection programmes. They were provided in recognition of the impact disasters have on poor households and delivered as soon as possible (about a month to roll out) to help with needs. The ANU study showed that these early injections of unrestricted cash appear to have set the scene for better recovery than the recovery-oriented Help for Homes shelter vouchers. Further, the ANU study found that the Public Benefit Scheme (PBS) recipients were coping better after the disaster, likely due to the top-up payments, while the non-PBS group had a significant fall in their main income, which came from agriculture, while the main source of income for the top-up group was public benefits.

The findings from this study could indicate a strong argument for cash to all people impacted by an event, regardless of their enrolment in government social protection schemes – a gap that non-government actors may be well placed to support.

A joint Lessons Learned workshop led by the government and WFP, which supported the government with additional food assistance to the PBS caseload, found that targeting could be improved in future by focusing on the “near poor” – those not covered by the existing PBS who could have dropped below the poverty line as a result of disaster impacts. The report suggests that in future targeting is established to identify this caseload and ensure no one is left behind.⁴²

⁴¹ Mansur, Doyle and Ivaschenko, 2018, Cash transfers for disaster response: lessons from Tropical Cyclone Winston, Development Policy Centre Discussion Paper 67, March 2018, Series ISSN 2206-303X.

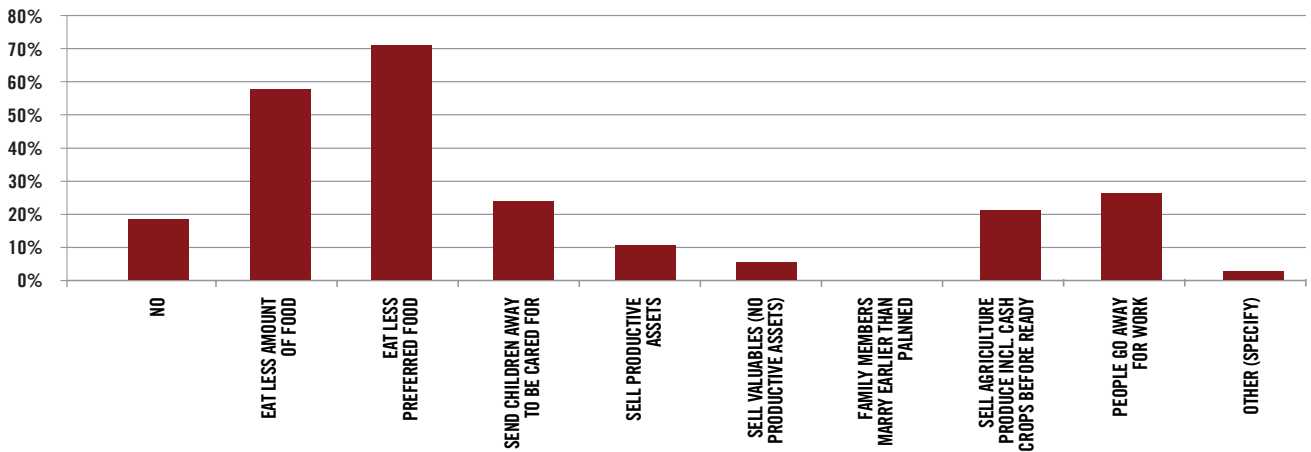
⁴² Fiji Government and WFP Joint Emergency response – Lessons Learned Workshop Report, April 2017

WHAT KINDS OF NEEDS ARE WE TALKING ABOUT?

One key way to know if a response was insufficient is if people engage in coping strategies detrimental to their overall wellbeing. Most Community Group Discussions mentioned that they were aware of some people in their communities having engaged in negative coping strategies in the aftermath of TC Winston, including reducing the amount of food they ate. Only 7 out of the 38 groups said they did not believe negative strategies were employed in their village. The greatest number of groups reporting negative coping strategies, and the greatest variety of detrimental coping strategies were reported in Remote Islands.⁴³ This is in line with findings from the ANU Crawford School report which "...concluded with certainty that households were forced to modify their consumption patterns and their intake of food items was compromised."⁴⁴

ARE ANY OF THE FOLLOWING STRATEGIES USED BY PEOPLE IN YOUR VILLAGE WHEN THEY CAN'T MEET THEIR NEEDS AFTER A DISASTER (LIKE TC WINSTON)?

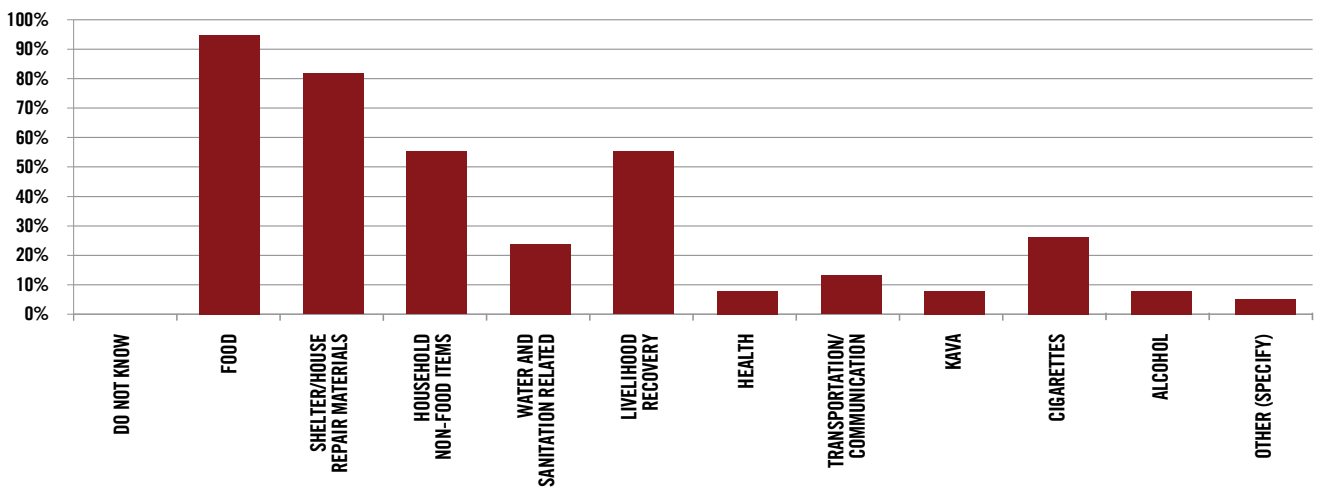
Community Group Discussion 2.21



The spending of unrestricted cash after a disaster was discussed with community groups. The fact that kava (a culturally important, mildly narcotic drink made from mixing the powdered root of the pepper plant), cigarettes, and alcohol were mentioned probably reflects the honesty of responses when people discussed their village in general (rather than their own household). The majority of responses reflect the main needs after TC Winston.

IF PEOPLE WERE GIVEN "CASH IN HAND" WITH NO RESTRICTIONS AFTER A DISASTER, WHAT DO YOU THINK THE MAIN THINGS PEOPLE IN THIS COMMUNITY WOULD HAVE SPENT IT ON? (SELECT UP TO 3)

Community Group Discussion 3.4

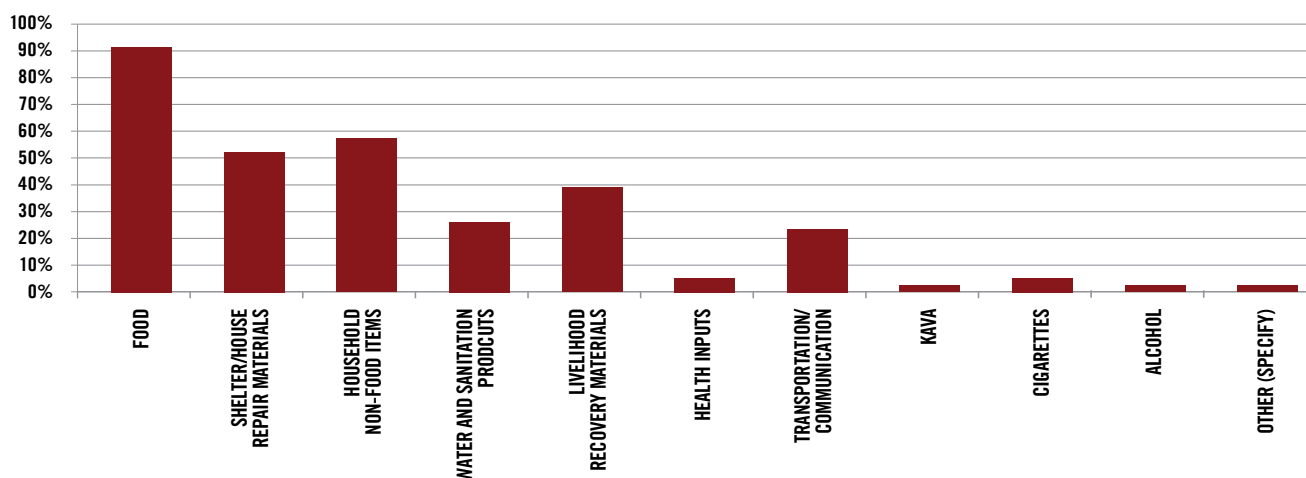


⁴³ More than one coping strategy could be mentioned.

⁴⁴ Mansur et al p 22.

IF PEOPLE RECEIVED A VOUCHER TO BUY SPECIFIC THINGS AFTER A DISASTER, WHAT WOULD YOU PREFER IT TO BE FOR?

Community Group Discussion 3.5



Livelihood recovery was strongest in Rural Outer Islands and Remote Outer Islands where people are largely self-employed. Food was the most cited spend in all types of location except Large Urban Centres. This diverse list of things people would spend money on if they had it, even from a relatively small sample, does indicate the utility of unrestricted cash.

The strong correlation between what people would want vouchers for, with what they think others would spend money on, is evidence these are the genuine needs after a disaster – although notably less people expected to get vouchers for kava, cigarettes, and alcohol.

IMPORTANCE OF CASH IN DAILY LIFE

Income and decision making

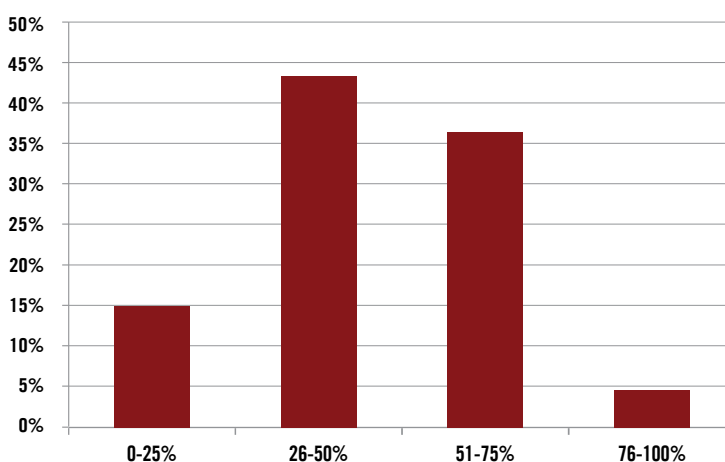
The operational assessment found that primary sources of income for males residing in the different areas are agriculture and fishing, while female members of the household relied on weaving mats and making handicrafts to be sold in larger or touristic towns. Households residing in urban zones had different income-generating activities; these activities included shops, restaurants, and employment in private or public institutions. The generated income was mainly used to buy food, expand their livelihoods (before TC Winston), and pay for costs associated with their children's educations.

Buying

In most areas households report purchasing up to half of their food from markets. Unsurprisingly this is higher (51-75%) in the large Rural Centres where people have greater access to markets and wage-based employment and are most likely producing less food for themselves. It is also higher (51-75%) in Rural locations – the thinking is these people focus on producing more of a specific type of produce for sale than on growing a variety of crops for their own needs, and Rural locations have easier access to the larger markets. It is also significant to note that the graph to the right shows that 15% of households reported spending 0-25% of their income on food, possibly pointing to a high degree of self-sufficiency. This was roughly the same across all types of locations. However, generally the more remote the location, the greater the reliance on subsistence and on purchasing or trading products directly with neighbours.

WHAT % OF HOUSEHOLD INCOME WAS SPENT ON FOOD IN THE LAST WEEK?

Household Interview 2.4

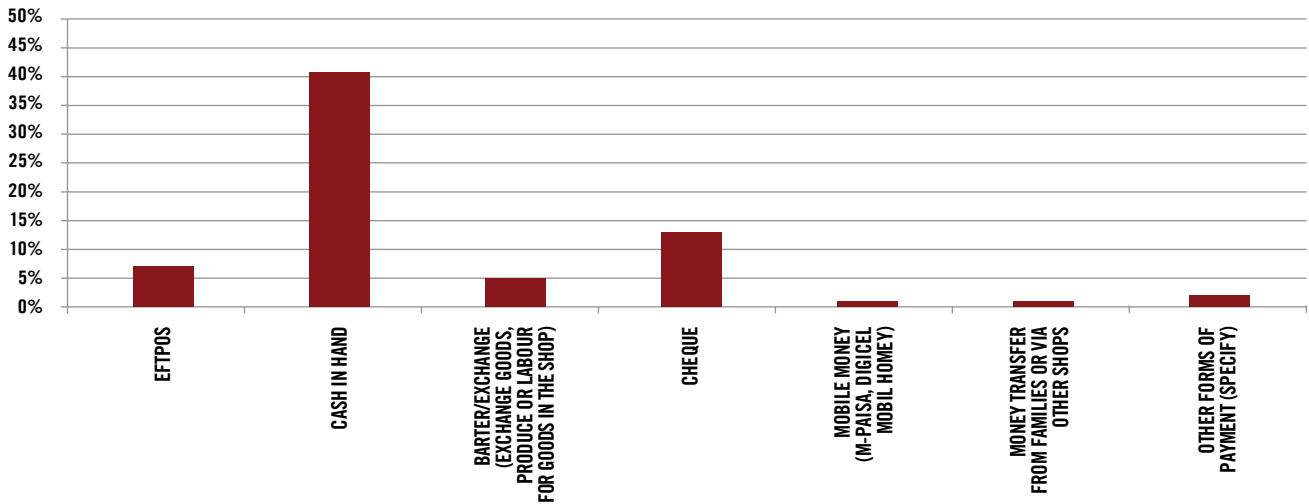


Payment

Physical cash, rather than credit cards, or other forms of payment, is the main way people pay for goods. Even in large rural centres the majority of sales are with cash. Observations show that mobile money has not significant uptake in Fiji. Canteens generally only deal in cash. In Koro and other remote outer islands, barter/exchange is still used. Cash is by far the main way people pay and vendors receive payment. This is followed by cheques.

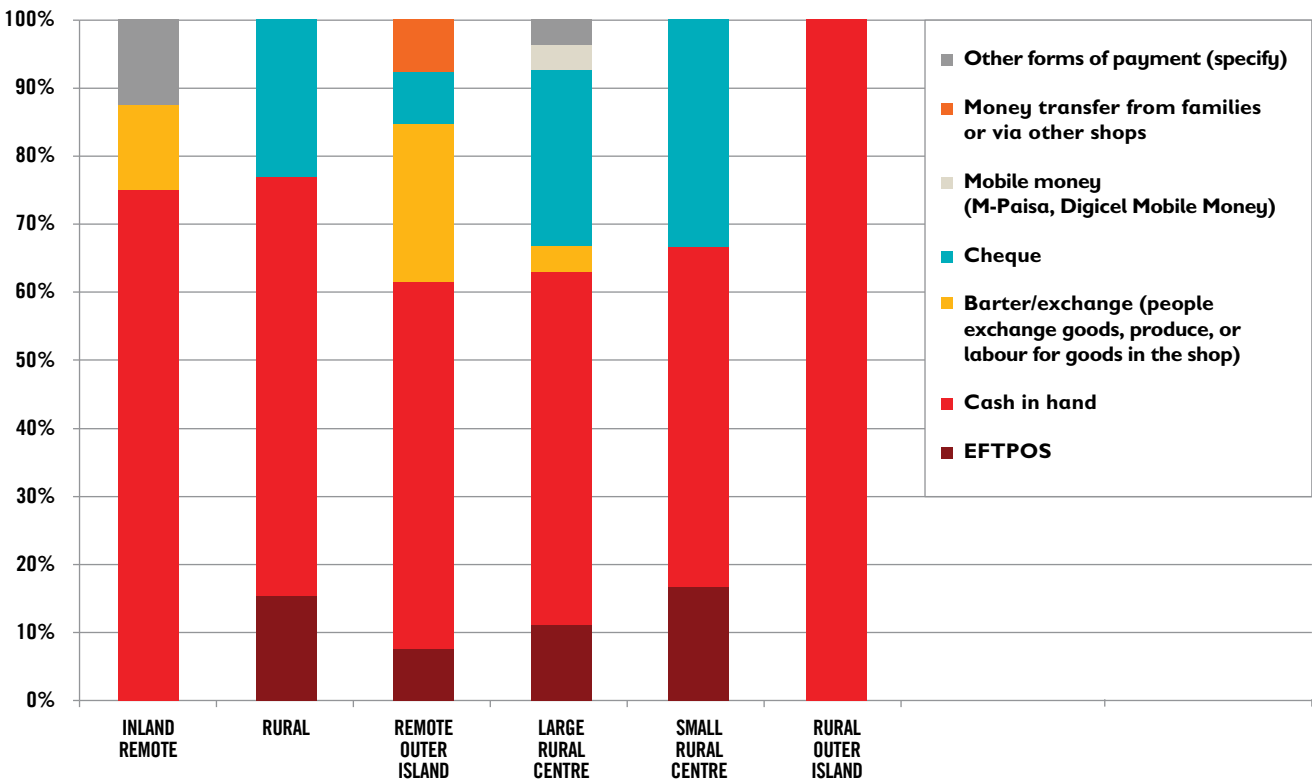
HOW DO YOU RECEIVE PAYMENT FROM YOUR CUSTOMERS? (OVERALL FINDINGS)

