



# Ensuring inclusive cash and voucher programming in Vanuatu

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Cover photo: A community meeting in Vanuatu. Photo: Save the Children

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# KEY FINDINGS

*Save the Children is expanding its cash programming in Vanuatu; helping families to overcome financial barriers to improve outcomes for their children.*

*This report presents the findings of a Gender Equality, Disability and Social Inclusion (GEDSI) analysis, commissioned to identify barriers and opportunities for cash programming to contribute to gender equality, disability and socially inclusive outcomes.*

- The research reveals the value of providing cash transfers to vulnerable individuals and households in Vanuatu.
- A one-off cash injection allowed many recipients to maintain or expand micro-enterprises, particularly when relying on the informal economy to secure livelihoods.
- Identifying women as the primary recipients resulted in expenditures on household needs, including food, childcare items, educational expenses and health care for children or grandchildren.
- The risk of unconditional cash transfers being misspent was widely recognised but almost universally associated with males. A clear strategy of making payments to women rather than men is necessary, but insufficient, to avoid this risk. Since men hold ultimate decision-making (and coercion) power, complementary efforts are required to build understanding on the purposes and appropriate management of cash, and to reduce gender-based violence (GBV).
- People with disabilities often have high (but non-uniform) needs and face significant discrimination. Even if cash is provided to their household, this does not necessarily result in them having decision-making agency on its use, or receiving any direct benefit.
- Knowledge of cash programming and the purpose of the cash pilot in the communities sampled was limited. Extensive community consultation in advance of roll-out is essential to promote community buy-in, ensure the assistance reaches those most in need and minimise ill-feeling among those who are not included.
- There was a strong preference for cash-in-hand as the payment modality. If this option is not available, then the majority of the recipients interviewed would prefer a cheque rather than a supermarket voucher, given the latter involved limitations on how the funds could be spent.
- Complementary programs to improve access to financial services and financial and digital proficiency need to be designed and implemented through GEDSI lens.

While NGOs have important roles to play in testing modalities and providing community-level support, more comprehensive roll-out of cash programming will require government support and leadership as well as collaboration with private sector operators and regional programs. The Save the Children pilot, cash feasibility study and other NGO initiatives have generated valuable lessons which can usefully inform the design of more extensive government-led social assistance programs. The existing Cash Working Group can provide a valuable platform to share updates and coordinate to maximise benefits.

## Lessons for future programming

**Strategic recommendations for Save the Children's broader work in Vanuatu to provide a conducive environment for cash programming initiatives:**

- Continue to prioritise close engagement and collaboration with relevant Government authorities to share insights and encourage the rollout of GEDSI-sensitive cash programming through comprehensive government-led social protection systems.
- Strengthen coordination mechanisms among NGOs and CSOs to ensure streamlined approaches and maximise efficiency, effectiveness and GEDSI outcomes. This includes active participation in the existing Cash Working Group, and promotion of this Group among other current and potential members.



## Operational recommendations for designing and implementing inclusive cash programming:

- Gender-responsive and disability-responsive programming is essential to challenge social and cultural norms, empower women and people living with disability, and reduce social inequalities.
- Local organisations supporting women, children, people living with disability and other marginalised groups can be valuable for partners to support inclusive program design and implementation.
- Cash support for people living with disability must be tailored to reflect diversity of circumstance and need.
- Safety and security protocols should be built in to programming to reduce risks, including of gender-based violence and misappropriation of assistance received.
- Undertake extensive community engagement, consultation and awareness-raising activities in the target communities:
  - to address limited awareness and understanding of cash programming,
  - to provide information about the intended support, including its purposes, targeting and modalities,
  - to obtain guidance from community leaders and members, including accurate details on the target population, and
  - to ensure support from the community prior to rollout.
- Clearly communicate eligibility criteria and ensure inclusive registration processes so that the distribution of cash is perceived to be transparent and fair. Where possible, future cash assistance should be channelled through a woman, including the mother (or primary female carer) of the child/children being targeted.
- Incorporate a GEDSI lens into assessments of payment modalities. The research highlighted a preference for cash support, rather than vouchers. However, the choice of payment modality needs careful consideration to ensure that existing inequalities are not perpetuated. For instance, in terms of using formal financial services, very few respondents had active bank accounts and even fewer used their mobile phones for banking or payment purposes.
- Cash plus approaches will likely be more effective than cash alone to achieve gender equality, disability inclusion and socially inclusive outcomes. For example, cash transfers could support activities relating to livelihoods, women's economic empowerment, disability inclusion and/or child development. Accompanying measures including financial and digital literacy training and GEDSI awareness could support beneficial impacts from the cash and reduce risk factors.