Small Retailer 2.3



HOW DO YOU RECEIVE PAYMENT FROM YOUR CUSTOMERS? (BY AREA TYPE)

Small Retailer 2.3

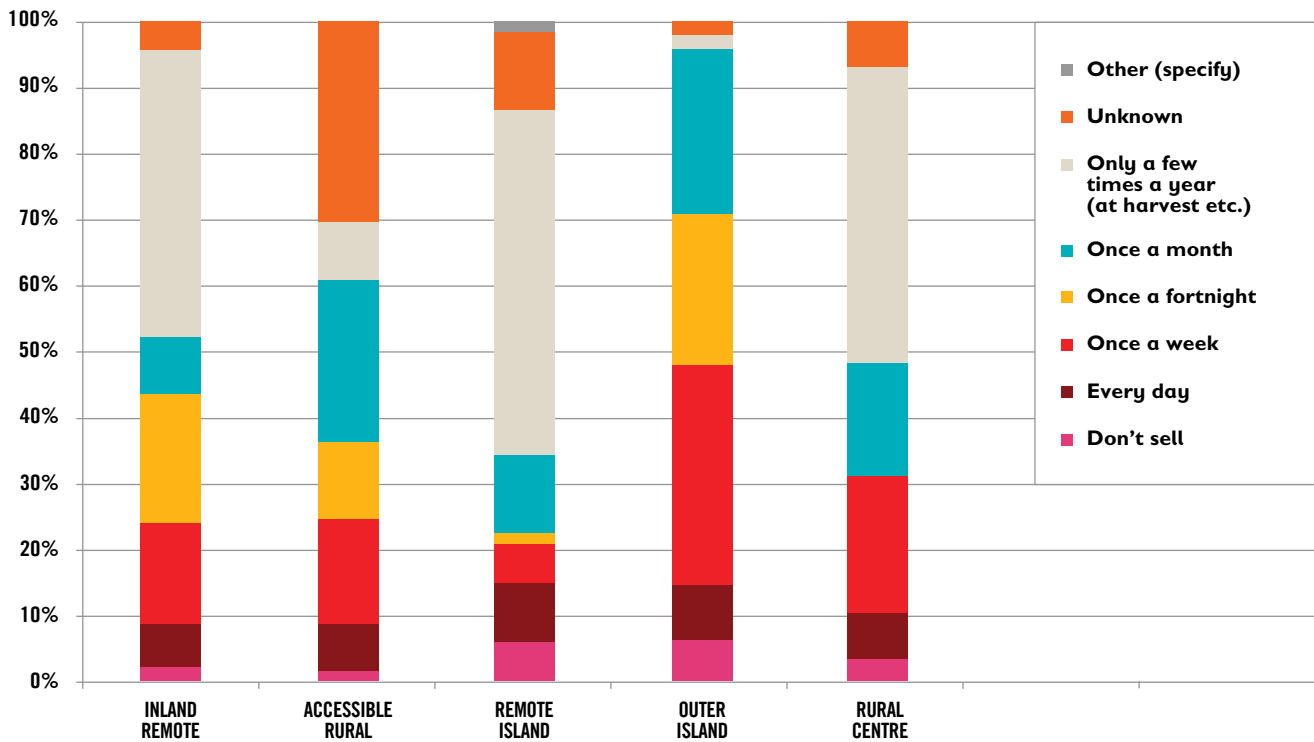


Selling

Many households interviewed sell root crops (vegetables and kava). These crops, and thus this income, are very vulnerable to disasters. Kava plants can be harvested at any time of the year and are in the ground for 3-4 years (up to 5). It trades at a higher price the longer it is in the ground. However, the longer plants are in the ground, the greater the chances that they will be damaged or destroyed by a disaster. If the affected household is very short for money they may be forced to harvest their kava early and sell at a much lower price because they need the cash.

HOW OFTEN DO YOU SELL YOUR MAIN INCOME EARNER PRODUCTS?

Household Interview 3.13



It does not appear too surprising that the more remote locations (Inland Remote and Remote Outer Island) had the most reports of households selling their main income earning products several times a year. This implies that these types of locations could become very cash-poor if a disaster strikes them at the wrong time of their harvest cycle. A high number of communities report that in the more remote locations, where access to FSP can be challenging, they get loans from formal financial services as their second most common source of cash. One explanation for this could be the government efforts to work with the banks and get out to remote areas with mobile banking teams.

Community discussions also indicate that selling items of some kind is an important way households access cash, though households tend to have a range of incomes from a broad range of activities and are likely to use multiple methods to access money for use in meeting their needs.

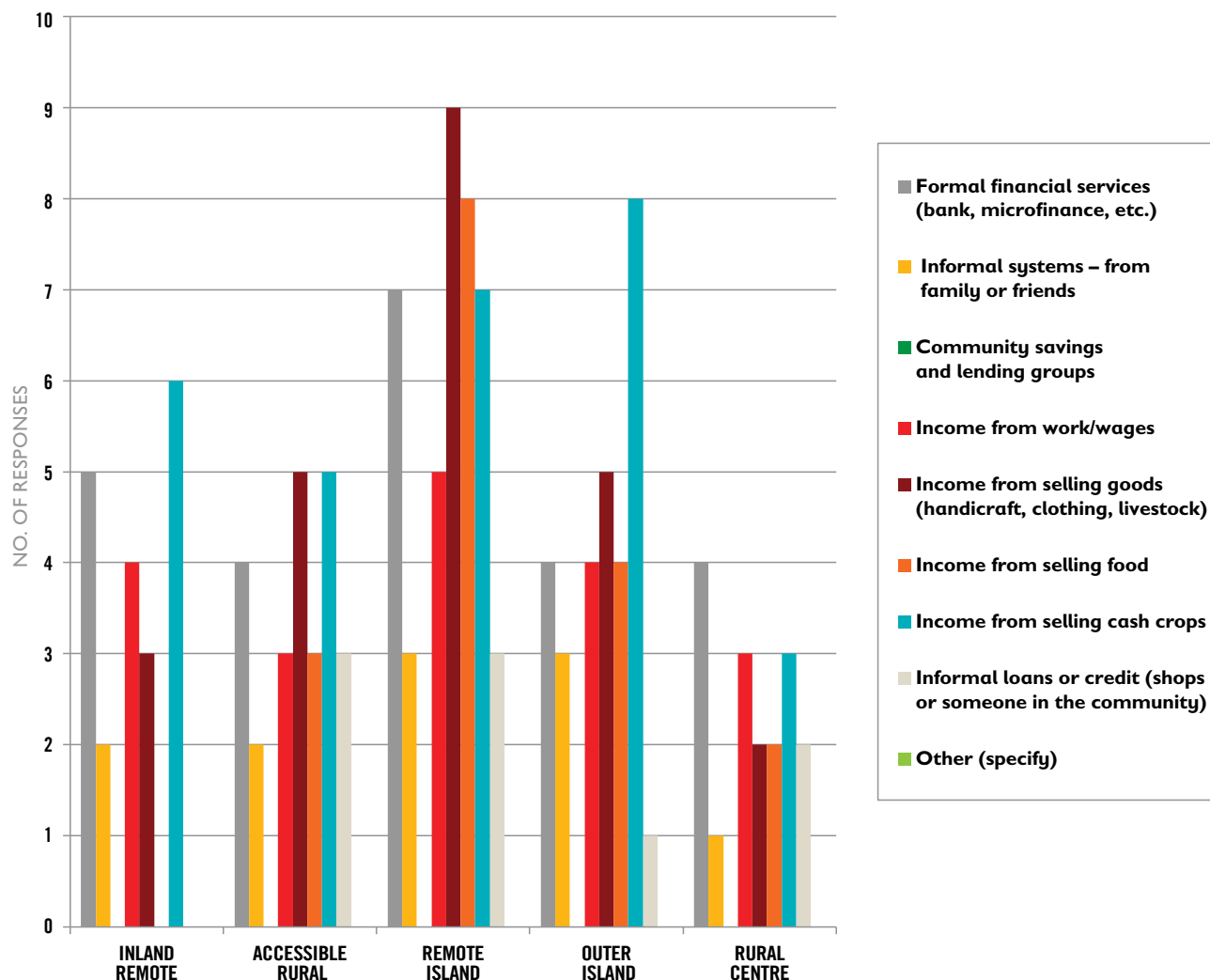


A vendor sells fresh fruit and vegetables at Naqara Market, on Taveuni.

Photo: Martin Wurt/Save the Children

HOW DO PEOPLE WITHIN THE COMMUNITY ACCESS CASH?

Community Group Discussion 4.5



Saving

Savings were found to directly link to the level of generated income and financial literacy of the household. People living in more urbanised towns with access to financial institutions had savings strategies in their daily lives, while people living in more remote areas did not have any savings strategies. It is notable that some households in Koro mentioned they used to save money before TC Winston, but afterwards all of their savings were depleted to recover from the disaster.

Household debt

In general, lower levels of household debt are a positive condition for CVA. A high proportion of households interviewed reported no debts over 50% in all location types and over 70% in Rural areas. All debts that were reported were under FGD 100 and borrowing trends across areas are similar; the main source of debt is buying food on credit from local shops or canteens. Borrowers had to pay the shopkeeper the amount in full within two weeks. Urban residents with a regular paycheque have access to additional borrowing options including banks, microfinance companies, and other informal lenders. In some instances, the informal lender confiscated the borrower's bank card (or social welfare card) to collect his debt on the pay date.

It is important to note that a potential risk of a CVA or voucher scheme in areas where communities have high levels of debt to canteen/shop owners is the owner may consider the voucher as repayment of a debt. Mitigation measures, such as not contracting these vendors or factoring existing debt into a transfer value would need to be adopted.

Social Welfare Participation

Over a third of households interviewed reported being in one of the government’s social welfare schemes. Recipients of welfare payments were fairly evenly distributed across the location types. This appears to indicate that cash-based assistance during non-disaster times is appropriate, at least to a degree, for supporting vulnerable households to meet their needs and may also be appropriate after a disaster.

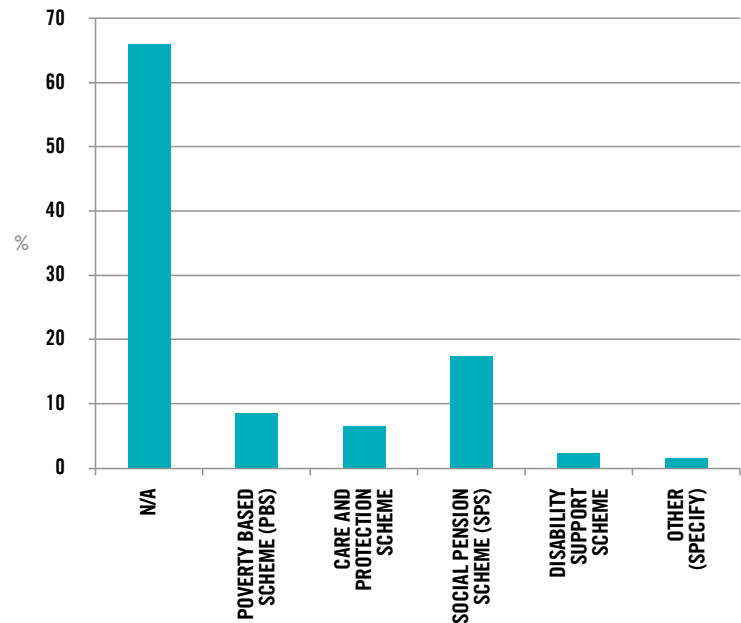
In addition to this, 77 of the households interviewed (around 30%) were recipients of the “Farm Care” or “Home Care”⁴⁵ schemes set up by the government to support disaster recovery after TC Winston and then utilised again for subsequent cyclones Josie and Keni. This further strengthens the idea that specific cash support is considered by the government and community an appropriate way of responding to disasters.

No one in large Rural Centres interviewed by the team was receiving either of the Care schemes and only one household in Remote Islands. One feature of the schemes was they were “self-selecting” and required eligible households to come forward and register. This may explain the discrepancies – it could be a feature of being well informed or not about the scheme and application requirements. This ties in to general findings on CVA that information about the programmes are a critical feature in their success, and that some areas may require more awareness raising than others.

Community Group Discussions raised a broad range of concerns about the way assistance (both cash and in-kind) after TC Winston was provided. The two most mentioned complaints about the assistance can be understood in relation to equity and perceived fairness and how this fits within the way communities live in rural Fiji. People saw the targeting of the assistance as unfair and were concerned there was not enough assistance to go around. In Fijian communities people are accustomed to sharing what they have and taking care of one another in times of need. Singling out households which are most vulnerable is not considered culturally appropriate. A blanket targeting approach of most affected areas is likely to cause less tension and result in faster delivery. Throughout data collection, in conversations with the field researchers and with government officials there was a clear preference that in affected locations blanket targeting should be used when distributing any kind of assistance at all.

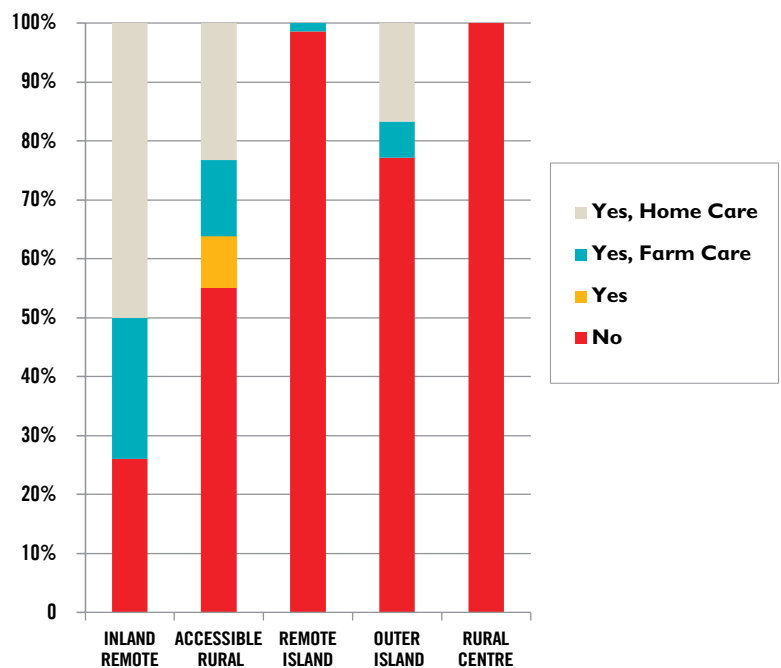
ARE YOU CURRENTLY A RECIPIENT OF A GOVERNMENT SOCIAL WELFARE SCHEME ON A REGULAR BASIS? IF SO WHICH?

Household Interview 6.5



HAVE YOU BEEN A RECIPIENT OF THE HOME CARE/FARM CARE SCHEME?

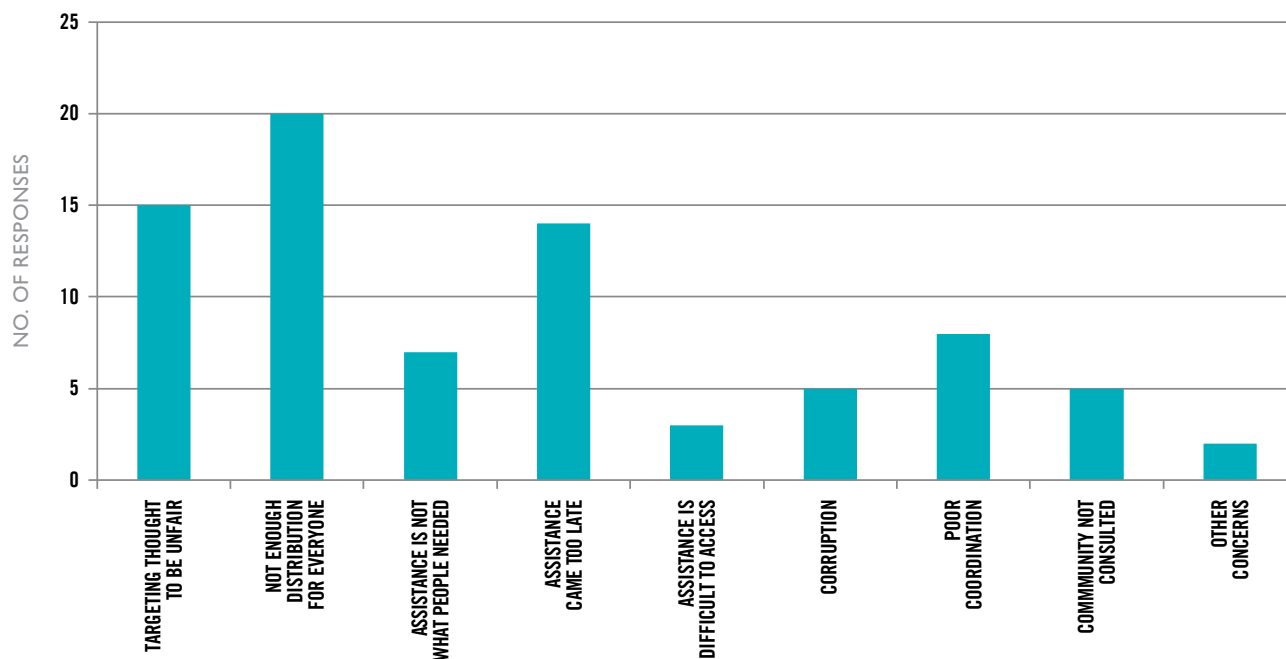
Household Interview 6.6



⁴⁵ Also known as its previous name, “Help for Homes”.

WERE THERE ANY CONCERNS OR PROBLEMS RELATED TO THE WAY THE ASSISTANCE WAS PROVIDED?

Community Group Discussion 2.18



DID THE ASSISTANCE CAUSE ANY PROBLEMS WITHIN THE COMMUNITY?

Community Group Discussion 2.19

TABLE 3. PROBLEMS IN THE COMMUNITY BECAUSE OF ASSISTANCE

	N/A	JEALOUSY BY NON-RECIPIENTS/TENSIONS IN THE COMMUNITY	INCREASED VIOLENCE AGAINST WOMEN AND GIRLS	INCREASED VIOLENCE AGAINST CHILDREN	PROBLEMS FOR RETAILERS/SELLERS IN THE MARKET	DON'T KNOW
Inland Remote	4	2	1	1	0	0
Accessible Rural	4	2	0	0	1	1
Remote Island	3	9	0	0	0	0
Outer island	7	1	0	0	0	0
Rural Centre	3	1	0	0	0	0
Total no of CGs who responded	21	15	1	1	1	1

Community groups were more willing than households to discuss risks related to CVA. This is possibly because some of the concerns relate specifically to risks within the household such as domestic violence, resulting in a reluctance to discuss this at the household level where the person who poses the risk is present. Additionally, households may have been focused on how they would use the money (and they trust themselves to use it well) while Community Group Discussions were looking at others with an element of distrust. In spite of the risks, most Community Group Discussions and households see CVA as a preferred type of response.

Although only mentioned once in the Inland Remote area, increased violence to children and to women and girls should be investigated further to understand any connection of this to assistance and with a view to mitigating it through awareness raising and project design.

COMMUNAL SUPPORT IN TAVEUINI

In Taveuni, a Rural location, the assessment team were told that as TC Winston approached and storm conditions became more severe, it became clear to the residents of Lavena Village that they needed to take cover in the safest place possible. Several houses were more robust than most and these were the houses in which all of the residents sheltered for the storm. They were also the only houses left standing after the cyclone had passed through and so continued to be the places where people stayed as they made temporary shelters for themselves and rebuilt their homes. The assistance package was geared towards shelter/house recovery due to destruction caused by the storm, but in the eyes of the community, even those with the most robust homes which withstood the storm deserved assistance as much as anyone else because they had opened their homes, shared their shelter, food and other items and incurred the wear and tear and losses as a result. The community were concerned that under the Help for Homes scheme, these individuals were not eligible for any assistance because it was specifically related to housing damage.

A more flexible CVA would have acknowledged community preferences and customs and that acknowledged other metrics of assessing the need for assistance beyond just housing damage would be more acceptable to the community.



When households were asked about possible negative outcomes or risks from receiving cash or vouchers (Household Interview 5.16) the risk mentioned most frequently was that cash would be spent on the wrong things. There is some discrepancy here between how people think others would spend cash and how they say they would do so themselves, which can partially be attributed to the people having greater faith in themselves to do the right thing. In the community and household discussions, the research team felt this was not a serious concern for people, more something that could happen, rather than something that was considered likely to happen.

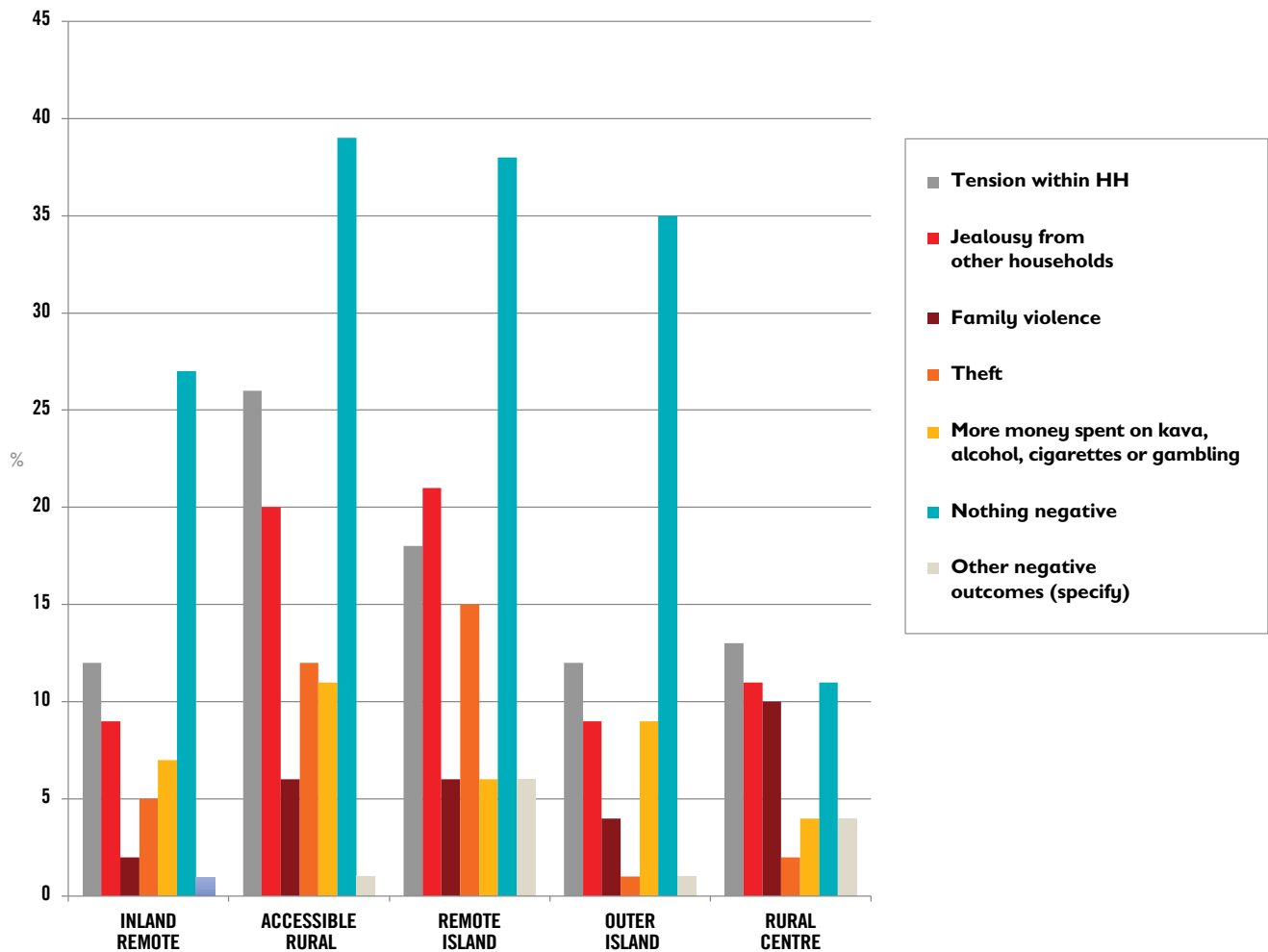
Tensions within the community were mentioned and, as with other aspects of this study, this reinforced a finding from the Crawford School report which noted that although no serious communal tensions were triggered, families expressed a sense of awkwardness about receiving payments their equally affected neighbours were not getting.⁴⁶

Tensions within households were mentioned and the research team had the impression it may have been uncomfortable for people to discuss domestic tensions during household interviews because, if this was indeed the case, it is likely that a household member involved was present. There was a greater comfort level discussing this subject in the more abstract context of a community group.

⁴⁶ Mansur et al p24

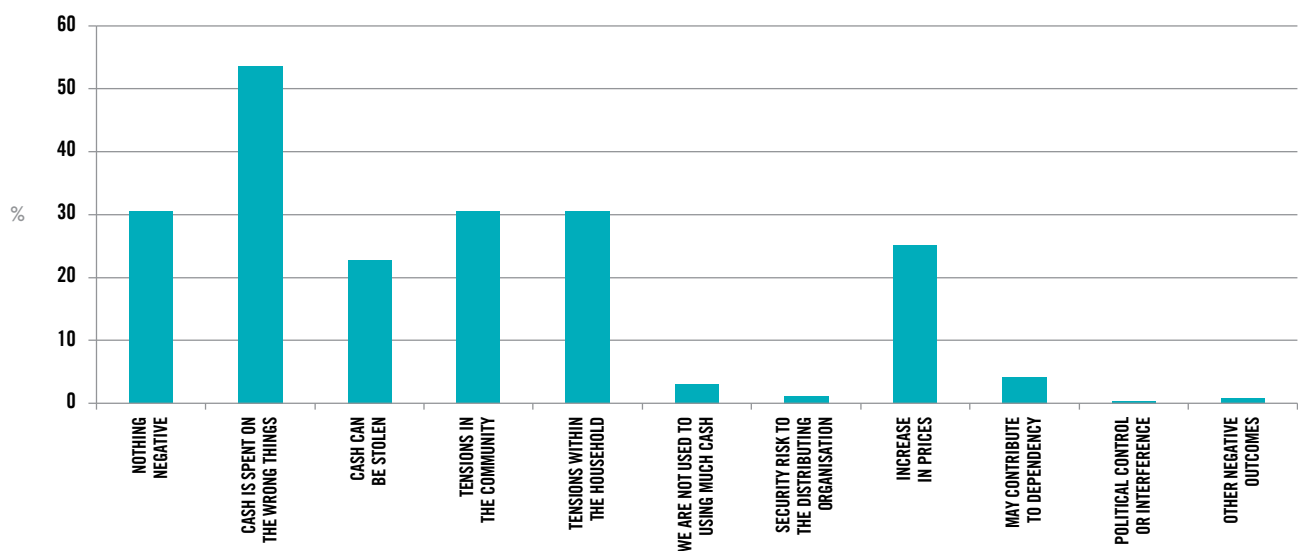
WHAT THE NEGATIVE OUTCOMES WHEN SOMEONE IN THE HOUSEHOLD GETS SOME ADDITIONAL MONEY?

Household Interview 2.10



CAN YOU THINK OF ANY POSSIBLE NEGATIVE OUTCOMES/RISKS OF RECEIVING CASH/VOUCHERS?

Household Interview 5.16



Gender

Overall it was the head of the household who was most frequently identified as the appropriate person to receive any cash assistance. In most households included in the study the head of the household was a man; only 26 of the 259 households were female headed. Overall 125 households said that the household head should receive assistance, followed by 98 reports that both the head male and female should receive assistance jointly.

In the community group discussions, 'both' was the most popular response in 27 out of 38 group discussions and more of the remaining groups said women should be the recipients rather than men. 5 out of 12 Community Group Discussions in Remote Outer Island locations said that women would be best placed to receive the assistance. It is possible that people felt more comfortable discussing this in groups than with their own household members where it might have been appropriate to acknowledge the importance of the household head, or alternatively that in groups people felt more pressured to give an answer they thought socially acceptable.

When "both" was the answer it is understood to mean that any cash grant or vouchers should be in the joint name of the male and female heads of the household or that it could be either male or female.

Differing impacts on different groups

Households were specifically asked about the likely outcomes for people living with a disability of extra injections of cash. This was an open-ended question, with the responses recorded manually and grouped during analysis. Overall, the response recorded the most was that it was positive in that more needs (of people living with a disability) were met. However, there were also a large number of households answering "don't know" to this question, most likely because they did not have the experience of living with a person living with a disability. Further, when broken down by location type there is a high degree of difference in the responses, including a significant number of households indicating that they thought the impact could be negative for people living with disabilities because the money might be misused, such as spent on alcohol, resulting in an increased risk of violence or neglect. This was mentioned mainly in Inland Remote, Remote Outer Island and Rural Outer Island locations.

Of the 259 households interviewed, 22 identified themselves as home to a person or persons living with a disability. Of these households, 17 (77%) thought the impacts would be positive as more needs would be met. Examples of prospective positive outcomes that were given included the ability to buy special clothing and shoes for the person living with a disability in their family (an amputee) and being able to buy disposable diapers for their disabled child. Only 2 of the households that included people living with a disability saw potential negative impacts of CVA. The Operational Feasibility Assessment found that the Post Office had the flexibility to allow people living with a disability to nominate someone to collect money on their behalf if they were not able to physically access the Post Office themselves.

Households were also specifically asked about the likely outcomes for women and girls and children of extra injections of cash. Overall, the response recorded the most was that it was positive, because more needs (of women and girls and of children respectively for the two separate questions) would be met. 71% of households said that more of women's and girls' needs could be met and 39% indicated they thought the use of CVA would increase opportunities for women and girls. 83% of households considered CVA would have a positive impact for children, with 12% of households noting the potential negative impact to children if the injection of extra money into the household led to disagreements and subsequent violence. There was no geographic pattern to these findings with respect to type of area.



Women from Navakawau village on the island of Taveuni meet with the Save the Children assessment team.

Photo: Martin Wurt/Save the Children



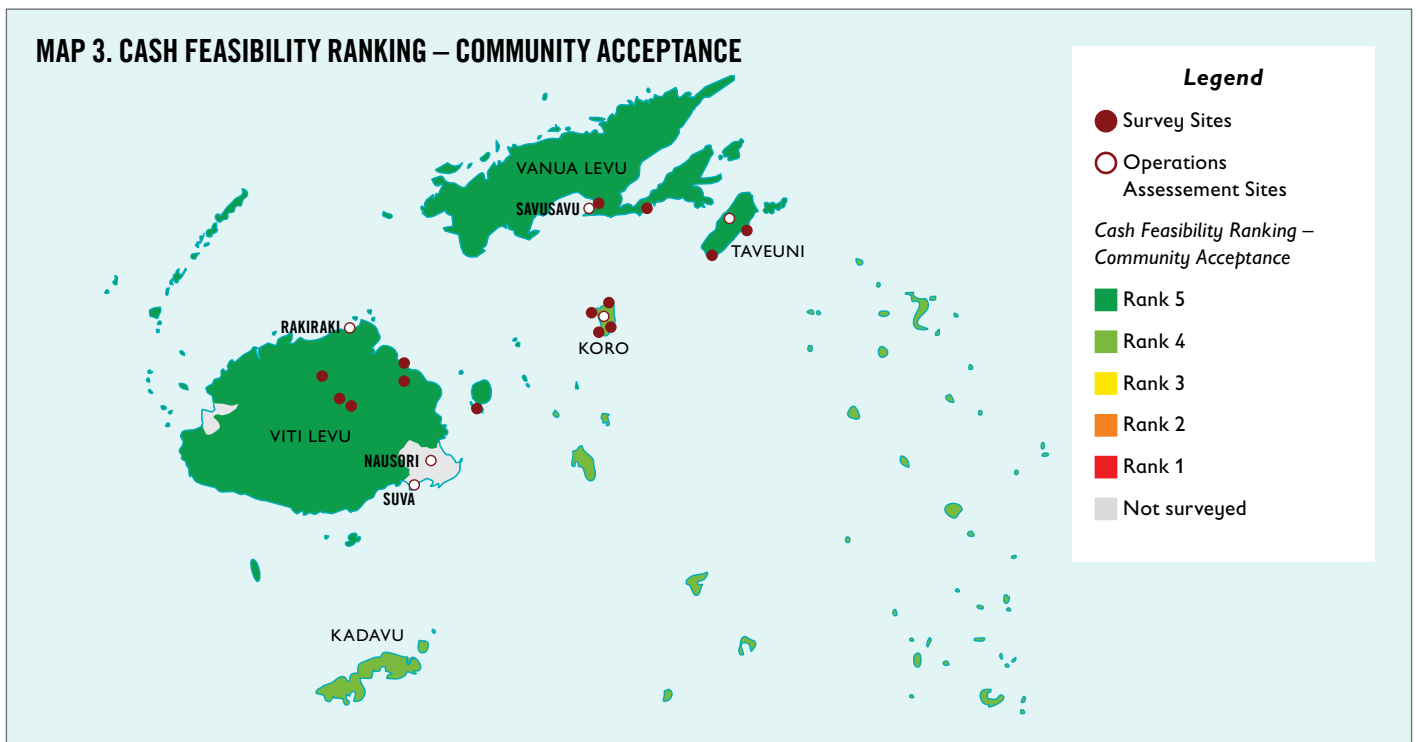
Precondition: Community and Government Acceptance

The precondition of acceptance considers Fijians' perceptions of cash assistance and how receptive they would be to receive it as a way to meet needs after disasters. This includes both from a household perspective as well as how the government perceives CVA.

One of the most important aspects of this study was the opportunity it gave to hear and represent the ideas and opinions of people who could be impacted by CVA if it was used in responding to a disaster in future.

FINDINGS

- From a household and community perspective, unconditional cash was the preferred way to receive assistance after a disaster; combinations of cash and in-kind assistance and cash with vouchers were also popular.
- Remote Island area showed a stronger preference than other areas for a combination of cash with in-kind assistance and was the only area where some households reported a preference for in-kind assistance only.
- The most frequently reported positive outcome of receiving cash was that households get to decide for themselves what they needed rather than have someone else decide for them.
- There was a clear preference that in affected locations blanket targeting should be used when distributing any kind of assistance including CVA.
- Vouchers alone (i.e. when not accompanied by unrestricted cash) were an unpopular way of receiving assistance.
- The misuse of cash was among the most cited reasons not to implement a CVA.
- Tensions within the community and the household were considered a potential concern, however these concerns did not prevent communities for expressing a strong preference for cash-based assistance.



IF YOU RECEIVED ASSISTANCE, DID IT INFLUENCE HOUSEHOLD DYNAMICS?

92%

It had a positive influence in my household.

4%

There were **both** good and bad impacts.

4%

N/A

OUTCOMES AND PERCEIVED OUTCOMES OF ASSISTANCE AFTER TC WINSTON

92% of households felt that the assistance (CVA and/or in kind) they were given after TC Winston had a positive impact in their households. This is not an unexpected response given that people may feel somewhat cautious to indicate anything else for fear of jeopardising the chance of responses in future.

The operational assessment found that the misuse of cash was among the most cited reasons for not supporting CVA, surprisingly even beneficiaries and staff members as well as government officers mentioned this issue as a concern. Before the implementation of their CVA response to TC Winston, the government was afraid that the recipients would not use the cash assistance as intended. That misconception was one of the main reasons for providing the affected population with vouchers as opposed to cash. Generally, the government do not oppose CVA as long as they can ensure that Household Interviews are not using the money for anti-social activities (i.e., buying cigarettes, drugs, or alcohol). Addressing these misconceptions is essential in establishing acceptance for CVA from the community and local authorities.

Developing evidence-based advocacy messages based on experiences from similar contexts in other countries is one way of refuting these issues. Another possibility is to implement a cash transfer pilot accompanied by thorough monitoring activities to convince these stakeholders about the inaccuracy of their attitudes toward cash.

Legally, there aren't any laws preventing or incriminating the transfer of money from an organisation to a more substantial number of individuals. As long as the implementing organisation, FSP, and beneficiaries abide by the relevant regulations (including the KYC requirements), implementation of a CVA does not have any legal implications. Almost all of the population in Fiji have at least one form of recognised legal documentation which could be used to register them.

While some Fijian government officers have voiced concern over the potential that CVA could erode some aspects of community life if people are paid to carry out activities they should be doing as a normal part of village life, these concerns seem to be specifically linked to cash for work programmes after TC Winston.

The government partnered with WFP during TC Winston to deliver CVA, suggesting they are interested in this area as long as it was unconditional and relevant to needs.

Community groups indicated that unconditional cash was their most preferred way to receive assistance after a disaster. Vouchers for specific items, and a range of in-kind assistance (food, shelter repair materials and agriculture tools and seeds) were also popular.

IF YOU NEED TO RECEIVE ASSISTANCE AFTER A NATURAL DISASTER, WHAT WOULD YOU PREFER?

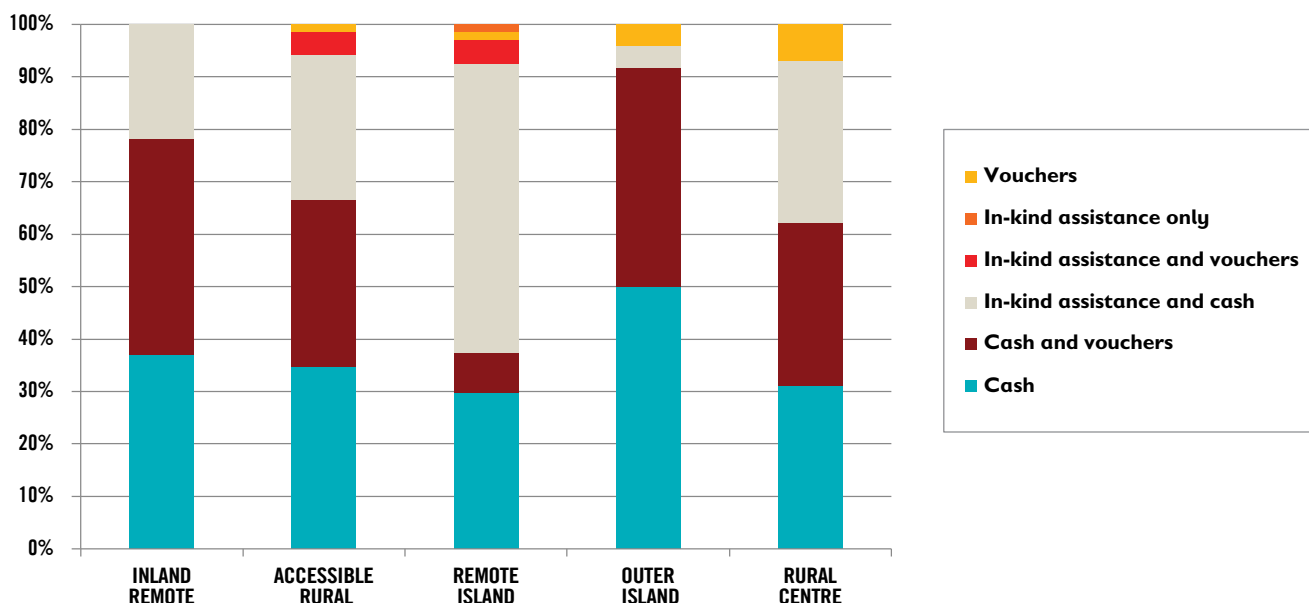
Community Group Discussion 3.1

TABLE 4. PREFERRED ASSISTANCE AFTER DISASTERS

PREFERRED ASSISTANCE AFTER A DISASTER	NUMBER OF COMMUNITY GROUPS PER TYPE OF LOCATION					
	INLAND REMOTE	ACCESSIBLE RURAL	REMOTE ISLAND	OUTER ISLAND	RURAL CENTRE	TOTAL
Cash (no conditions/unrestricted)	6	8	10	7	4	35
Cash (conditional) community work schemes or other activities	1	2	2	1	0	6
Cash provided to community groups	0	0	0	1	0	1
Voucher - for specific items	4	5	7	5	3	24
Receive food	3	5	7	4	3	22
Receive agriculture tools, seeds	21	15	1	1	1	19
Receive shelter and repair materials	3	4	6	5	3	21
Receive water and sanitation products	0	2	2	6	1	11
Receive essential goods	0	2	4	4	2	12

NEXT TIME THERE IS A DISASTER, HOW DO YOU THINK ASSISTANCE SHOULD BEST BE DELIVERED?

Household Interview 5.11



At the household level, when looking at the top three preferences for how assistance should be given, cash was reported the most (94 times) followed by a combination of in-kind assistance and cash and vouchers and cash (77 times and 75 times respectively). Remote Island areas showed a stronger preference than other areas for a combination of cash with in-kind assistance and was the only area where some households reported a preference for in-kind assistance only. This likely reflects the greater difficulties people in these locations have in accessing large markets and the fact that their main place for purchasing supplies is a small canteen, which would not be expected to stock the volume or variety of goods needed after a disaster.

EXPERIENCE AFTER TC WINSTON DIRECTLY IMPACTS PREFERENCES FOR CASH

In one of the Inland Remote communities included in the study, people explained to the assessment team that they would prefer cash in future because of their experience with the shelter vouchers after TC Winston. The materials that they exchanged the vouchers for were of poor quality and some were broken by the time they received them. People felt that if they had been given cash without restrictions, they would have been able to select better quality material to rebuild their homes. A more flexible CVA would have acknowledged community preferences and customs and that acknowledged other metrics of assessing the need for assistance beyond just housing damage would be more acceptable to the community.

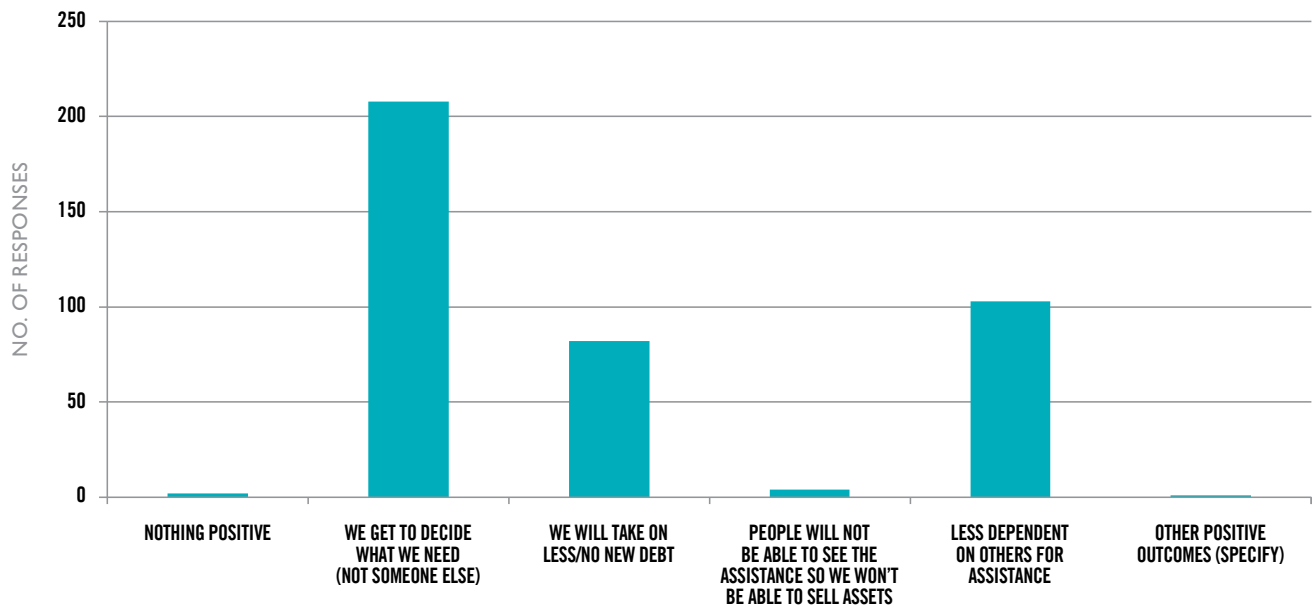
Most of the communities included in the survey were eligible for the government voucher schemes after TC Winston so it is interesting that vouchers on their own (when not in combination with cash) were unpopular. This may indicate some level of dissatisfaction with the voucher schemes.

POSITIVE IDEAS AND OUTCOMES OF CVA

The most frequently reported positive outcome of receiving cash was that households get to decide for themselves what they needed rather than have someone else decide for them as in the case of in-kind assistance. This was reported by approximately half of all households surveyed. The other two responses were that less debt would be accrued, and that people would be less dependent on others. A similar response pattern is observed across all types of areas. The acknowledgement that new debts are taken out at times of disaster implies there are needs that people feel they can meet by having extra cash.

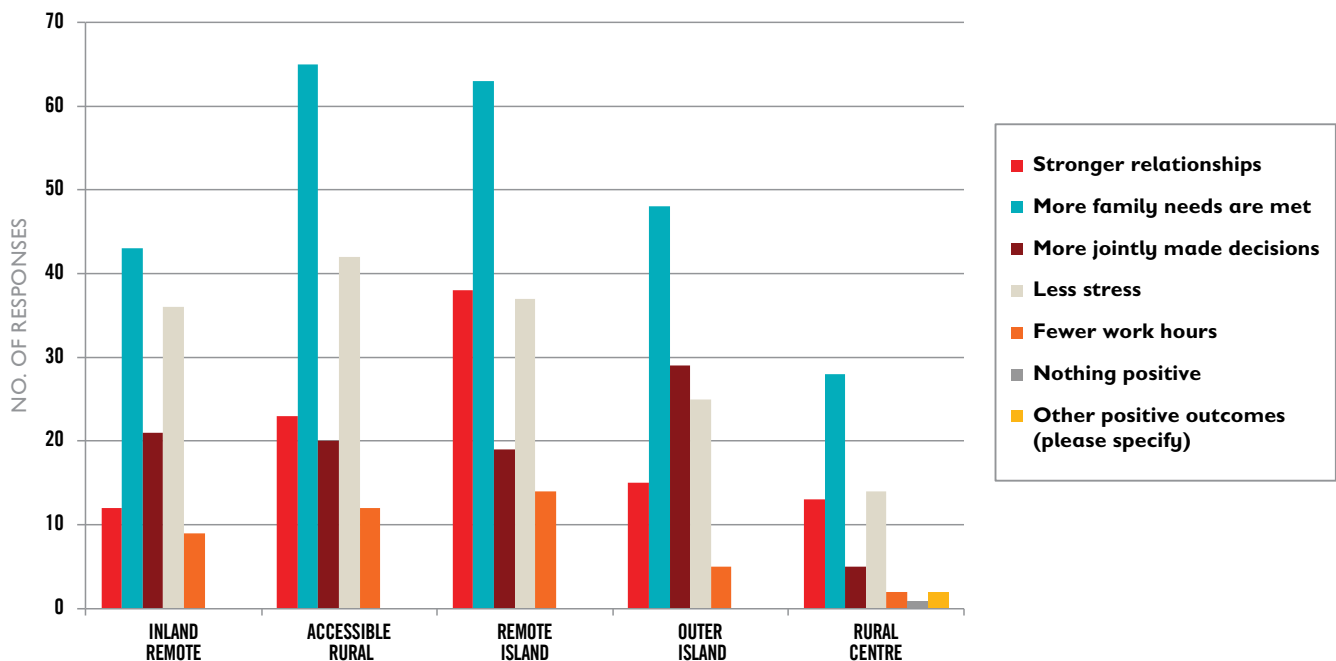
WHAT DO YOU THINK THE POSITIVE OUTCOMES OF RECEIVING CASH/VOUCHERS FOR YOUR HOUSEHOLD COULD BE?

Household Interview 5.15



WHAT ARE SOME POSITIVE OUTCOMES WHEN SOMEONE IN THE HOUSEHOLD GETS SOME ADDITIONAL MONEY?

Household Interview 2.9



CONCERNS, RISKS AND NEGATIVE OUTCOMES

Even though people showed a preference towards some form of cash-based assistance they also identified problems with how the assistance was provided as well as problems in the communities thought to be related to the CVA after TC Winston.

Precondition: Market Conditions

Understanding the current capacity and the potential of the markets normally used by people to meet their needs after a disaster is a critical dimension of determining CVA feasibility. This includes understanding the availability of food and non-food goods people require after disasters, the volume of these goods being carried and the ability to scale up supply if required. It also includes understanding the likely impact of disasters on the markets themselves, their supply chains and prices.

CaLP identify the key elements of the market conditions that need to be understood as:

- If there is a functioning market, regularly supplied to meet demand
- If items needed to meet needs are locally available
- The accessibility of markets in terms of physical access and safety concerns, and the resources required to get to markets
- In the case of voucher programmes, there is a need to understand if traders are willing and able to participate in these.

It is also important to understand the issue of accessing markets, i.e., whether people, once given cash, will be able to get to the markets and then, once they have got the commodities they need, be able to bring them home within a reasonable time.

FINDINGS

- Canteens are likely to be the main “market place” many people can access immediately after a disaster because of their proximity to where people live. These are the smallest type of vendor with the least potential to scale up. Canteens are also physically vulnerable to being destroyed and their goods more expensive than larger stores.
- There are concerns that markets would run out of key products people will need to meet their needs. Concerns were mostly about fresh food, packaged food, cooking fuel and hygiene items.
- Disasters can disrupt the boat services to islands leaving populations without access to goods for an extended period.
- All locations visited have some retailers who claim they can scale up the volume of what they stock. This has not been tested or investigated in depth.
- When the supply chains resume after a disaster there are likely to be price hikes.
- In Fiji, most concerns about market capacity are in some way related to physical access. The access dimension highlighted the diversity within Fiji in terms of modes, costs, and time involved in travel in order to reach goods and services, as well as to ensure markets are well stocked.
- Locations which depend on boat transport face significantly higher costs than road travel.⁴⁷ However, places accessible via boat are not likely to be cut off (unable to be reached) for very long after disasters, whereas Inland Remote areas can be cut off from large markets for weeks and even months due to poor roads that are often damaged during storms and floods.
- The three most used financial services were banks, money transfers, and shop credit (known locally as dinau). The two most widely used money transfer service providers are Remittance Centers and Post Fiji (Fiji’s post office) and the latter is particularly accessible to people living with a disability.
- Households report using financial services for a variety of reasons, with the most often cited response being to receive money. Financial inclusion is much higher in urban areas than in rural.⁴⁸ In rural areas people know what is required to open bank accounts but find banking fees prohibitive and see no value in bank accounts to them and lack access to information about the financial options available to them.
- Mobile money is yet to gain popularity in Fiji, so people need to go to the physical location of financial services in order to access them.
- Rates of financial inclusions have the potential to change as the government and National Financial Inclusion Taskforce focus on increasing financial inclusion and working closely with banks to bring banking services to communities, through mobile banking teams offering awareness raising and financial literacy training, as well as banking services.⁴⁹ Changes in this area should be monitored so that CVA can make best possible use of any expansion of financial inclusion. However, humanitarian actors should not focus exclusively on the opportunities provided for CVA via banks while ignoring other much more rapid delivery mechanisms. For example, if there is no preparedness and households have no bank accounts, this would lead to delays in responding. Moreover, financial inclusion without proper levels of financial literacy can be harmful, so work must also be done in this area.

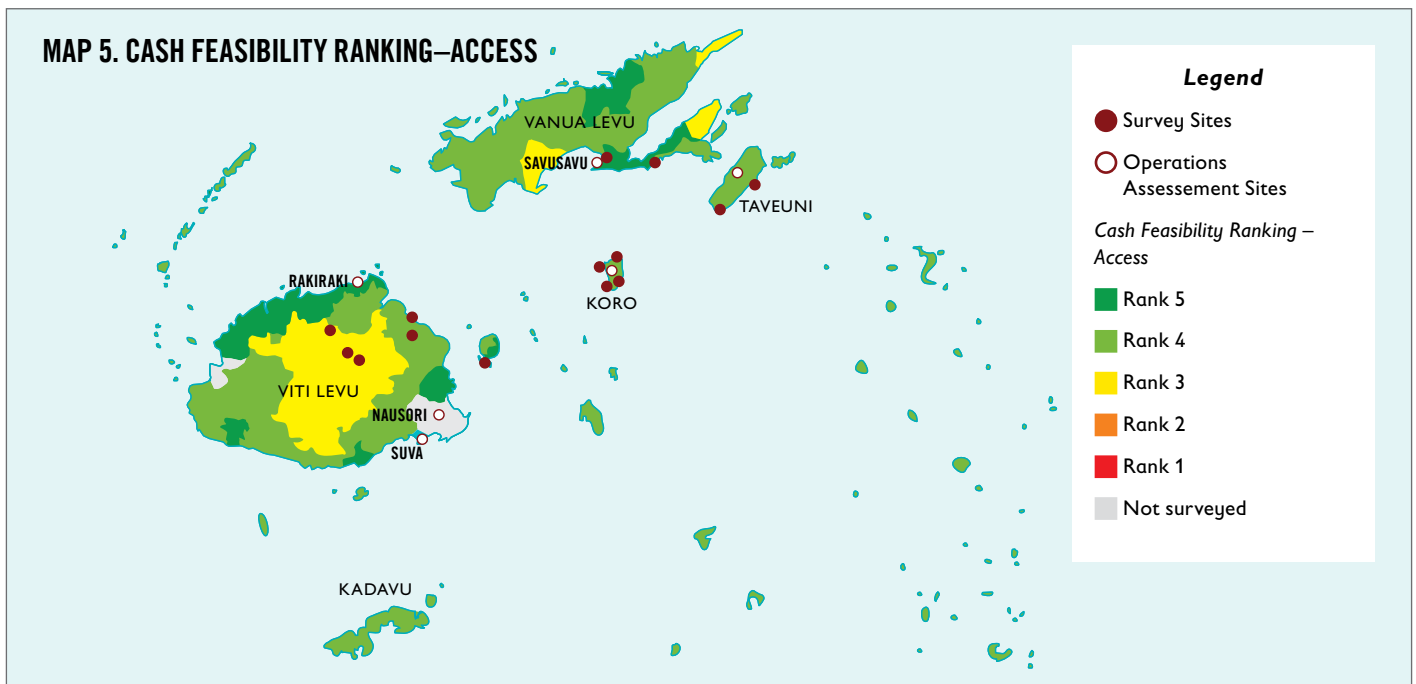
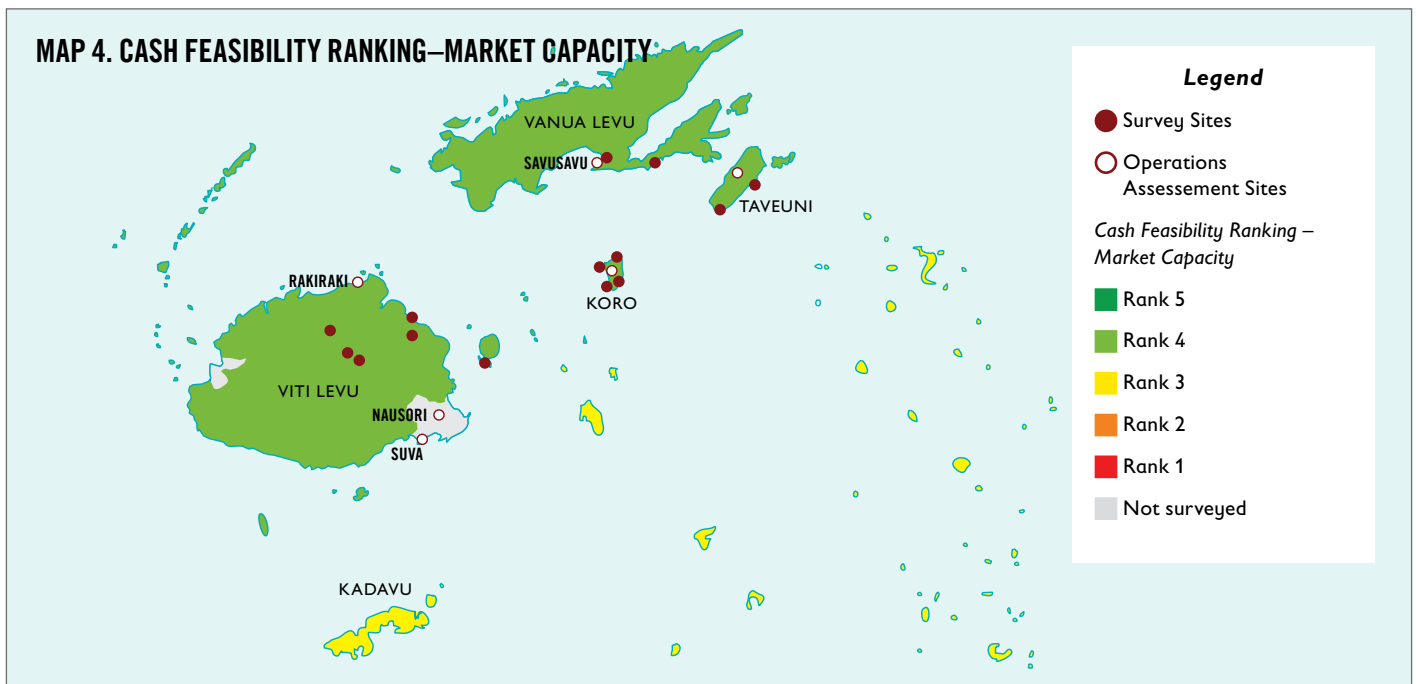
⁴⁷ Some locations do have airstrips however air travel is significantly more expensive than travelling by boat.

⁴⁸ Government figures on financial inclusion show it to be 46% in rural areas and 60% for the country overall, [https://www.rbf.gov.fj/getattachment/Publications-\(1\)/Booklet/2016-2020-Fiji-Financial-Inclusion-Strategic-Plan_-Aug26.pdf?lang=en-US](https://www.rbf.gov.fj/getattachment/Publications-(1)/Booklet/2016-2020-Fiji-Financial-Inclusion-Strategic-Plan_-Aug26.pdf?lang=en-US)

⁴⁹ The government is supported in its work by a range of non-state actors including the Pacific Financial Inclusion Programme (PFIP) (administered by the United Nations Development Programme (UNDP) and the United Nations Capital Development Fund (UNCDF)) and the Royal Bank of Fiji. Together these actors established a collaborative partnership model through a National Financial Inclusion Taskforce (NFIT) tasked with coordinating and monitoring the overall target of reaching 150,000 unbanked by 2014 and guide the development of financial inclusion in Fiji.

Access includes issues surrounding the locations of market places, transportation options (including the cost of transportation and time required), any concerns about safety, security and discrimination as well as the specific issue of access to the types of financial service providers and mechanisms that could be used in the implementation of CVA. As access is the dimension presenting the greatest challenges in CVA feasibility in Fiji, findings from the study on access have been mapped. This is because of the geographic reality of the country containing difficult terrain, remote islands, and a combination of a lack of infrastructure, or infrastructure, such as roads, that are vulnerable to disasters themselves. Security was not a concern mentioned during the assessment.

Both direct and proxy indications of access can be found throughout the assessment, particularly in the section on markets and on appropriateness; for example, if people are purchasing a proportion of their food at the market, it implies they have access to markets and are accustomed to using cash in normal times. Similarly, if people go to the market to sell goods, as 95% of households interviewed did, it can safely be assumed that they are familiar with using cash to meet their needs. However, it is important to note that the access and market situation may change in times of disaster, thus the need for a needs and market assessment in immediate aftermath of a disaster remains (although people’s pre-existing familiarity with and use of cash could be assumed).



IMPACT OF PHYSICAL ACCESS CONSTRAINTS

Even in a normal annual rainy season travel times to access markets increase so it is not surprising that physical access challenges have an impact on access to assistance. More than 44% of the households interviewed took more than 2 hours to reach a market in the wet season. Both the number of households taking longer to get to the market as well as the length of time taken would be expected to increase even more as a result of a disaster.

In spite of the severity of TC Winston, 23 out of 33 community groups said they received some kind of assistance within a week. Although some of this may have been pre-positioned supplies, this likely also indicates some level of access within and to affected areas. It was people living in Remote Inland locations who reported waiting a month or more to receive assistance. Roads were severely damaged preventing access to these areas and initial assessments could only be carried out using helicopters in the worst affected areas.⁵⁰ The Remote Islands, though geographically more distant, are accessible by ships, which are able to resume faster than road transport, so assistance was able to get there earlier.

TIME TO REACH THE NEAREST PLACE TO PURCHASE FOOD AND OTHER HOUSEHOLD NECESSITIES IN THE DRY AND WET SEASON (ONE-WAY TRAVEL TIME)

Household Interview 3.9 and 3.10

TRAVEL TIME	SEASON	
	DRY	RAINY
LESS THAN 30 MINS	34.9%	29.9%
30 MINS TO 1 HOUR	12.8%	13%
1 TO 2 HOURS	30.2%	13%
MORE THAN 2 HOURS	22.1%	44.1%

RESILIENCE IN REWASAU

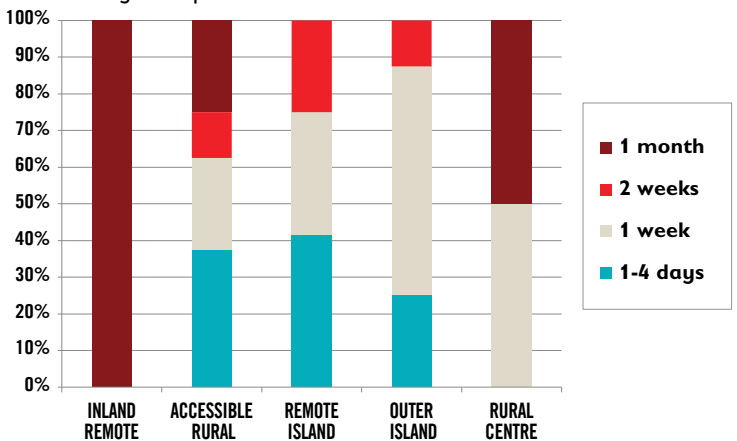
While visiting the Inland Remote village of Rewasau, people told the assessment team that as soon as they saw the damage caused by TC Winston, they knew that assistance would not be able to reach them quickly because of their past experience with road blockages. Because of this, they began cleaning up and rebuilding their homes the very next day after the cyclone. They were very proud of their resilience.

This information has two implications for considering the feasibility of CVA:

- If people in areas where the delivery of physical in-kind assistance takes longer (such as Inland Remote areas) are able to access markets and if those markets have sufficient stocks of relevant supplies, cash transfers directly into bank accounts or mobile phones should be a faster way to deliver assistance as people would be able to purchase items directly.
- If in-kind assistance to some areas was deliverable in less than a week (even through prepositioning of relief supplies) we can assume that movement to markets may be possible and that cash transfers would enable people to decide for themselves which items they needed to buy as long as the markets remain sufficiently stocked.

HOW LONG DID IT TAKE FOR THE COMMUNITY TO RECEIVE ASSISTANCE?

Community Group Discussion 2.17



The responses received in the large Rural Centre, where 2 out of the 4 community groups reported assistance taking over a month to arrive, is curious because households in this location are very accessible and close to large markets. Timing for the receipt of assistance would be expected as roughly the same throughout the community. While we do not know for sure why the responses are varied, it is possible there was a larger group of people to assist in the large Rural Centre and so it took responding organisations longer to provide assistance to everyone, or that initial assistance was not distributed as a priority to these locations. CVA could remedy this as it should be more efficient in reaching a large number of households in a shorter time.

⁵⁰ The communities reported that although they saw helicopters, they did not receive airdrops of assistance.

TRANSPORT AND TRAVEL TO MARKETS

Modes of travel and travel costs to markets was a dimension that highlighted the diversity present within Fiji. A combination of means of transport is often used, adding to time as well as cost.

- **Rural Centres** are the most accessible in terms of transport. They have a regular bus service into the main town centre and many people will be able to move into and around the centre by foot.
- In **Rural** areas people benefit from a regular bus service which costs them less than other modes of travel but they have longer travel times than other area types and travel is costly if they need to make a trip outside the regular bus schedule.
- Residents of **Outer Islands** pay more to travel to larger markets (where financial service providers are located) because they need to travel by boat.
- People in **Inland Remote** locations also pay a significant amount to travel and reportedly travel by truck. Inland Remote areas have the greatest access constraints because they rely on road access which is vulnerable to damage and takes considerable time to be cleared or repaired.
- **Remote Islands** report the least expensive transport costs because they walk to their markets. These markets are very small, do not have a great volume or variety of goods and are vulnerable to the same hazards as the communities. To travel to larger centres they have to pay significant amounts for boat travel, boats only come several times a week, and to make the journey requires an overnight stay. This indicates that goods can be moved to these locations as soon as seas are calm enough to resume travel and there is not the same time lag as for the Inland Remote locations.

For a CVA that requires people to go to a FSP, how people physically get to the FSP is important. Looking at the responses overall, three out of the four most reported modes of transportation used to get to their preferred FSP (bus, small boat, and large boat) are ones they have to pay for. Only 11% of households told researchers they paid nothing to travel to their preferred FSP and 38% pay more than FJD 10. In an accessibility challenged country such as Fiji, the cost of transport is significant and needs to be factored into the design of CVA.

TYPES OF MARKETS AND RETAILERS

Definitions for the study:

Market: a location where more than 5 retailers/sellers gather to sell their goods. This could be a:

- Central (large city) market
- Town market
- Roadside market
- Small community market

Retailer/seller: a business (store, shop, travelling sales person) which sells directly to households or individuals for their consumption and use.

Small retailer/store: same as above but dealing in small quantities

Wholesaler: a business which sells to retailers/sellers (i.e., to people who sell to individuals) and in addition might also sell directly to individuals and households.

Canteen: a very small store selling mostly dry or packaged food and non-food items (e.g. sugar, rice, noodles, and toiletries). Items can be purchased with cash or shop credit. Canteens often run out of stock of the most popular items and are often the most expensive place to buy goods but they are also the most accessible being within the village. Every village included in the study has at least one canteen. The difference between a small store and a canteen is the volume and variety of goods that they sell. A small store is slightly larger than a canteen and sells a wider variety of goods.

“Vouchers and cash in hand are feasible however, the NGOs need to take into account the cost of transport to access the markets. For example, one organisation gave the villages a \$25 voucher that was for a hardware store in Suva, but to spend the voucher the villagers had to spend \$14+ on the bus just to get to and from Suva”

Cash Feasibility Field Research Team member during daily debriefing in a Rural area.

The table below illustrates the type of market or stores included in the study. People living in Large Rural Centres or Rural locations have access to a variety of sellers. The other locations only have canteens and sometimes small stores to buy from at site. For anything else they must travel.

TYPE OF MARKET

Small Retailer 1.8

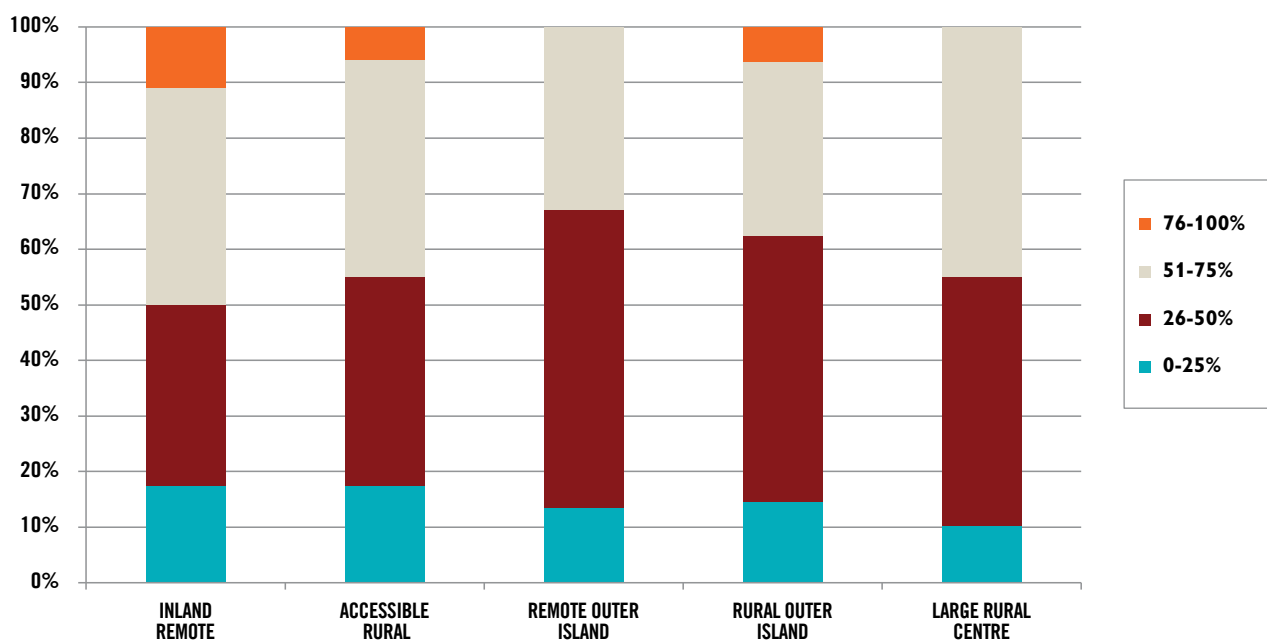
	CANTEEN	MAIN TOWN MARKET	SMALL STORE	TOWN MARKET	TOTAL
Rural Centre	2	12	-	-	14
Small Rural ⁵¹ Centre	-	3	-	-	3
Accessible Rural	4	-	-	4	8
Outer island	3	-	-	-	3
Inland Remote	6	-	-	-	6
Remote Island	5	-	2	-	7
TOTAL	20	15	2	4	41

IMPORTANCE OF MARKETS TO MEETING NEEDS

Households were asked what percentage of their income was spent on food in the last week. 85% reported spending more than a quarter of their income on food. This indicates they are accessing markets and spending money regularly to meet some of their food needs. This also tells us that if income streams are disrupted after a disaster, people will not be able to meet all their basic needs as their purchasing power is gone. CVA would be able to address this issue, provided that markets still function and have the right items in stock.

WHAT PERCENT OF HOUSEHOLD INCOME IS SPENT ON FOOD IN THE LAST WEEK?

Household Interview 2.4



⁵¹ Note that "Small Rural Centre" does not refer to an area type, but it is the type of "shopping area" used by some communities.

MAIN NEEDS AFTER DISASTERS

The most important immediate needs households and Community Group Discussion s identified after disasters were food, shelter, clothing and water. Water is an example of something that is mostly not obtained through the markets in Fiji. Although disruptions to water supply were an issue after TC Winston, this is not something that would be expected to be addressed with cash at the household level.

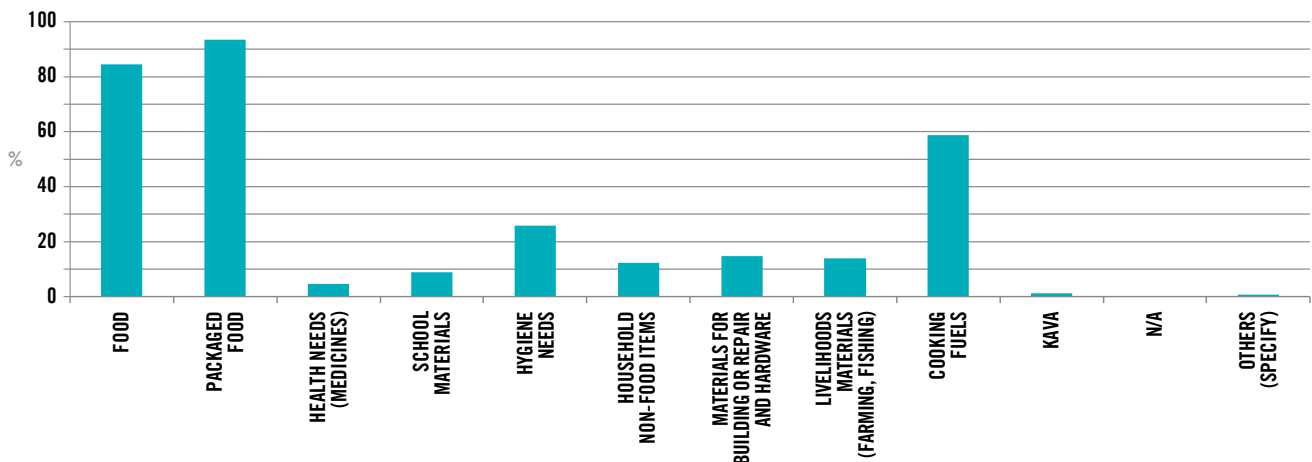
In terms of their recovery needs communities identified planting materials, livelihood materials and rebuilding housing as priorities.

Although a preference for cash was expressed, around 77% of households also expressed their concern that the markets may run out of the things they will need to meet their needs. The study by the ANU Crawford School found a sharp decline in people’s ability to purchase goods and services from their local markets immediately after TC Winston. Market access was restored to almost pre-cyclone levels within a month.⁵²

The products households were concerned would be in short supply after a disaster were very uniform across sites with packaged food and food being the most often reported items followed by cooking fuel and hygiene items. All Community Group Discussion s indicated that most people would have been able to meet their main needs using cash and/or vouchers.

IF THERE IS A DISASTER HERE, WHAT PRODUCTS ARE MOST LIKELY TO BE UNAVAILABLE OR IN SHORT SUPPLY?

Household Interview 3.5



CAPACITY OF MARKETS TO SCALE UP

The ability of retailers to scale up and increase their volume of stock is critical for them to supply goods if CVA is used during disasters. More detail is required to understand the conditions and time required to scale up, but in general all locations have at least some retailers who can scale up.

BY HOW MUCH CAN YOU INCREASE WHAT YOU SELL?

Small Retailer Interview 3.5

TABLE 6. POTENTIAL OF INTERVIEWED VENDORS TO SCALE UP

TYPE OF MARKET	Don't Know	I cannot increase what I am selling	I can increase a little bit if a few more people came to buy	I can increase a lot – up to double what I am selling now	I can increase a lot – MORE than double what I am selling now	Total no. of vendors interviewed
CANTEEN	-	2	9	7	2	20
MAIN TOWN MARKET	2	1	2	3	7	15
SMALL STORE	-	-	-	1	1	2
TOWN MARKET	-	-	-	4	0	4
TOTAL NO. OF VENDORS INTERVIEWED	2	3	11	15	10	41

⁵² Mansur p21

One challenge to CVA is that canteens, being the smallest type of retailer, have the least ability to scale-up; only 40% of the canteen owners interviewed said they could increase their volume of stock and this was only by a little. In addition, canteens tend to sell only pre-packaged food that is not ideal for meeting people's diverse needs in an emergency. Under normal access conditions, people in communities may travel beyond their local canteen to small or large rural centres to make the kinds of purchases they are likely to need, however physical access to these places may not be possible. In such cases, with increased demand on canteens, even those that have the financial resources or credit to increase their stock will face the same access challenges (to larger markets where they purchase their goods) as households.

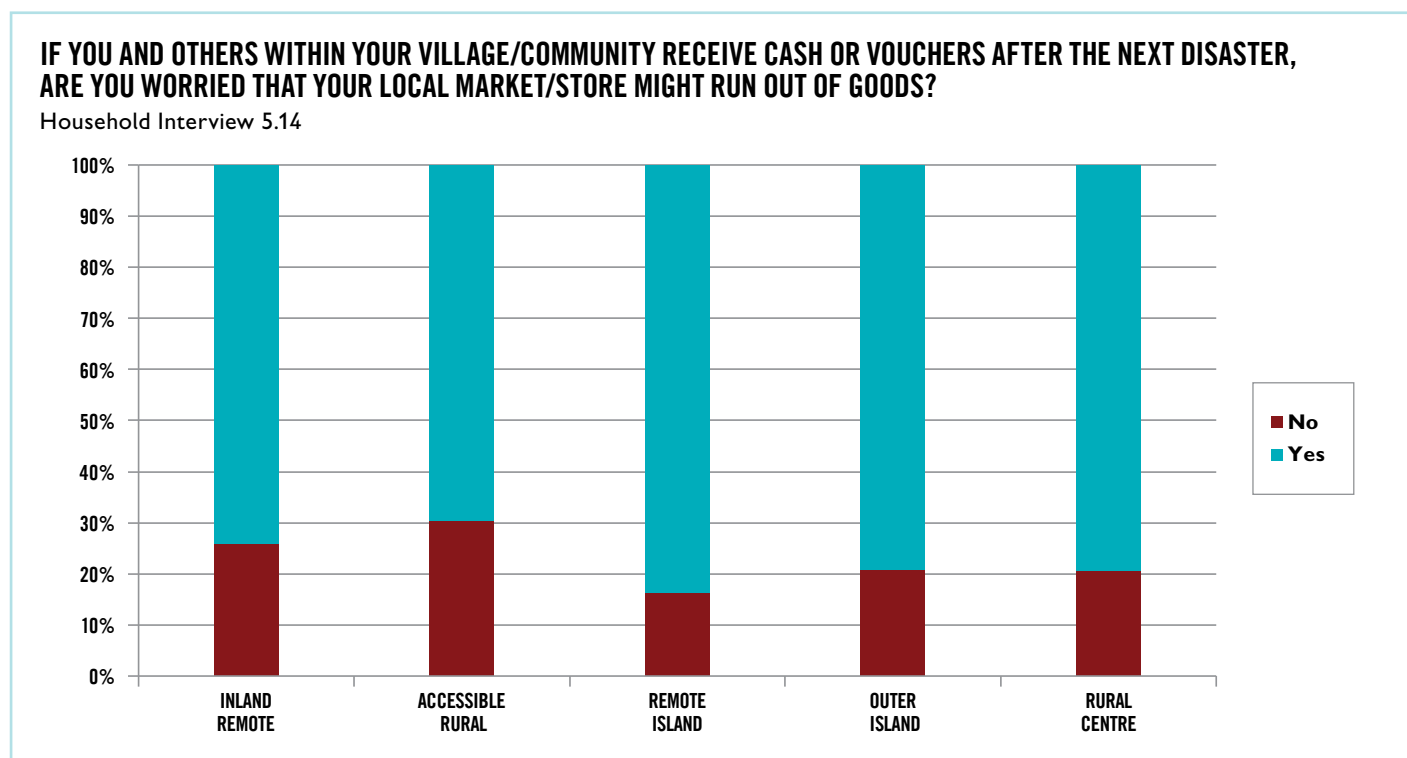
Where markets are flexible, due for example to high levels of interconnectivity, and transport routes are reliable, even after disasters, CVA may be feasible. As noted above, the assessment generally found that markets are flexible and well interconnected with supply chains.

IMPACT OF DISASTERS ON MARKETS, SUPPLIES AND SUPPLY CHAINS

Overall, concerns were expressed at the household level that there would be insufficient supplies in the markets and shops people usually rely on to meet their needs. Needs would increase and demand would increase as stock in houses would likely be destroyed, while food stock in the ground could also be destroyed or would be impossible to harvest immediately due to access constraints (farms and houses are not always co-located) and due to the immediate responsibilities of securing shelter.

The operations assessment found that disasters can disrupt the boat services to islands, leaving populations without access to goods for an extended period. In Koro, TC Winston wiped out crops, depriving people of their sources of food and income. When boats to the island resumed, the goods they brought with them were expensive. The canteens on the island were destroyed as were the owner's homes. Canteens did not operate for a month as rebuilding of the houses took priority and re-opening of the canteens only took place later. A supermarket had operated on the island prior to Winston but this has closed permanently and not been replaced. Reports suggest that 25% of the residents of Koro have moved off the island since the cyclone in search of better opportunities.

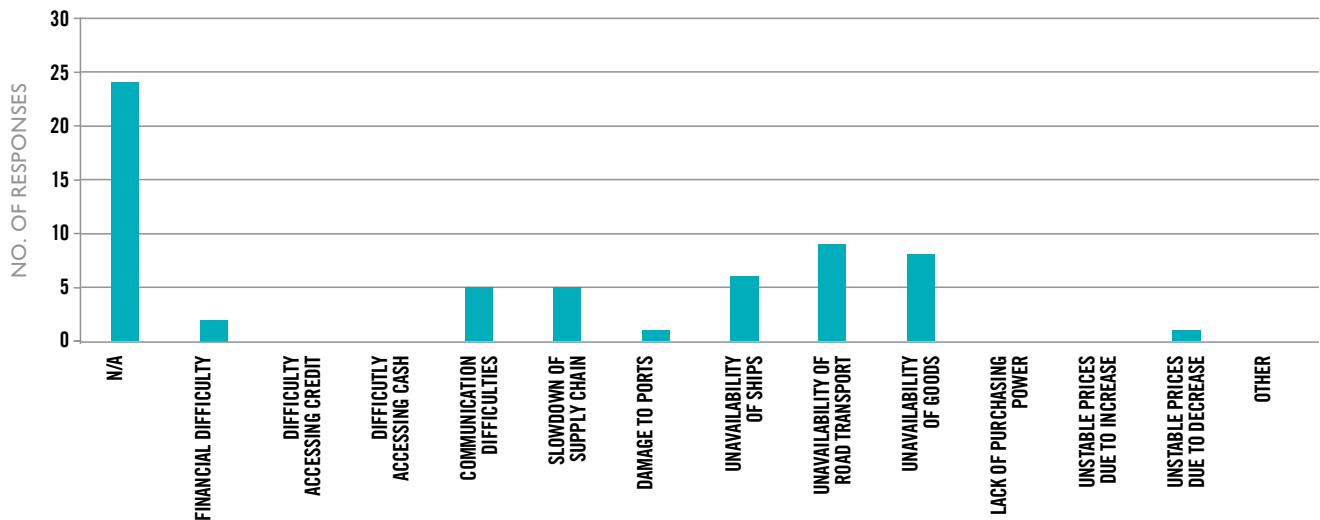
A high level of caution should be taken in assuming that just because people say they would prefer a cash response, that markets would be able to meet the needs. Working with retailers on ideas around pre-stocking key supplies prior to cyclone season and on supporting supply chains may be one way to assist both consumers and sellers in the market.



While many retailers interviewed had no issue with meeting demand in the normal times some retailers reported that they struggled to meet the demand after TC Winston. The primary difficulties they faced in doing business was access to cash or access to credit for their business. Rather, as the graph highlights it was mostly due to things that were a direct result of the disaster. This will need to be understood in greater depth to determine how local retailers can be supported to restock, enabling them to supply the needs of affected households, whether through CVA or other approach.

WERE YOU AND OTHER SELLERS LIKE YOU ABLE TO MEET THIS DEMAND? IF “NO” WHY NOT?

Small Retailer Interview 4.4 and 4.5



ACCESS TO AND USE OF FINANCIAL SERVICES

The three most used financial services were banks, money transfers at the post office, and shop credit (known locally as *dinau*). The assessment highlights that clear access to information about all the financial options available may sometimes be lacking for people outside urban and peri-urban areas.

FINANCIAL SERVICES ON THE ISLAND OF KORO

The operations assessment took place on Koro at the time when a mobile banking team was on the island for the specific purpose of enrolling people in financial services without having to leave the island. The team saw this work in action.

During the general assessment, however, people told the assessment team that opening a bank account is a significant challenge because they must travel to the capital, Suva, to do so. They did not know about the mobile banking team which visited the island and reported that although Bank of the South Pacific (BSP) does have Electronic Funds Transfer at Point Of Sale (EFTPOS) facilities in Koro for paying for goods and withdrawing cash if you have a BSP account, if you don't the only options for sending and receiving money on Koro are Telegraphic Money Orders (TMO) at the Post Office or the shop credit (*dinau*) system — some of the small stores on the island have a system where money can be received for a fee.

Women on Koro told the assessment team that they get their children to use the post office for them to send and receive money because the post office, like the school, is on the other side of the island and this way they can save on the transport costs.

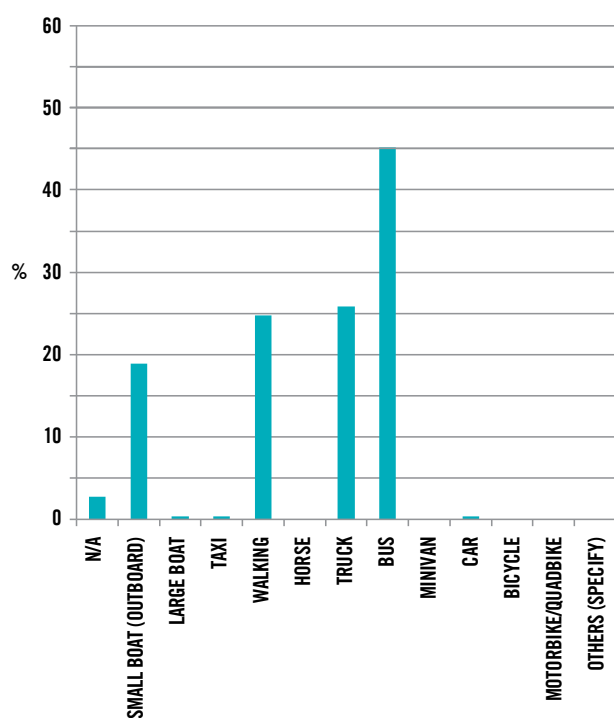


Photo: Martin Wurt/Save the Children

Households report using financial services for a variety of reasons, with the most often cited response being to receive money. This provides a strong indication that people in all locations would have the “financial service know how” to access CVA payments through one of these services.

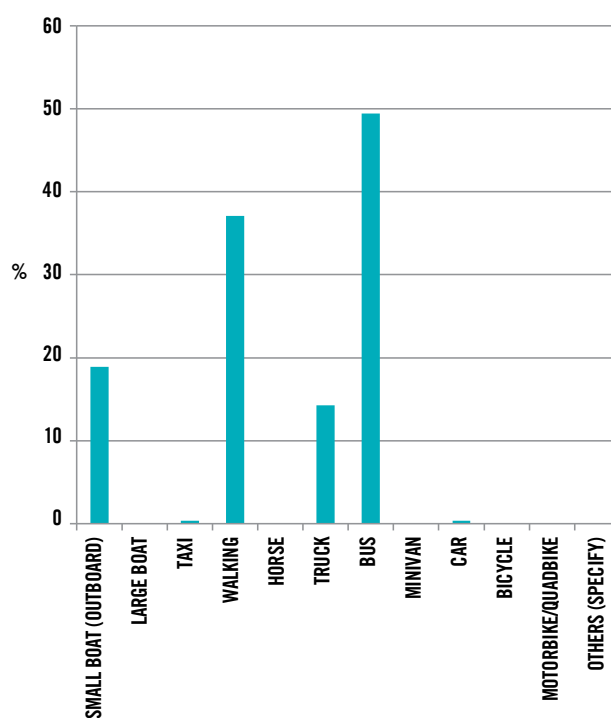
WHEN YOU NEED TO USE THIS FINANCIAL SERVICE, HOW DO YOU GET THERE?

Household Interview 4.6



HOW DO YOU NORMALLY GET TO THE STORE/MARKET?

Household Interview 3.6



WHICH FORMAL FINANCIAL SERVICE DO YOU RELY ON MOST, HOW LONG DOES IT TAKE YOU TO REACH IT? HOW MUCH DOES THIS COST?

Household Interview 4.3, 4.7, 4.8

TABLE 7. MOST USED FINANCIAL SERVICE, TIME AND COST OF TRANSPORT

LOCATION TYPE	Main Financial Service	Time (one way)	Cost (FJD)
LARGE RURAL CENTRE	Bank	< 30 min	1-10
RURAL	Bank	1-2 hours	1-10
RURAL OUTER ISLAND	Money Transfer – PO	30-1 hour	11-20
REMOTE OUTER ISLAND	Money Transfer – PO	< 30 min	1-10
REMOTE INLAND	Bank	2-5 hours	21-50

BUREAUCRATIC AND PROCEDURAL OBSTACLES

Fiji has the highest rate of financial inclusion in the Pacific with 64% of adults using some form of financial service.⁵³ This financial inclusion is skewed towards urban areas, where the majority of adults have bank accounts, and peri-urban areas, where at least one person in a household has a bank account. In rural areas (the areas included in the general feasibility assessment) the number of individuals with bank accounts remains low. The operations assessment found that the main obstacle people in rural areas have to opening bank accounts is the fees in addition to access issues and lack of savings to benefit from the service. Almost all of a rural household's income is spent directly on needs and so people do not see the need for banking, preferring to keep any savings in a "safe location". There was a good understanding of the identification documentation required to open an account with a financial service provider, most of this is easy to acquire from local government with the exception of the Tax Identification Number (TIN) from the Revenue and Customs Service.

⁵³ PFIPI Fiji Financial Inclusion Country Profile

There was a generally low level of financial literacy (including the basics of how bank accounts work) in rural areas. This needs to be specifically addressed to ensure the success of CVA as well as to fulfil the government's financial inclusion ambitions and support the use of humanitarian CVA.

The low level of financial literacy amongst these households will hamper the success of financial inclusion strategies. Financial institutions and relevant entities should work more on increasing the financial awareness to help individuals understand the importance of being included in the system. Fijians living in remote and rural areas have several misconceptions and a lack of understanding of the services of the FSPs. For example, some individuals were opening bank accounts with different banks to fulfil a specific need (such as to receive government assistance or a salary). With monthly maintenance or service fees piling up on these accounts, banks are forced to permanently close the account once it reaches the overdraft limit; so for any future need, the individual has to open a new account.

Regarding money transfer, across all areas, Fijians primarily use remittance services to wire or transfer money electronically between locations. The two most widely used service providers are Remittance Centers and Post Fiji (Fiji's post office). Urban residents tended to use the services of WU more than the post office, while people residing in other areas preferred the services of Post Fiji. The overwhelming majority favoured these options even for individuals who are already regular users of the banking services. Some of the reasons attributed to this preference are the ease of using the service, lower fees, and the minimal requirements for sending and receiving money. The post office offers the greatest flexibility allowing all members of the population to access their service, for example, the post office allows people living with disabilities to appoint someone to collect the money on their behalf. WU are stricter with the physical presence of the recipient at their office. Some individuals in Ra mentioned that they send and receive money from their relatives in Suva by physically giving the cash in an envelope to the bus driver.

Pre-condition: Operational Conditions

The operational environment for CVA feasibility considers if cash can be delivered safely and effectively, if there are functional and reliable payment systems in place, and if the organisations involved have sufficient programmatic expertise and operational capacity.

Encouraging the use of cash transfers to bank accounts or through mobile money would support the GoF's initiatives on financial inclusion. However, using these options will require several preliminary activities. Preparedness for CVA via these transfer mechanisms should include financial literacy campaigns and support to beneficiaries in accessing the bank's services. A greater understanding of the prevalence of cash-out agents is required and ideally more rural households would be given opportunities to open bank accounts so that this process doesn't need to begin after a disaster. Support in understanding the CVA programme and how to make the best use of the assistance should continue following the transfer of assistance.

Regarding cost efficiency, mobile money and e-transfers via bank accounts are the cheapest options, yet these options are not entirely feasible in all areas. Bank accounts can be used in urban and peri-urban areas, while in more rural areas pre-existing access to a bank account is less certain. Significant set up would be associated with using this mechanism, including supporting families with no bank account to open one and collecting accurate bank information from the bank account holders.

Mobile money is a promising option if sufficient FSP cash-out agents in affected areas are present. Given that mobile money has not become popular in Fiji and is yet to be used in an emergency response, the functionality of the system remains untested. The delivery mechanism will need to include awareness sessions for the targeted beneficiaries that focus on raising the awareness around the benefits, trust, and functionality of mobile money.

Voucher programming is feasible across the different types of areas yet based on previous experiences beneficiaries generally report a preference for unrestricted cash assistance. There is an increased interest around the world in multi-purpose grants (MPGs), the unrestricted unconditional cash assistance. Another issue to be considered is the added logistical requirements; these will materialise in additional financial and human resource commitments.

Currently there is not a "one size fits all" operational solution for CVA in Fiji. The best option is to work with different delivery mechanisms for the various identified zones. The organisations involved would ideally contract selected FSPs for each mechanism following the tendering process and establish an internal system (information management) to facilitate transfers across the different mechanisms.

Physical Cash Distributions

The distribution of physical cash is feasible across Fiji. Physical cash distributions do not require the time-consuming set up of establishing partnership agreements with FSP and the opening of bank accounts, however there are obvious challenges in the scalability of such a delivery mechanism. Although the security situation in Fiji is considered stable, the security risks of transporting large quantities of cash are considered challenging. Organisations contemplating this need also to consider the additional human resources required and the increased risk of fraud/diversion.

E-Transfers via Bank Accounts

The majority of the banks do not have specific humanitarian products ready to be used, so the transfer options are into standard bank accounts. Westpac, who are working with DSW's social protection programmes, does have a product tailored for humanitarian responses. The bank created an account that doesn't impose any financial obligations (fees and opening balance) on the beneficiaries while charging low monthly fees to the DSW rather than the account holders.

Pre-Paid and Smart debit cards are not offered in Fiji. Previously some banks did offer pre-paid card services, however these have been stopped because of concerns raised by the financial regulatory bodies.

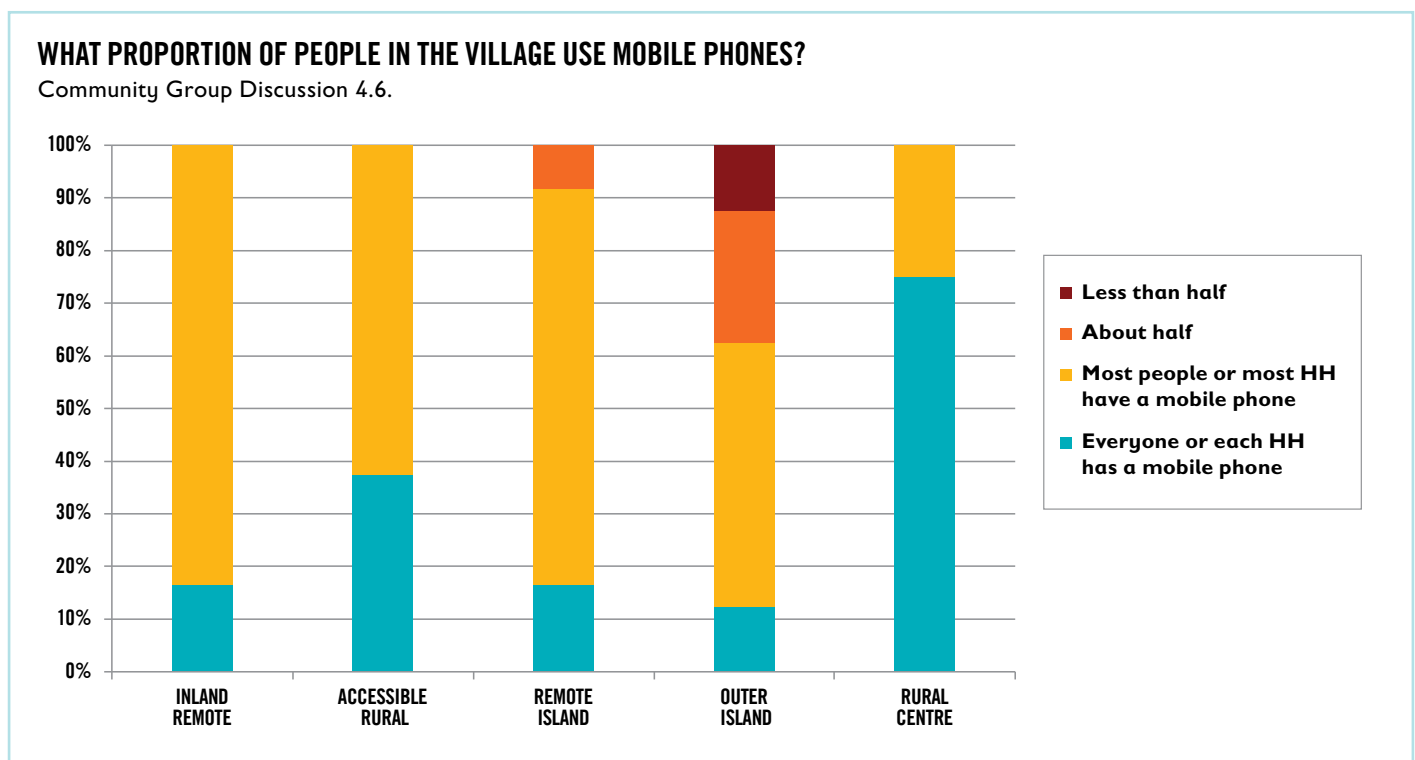
There are Bank branches and ATMs throughout urban and peri-urban areas, and in some of the rural centres. In the outer islands, FSPs are present through the EFTPOS machines at contracted vendors. BSP expanded their coverage through a partnership with Post Fiji in 2014 to install these machines in select remote Post Offices.

MOBILE PHONE ACCESS

Access to a mobile phone is high across all the area types and most individuals either have a phone or access to one owned by a member of their household. Although the rate of smart phone ownership is currently low, especially outside the urban areas, the continuous decrease in smartphone prices will help increase their adoption in more deprived regions in the country. The two main telecommunication companies, Vodafone and Digicel, combined have full network coverage across all inhabited islands.

Mobile money was introduced in Fiji in 2010 but has not become a popular form of receiving and sending money (the most popular methods were the Post Office and Remittance Centers). A lack of trust in the mobile money system, mostly due to a lack of clarity about how it works, appears to be a main reason for the low uptake. The coverage of cash-out locations needed to use mobile money as a delivery mechanism for CVA is limited.

The use of mobile phones for mobile money transfers aside, SMS messaging is a useful tool for communication strategies linked to disaster information and response.



REMITTANCES

Understanding households' familiarity with remittances is important because it can be an indicator of overall familiarity with receiving money transfers and imply that structures and habits are already in place which can be built on for CVA. This conclusion was also reached by stakeholders interviewed for the CaLP study.⁵⁴

⁵⁴ CaLP study p93

The Asian Development Bank's (ADB's) 2012 household survey data indicated that 20% of the population live in households receiving remittances from abroad, and a further 12% receive domestic remittances, i.e., money transferred from one area of the country to another. The operational assessment found that the two most widely used financial service providers for money transfers are Remittance Centers and Post Fiji (Fiji's post office). Urban residents tended to use the services of WU more than the post office, while people residing in other areas preferred the services of Post Fiji. The overwhelming majority favoured these options, even individuals who are already regular users of the banking services. Some of the reasons attributed to this preference are the ease of using the service, lower fees, and the minimal requirements for sending and receiving money. Remittances are a two-way street in Fiji; CaLP found that often households were both receiving and sending remittances. This can be the case where the household is benefitting from a family member who is working outside the country but also supporting children in boarding schools or university in Suva for example. In Remote Outer Islands 80% of households report receiving remittances and 80% report sending remittances.

USE OF FINANCIAL SERVICE PROVIDERS

In understanding the degree to which financial service providers were used, households were asked which service providers they were aware of, the ones they used and the ones they relied on the most. Across these three questions responses were very consistent, indicating the financial services with the most traction in Fiji are banks

- Money Transfers at the Post Office
- Shop Credit (locally known as *Dinau*)⁵⁵

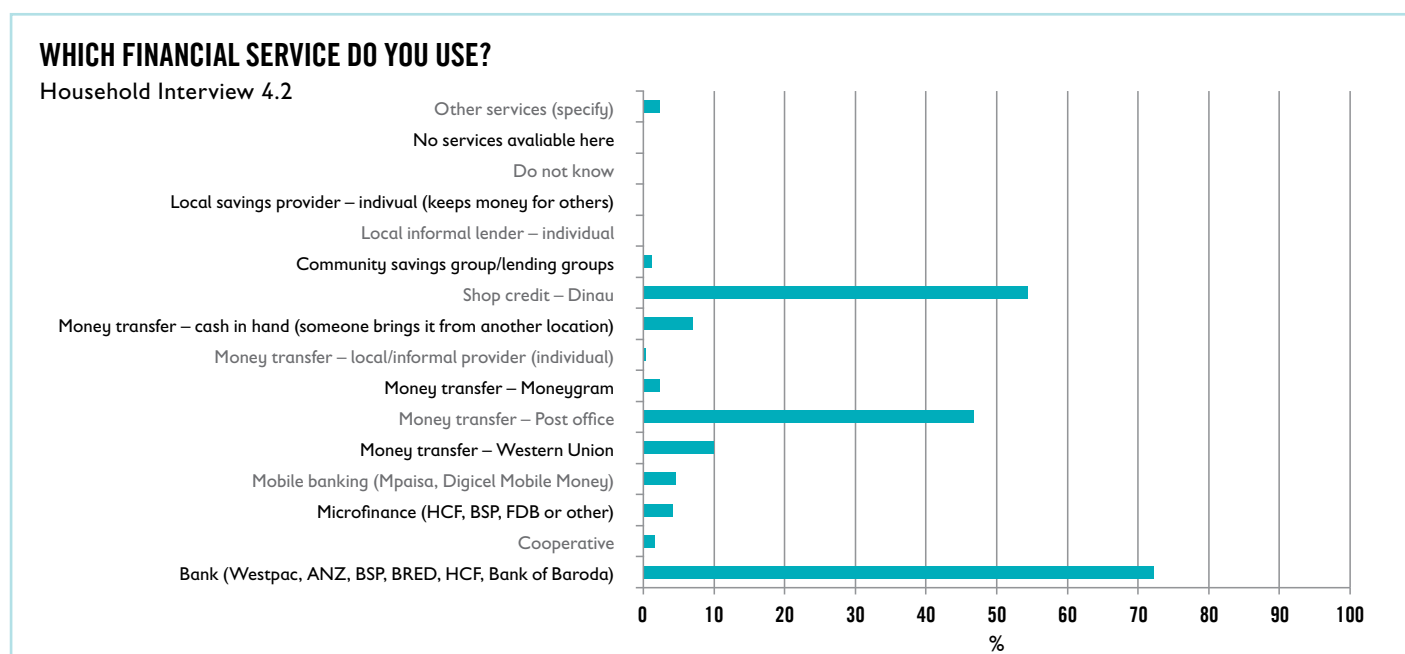


TABLE 8. PREFERRED FINANCIAL SERVICES⁵⁶

LOCATION TYPE	1st Preference	2nd Preference	3rd Preference
LARGE RURAL CENTRE	Bank	Dinau	Microfinance Money Transfer – PO Money Transfer - WU
RURAL	Bank	Dinau	Money Transfer – PO
RURAL OUTER ISLAND	Money Transfer – PO	Bank	Dinau
REMOTE OUTER ISLAND	Money Transfer – PO	Dinau	Bank
REMOTE INLAND	Bank	Dinau	Microfinance Mobile Banking

⁵⁵ The Dinau system can be described as a formalised informal financial service and investigating this system may provide ideas for a way of supporting local markets and CTP to Household Interview within existing structures.

⁵⁶ Table 8. provides a consolidation of the answers to Household Interview Question 4.2.

Although there is a high familiarity with financial services, 60% of households interviewed used a financial service on average only once a month. There are several plausible explanations for this infrequent use:

- People do not rely solely on cash for day to day living; rather, their livelihoods are usually a combination of subsistence and purchase.
- In most cases people in rural areas do not have regular expenses such as rent, water, and electricity, that would require money to pay.
- The distance and costs associated with travelling to the centres where banks and post offices are located means people are more likely to withdraw a large amount of money to last for some time.

In terms of CVA, transfers would need to use the simplest transfer mechanism, ideally one or more of the three preferred options and be accompanied by other elements such as awareness raising of the additional utility of a FSP and support for transportation to and from the FSP.

Remittance Services

Remittance services in Fiji have the most extensive network of cash-out outlets across the different islands. These services are considered the most popular in Fiji for sending and receiving money, for reasons including familiarity and simplicity of the service, low cost, and accessibility. The primary services available are Telegraphic Money Order (TMO) by Post Fiji and domestic money transfer by WU.

Mobile Money

Mobile money in Fiji is available across the three mobile network operators (MNO) Vodafone, Digicel, and Inkk (a small, low-cost MNO that uses Vodafone's network). Adopting the services of mobile money is contingent on customer's trust in the system, exposure to the service – usually from a younger age, previous experiences with the MNO and agents, and safety and reliability of the service. The services initially didn't appeal to the population and Fijians had different attitudes toward it. Previous users complain about service quality and lack of proper infrastructure to ensure 100% uptime, while non-users think the service is not secure enough and that their money can be taken if the phone is stolen or lost. Although the majority of non-users said that they could quickly learn how to use it (since they already have phones), the lack of familiarity with mobile money added to the negative perceptions. Many respondents think that the service is costly; however, compared to the TMO, mobile money is a cheaper option to send and receive money.

The services of these MNOs cover all of the inhabited islands where there is network coverage. Still, to use mobile money as a delivery mechanism for a CVA, the most important aspect of coverage is the cash-out agents' location. The agents mainly cover the urban and peri-urban areas, while there are agents in larger towns near the rural areas (e.g. Somosomo town in Taveuni and Rakiraki town near Nabukadra).

Paper and Electronic Vouchers

Voucher programming is a common delivery mechanism in Fiji and was used by the GoF in their social programmes and emergency responses following TC Winston. Mainly, the preference is always to use electronic mechanisms over paper-based vouchers, whether a commodity or value voucher.

Implementing an e-vouchers programme is not a feasible option in remote areas where shops are smaller and do not have PoS machines or access to internet services. This type of programme comes with heavy logistical requirements; the organisation will need to do a thorough vendors mapping, assessment, and contracting in the targeted locations.

In urban, peri-urban, and rural areas where the population have access to larger supermarkets, e-vouchers can be used by organisations to provide restricted cash transfers. The main chains of supermarkets that have a comprehensive coverage across the islands of Fiji are Morris Hedstrom (MH), RB Patel, and New World.

The main thing that should be considered with e-vouchers is the hardware and software of the operation. The hardware covers both ends of the transaction from the beneficiary and the vendor's end. From the beneficiaries' side, the organisation can issue cards from banks with restricted wallets to be used at PoS machines. On the other end of the transaction organisations can use software to achieve the restriction on the transfer, the software authorises and tracks the purchases of the beneficiary at the vendor's location, or the second option will be to establish an agreement with the shops plus posting the list of approved items. The second option will require thorough monitoring activities by the organisation to ensure adherence to the contract.

Some companies can facilitate both the hardware and software aspect of e-vouchers. One of the most widely known companies is Segovia; they provide a complete package for a humanitarian organisation to implement CVA. One of the opportunities would be to use the already established network of vendors contracted by the GoF, these vendors already have the will and knowledge to work in voucher programming, and the population know these stores.

OPERATIONAL MODELS

CVA programmes can be delivered using different operational models. In Fiji, several are possible, each with its own advantages and limitations. This is not an exhaustive list.

Consortium/Partnership

The main technical and operational activities in a CTP are FSP contracting, beneficiary registration, targeting, and verification, information management and distribution, and MEAL. One option for programme implementation is to establish a consortium, with actors taking responsibility for different activities based on either a geographic or activity (different partners can lead on different delivery mechanisms if more than one is applicable) split.

This approach allows organisations to work together to increase coverage and speed of implementation, combine technical capacities, reduce the waste and overlap, secure more funding, and ensure proper quality programming. Consortia can also be most effective and cost efficient. By combining their efforts, each organisation can decrease the costs of programming, reduce FSPs costs, and increase the reach among the affected population.

Regardless of how the structure will work, information management should be handled by one central unit that coordinates with the FSP(s). The unit can gather all the necessary documents and information from the partners, consolidate and verify the data, and completes the tasks related to disbursement.

Partners also need a robust governance structure that includes a clear description of the roles and responsibilities of the partners, functions and units within the consortium, approval channels and levels, partners' entry and exit criteria, and evaluation strategies.

There are many lessons learned from different successful and failed consortia around the world. The Lebanon Cash Consortium (LCC) evaluated their programme following its closure in 2017; the Lessons Learned document provides useful insight on programme design and delivery, governance, and structure.

Government Based Model

Another approach is to build on the already established DSW system. The DSW handles a database of potential beneficiaries and has contractual agreements with FSPs as a result of previous cash-based social security net systems and government-led emergency response, making it easier to respond promptly to the needs of the affected populations. Humanitarian organisations can lead to other aspects of the CTP including verification, MEAL, and beneficiary support activities to ensure a quality programming.

Challenges with this model include:

- DSW database might be outdated. Organisations will have to work with the government to establish a mechanism to update the database based on their fieldwork and other channels of information.
- DSW database only includes the beneficiaries of the government's programme. To ensure vulnerable people not on these lists, or those who are made 'newly' vulnerable by a disaster are covered, the actors need to establish a targeting methodology and a mechanism to add these households to the database.
- The GoF will manage the disbursement of assistance. Thus funds must be channelled through the government's system. Donors might find it more efficient to directly transfer the funds to the responsible ministry, which might compromise the other activities of CTP.
- Lack of oversight and control over the FSP's work. Any Memorandum of Understanding with the GoF should include some form of link between the organisation and the FSP. The link will ensure a quality programming, proper follow-up procedures, and overall beneficiary satisfaction.
- Government structures and procedures can cause delays in the implementation. To avoid the bureaucratic delays, a lot of preparedness work should be completed. The organisation will have to establish the system as soon as possible during the preparedness stage.

CONCLUSION

In spite of the specific issues Fiji faces in terms of being a geographically dispersed and access challenged country, the study indicates that CVA is feasible across all the different types of areas that the study covered. This is because, even in the most remote types of locations where people meet their needs through a degree of subsistence, markets operate, and all of the households interviewed use cash and markets to meet at least some of their needs. People say that unrestricted cash is the type of assistance they prefer however there remains enough evidence to suggest that the degree to which cash is the most appropriate form of assistance across all of Fiji varies. This indicates that the design of CVA after disasters needs to be location specific in terms of;

- when CVA rather than in-kind assistance should be introduced
- the specific combination of CVA and in-kind assistance
- the value of CVA (which should take into consideration the cost of transport to the market where the goods required can be purchased).

The key factors involved in designing post disaster CVA for Fiji are:

- **The staging of assistance** – this should consider potentially different responses for the immediate relief phase and the recovery phase. This could be that in some locations in-kind assistance may need to be brought in during initial days depending on the state of the markets, or a combination of cash and in-kind assistances may be needed or that the mechanism for delivering CVA may change over time.
- **CVA delivery mechanisms** – CVA responses should focus on delivery mechanisms which will be fast and easy for disaster-affected people. Currently these are money transfers through the Post Office (in rural areas) and Remittance Centers (in urban and peri-urban areas). Financial inclusion is a priority for the government and there is reliable mobile phone coverage across most of the inhabited parts of the country, so it is possible that the FSPs and money transfer options people are comfortable with will change rapidly and vary across different parts of the country. Humanitarian organizations will need to engage in regular dialogue with partners in the government (including the NDMO and National Financial Inclusion Task Force) and with FSPs to keep abreast of this changing environment.
- When considering any conditions to be put on CVA **in most cases assistance should be unconditional**. The reaction of both the government and communities to Cash for Work projects after TC Winston was not favourable. Paying people to carry out activities which are considered to be part of the social contract of communal living is seen as having the potential to undermine village life. Other types of conditions, such as attending particular awareness sessions may be appropriate, but these should be discussed with both government and community leaders before implementing.
- When considering if CVA should be restricted or not, **unrestricted cash (not vouchers) is preferred** because households want to be free to decide for themselves how to prioritise spending and they have a say in selecting the quality of the materials they want. Delays in being able to redeem vouchers for shelter materials after TC Winston are likely to have influenced community perceptions.
- More information on the volume of key items required after disasters in markets around the country and on the supply chains and time required to move the items is required to ensure that, if people have cash, they will also have access to what they need to recover. This may require humanitarian actors to engage with the private sector to support an increase in the volume of key stock.
- **Access is a critical issue in Fiji**. Even in normal times transport is costly and time consuming in most rural areas and both the cost and time taken to reach markets after disasters can increase as routes become damaged or travel is more in demand. Because of this the value of CVA should be reflective of transport costs to the nearest market where needs can be met. This will imply a different value in different locations and require information gathering at the time of the disaster.








There will be some risks in implementing CVA in Fiji. In general, however, the risks are not serious enough to outweigh the benefits that CVA can bring to disaster affected people. The most frequent concerns were that cash could be spent on items that are not necessary to meet response and recovery needs, it could be stolen, and it has the potential to cause tensions within the community due to unfair distributions. However, these concerns did not prevent communities from expressing a strong preference for cash-based assistance. The best way to mitigate against cash being spent on the wrong things is to work with markets to ensure that sufficient supply of “the right things”, the items required to meet needs, are available and, at the same time, to ensure that there is information available to people impacted by a disaster about how best to meet their needs; how to construct disaster resilient housing, how to purify water and protect their families from disease and so on.

Other studies have found that while communities are known to share the in-kind assistance, they are not likely to share cash given at the household level. There were reports that cash assistance after TC Winston did cause some tension within communities. The reason for this was that some people received it and some did not. Using a blanket targeting approach all households living in areas considered affected by a disaster would solve this issue as well as enable a rapid roll out of initial assistance. A blanket approach should not limit additional assistance to households or individuals with known vulnerabilities such as people living with a disability or female headed households.

Preparedness for CVA should become a part of the ongoing DRR activities of organizations working in Fiji. By laying some of the ground work for CVA in advance a faster and more impactful programme will be achieved. In addition to ongoing liaison with government, financial and non-government partners to ensure clarity on the requirements and process for transferring money through the current remittance services (PO and WU) there are several other activities that would streamline response at the time of a disaster;

- Work on some key messaging (especially using evidence from TC Winston) about the value of CVA to ensure it is understood by all stakeholders and my communities.
- Identify a “post disaster needs basket” so that the value of this could be determined and so that several different combinations of in-kind and CVA assistance could be proposed.
- Establish approximate transportation costs for different parts of the country so that this could be included in the CVA value.
- Establish a list of sentinel markets in different locations and identify key vendors in these locations who could be contacted (provided communications operate) in the aftermath of a disaster in the area to find out key information about access to the market and supplies. This would inform initial planning and the decision about CVA versus in-kind.
- Establish a list of key local government officers who could be called for access and market information.

The following summary table uses the classifications of feasibility (see Table 2 on p22), where 1 is the least enabling environment and 5 is the most enabling environment for CVA, to provide a general overview of feasibility across the different types of areas.

TABLE 9. GENERAL FEASIBILITY		
LOCATION TYPE	FEASIBILITY	PRELIMINARY SUGGESTED APPROACH ⁵⁷
 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 Fiji.

⁵⁷ As indicated about a rapid assessment should be conducted via sentinel contacts to establish the details of response for each disaster. At the time of carrying out the feasibility study the approach suggested here was considered generally appropriate.





The Save the Children assessment team visited locations such as Tacilevu village, on Vanua Levu.
Photo: Martin Wurt/Save the Children



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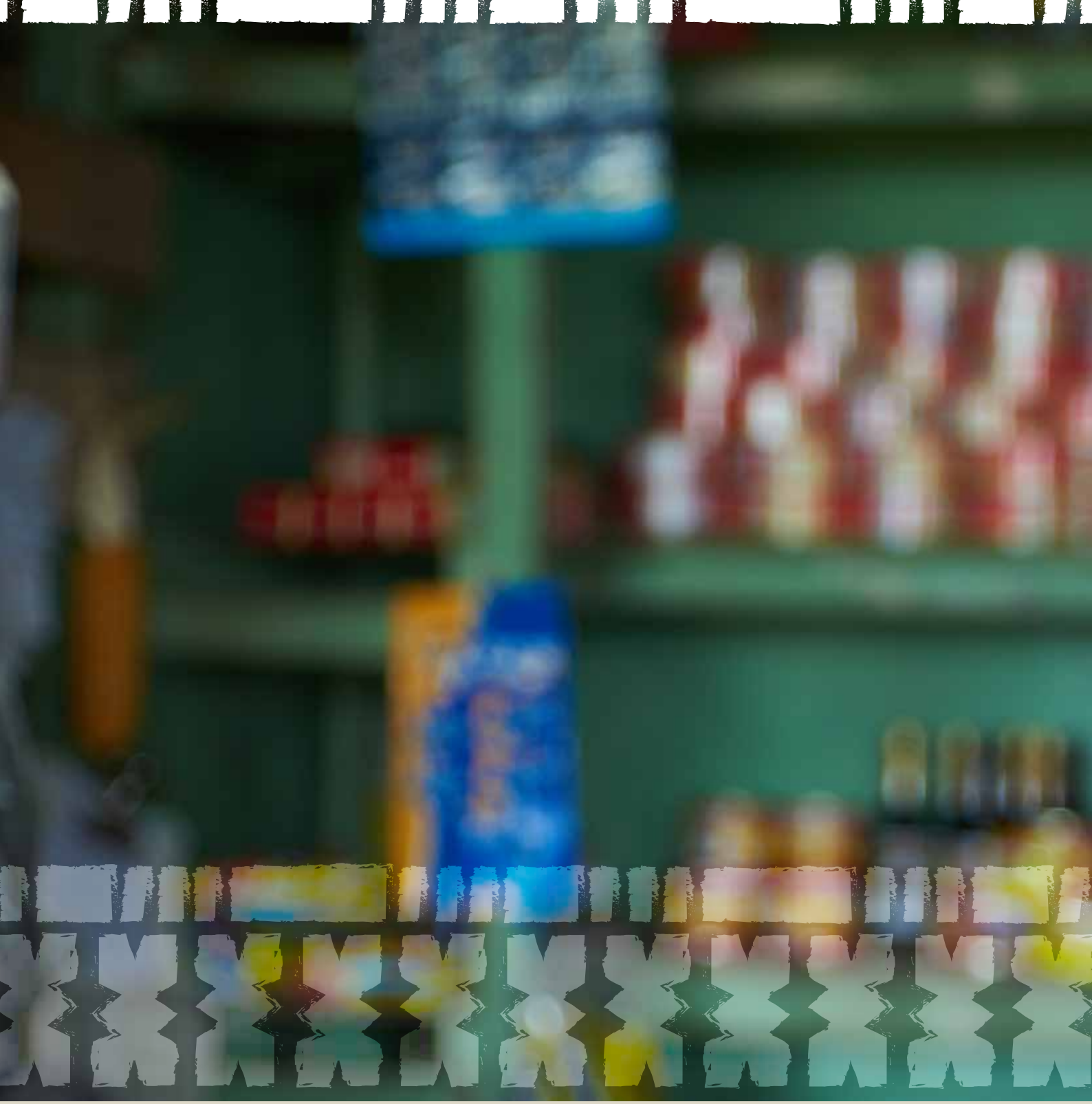
APPENDICES

Available upon request. Please email requests to: cashstudyfiji@savethechildren.org.au

NOTES

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For more information, please contact:

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