# INTRODUCTION

## Background

This Gender Equality, Disability, and Social Inclusion (GEDSI) analysis<sup>1</sup> will inform two projects funded by the Australian NGO Cooperation Program (ANCP) in Vanuatu and Solomon Islands. In Vanuatu, the Integrated Early Childhood Development (IECD) project supports the optimal development of children aged 0-5 years. Meanwhile, the Safe Children project in Solomon Islands focuses on enhancing children's safety in homes and schools by addressing gaps in local child protection systems and school safety management mechanisms. Both projects plan to deliver cash to particular individuals or households to support achieving children's safety and development outcomes, including during shocks (Box 1). This report focuses on Vanuatu.

### **Vanuatu:** Integrated Early Childhood Development (IECD) project

**Description:** Supports children 0-5 years of age in Vanuatu to achieve their full development potential by ensuring they are raised in a nurturing environment, with reduced exposure to violence, and are protected from the impacts of climate change.

**Objective 3:** Families have increased financial resources to ensure a safe, nurturing environment for their children, including those with disabilities, in the face of shocks resulting from climate change.

**Outcome 3.1:** Governments are supported to develop strong and robust social protection mechanisms to support children and families.

Save the Children piloted delivering cash and vouchers in Vanuatu in 2022 under the regional Cash Assistance Program to respond to COVID-19. The assistance was targeted to people in one or more categories of vulnerability; women who may be survivors of gender-based violence (GBV), breastfeeding mothers, people with disabilities, people with low literacy levels, elderly, single-headed households, and people experiencing economic disadvantage – particularly those whose small businesses were struggling during COVID-related disruptions. About 300 households in five wards of Port Vila received Vt20,000 each (about AUD250), either through an e-voucher (Umoja card), redeemable at a major supermarket (Au Bon Marche) or as a cheque through the Bank of the South Pacific.

## Research Objectives and Scope

The purpose of this GEDSI analysis is to generate a deeper understanding of GEDSI considerations when designing and implementing cash programming in Vanuatu, Solomon Islands and potentially other Pacific Island countries (PICs). This includes the barriers, opportunities, preferences, and risks associated with cash programming, particularly for the most marginalised groups in the Pacific region. In the first instance, this study will inform planned cash components under IECD in Vanuatu and Safe Children in Solomon Islands. The work is also envisaged to support broader engagement with governments to ensure that debates and initiatives for developing national social systems are informed by a sound understanding of GEDSI.

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<sup>1</sup> A collaborative effort between Save the Children Australia and Alinea International

### The objectives are to:

- Understand GEDSI-based barriers and opportunities for cash programming in the Pacific region.
- Provide recommendations to achieve better gender equality, disability inclusion and socially inclusive outcomes for future cash programming in Vanuatu and Solomon Islands.
- Contribute to the body of evidence on gender equality, disability inclusion, and social justice in relation to cash programming and wider social protection programming and policy in the Pacific.

## Context: Trends in cash programming

Globally, cash transfers and 'near-cash' (e.g. store vouchers)<sup>2</sup>, are increasingly provided in response to humanitarian crises as well as part of social protection programmes and development initiatives to reduce poverty, promote inclusion and empower marginalised groups.

**Humanitarian:** there has been a significant shift to the use of cash in humanitarian responses, based on evidence of its greater effectiveness and cost-efficiency compared to in-kind support. International commitments, particularly the Grand Bargain, have been a significant driver of a system-wide shift towards cash programming in the humanitarian sphere. In 2019, 17.9% of total international humanitarian assistance was delivered as humanitarian cash and voucher assistance (CVA) (CaLP 2020).

**Development:** Direct social assistance has long been a core component of the development agenda, and government social protection programmes exist in some form in most countries. In many developing countries, in-kind assistance such as school-feeding or other food-based programs have historically been the primary form of support. Whilst such programmes remain common, there has been a clear shift towards cash-based assistance. The COVID-19 pandemic accelerated this trend. Of 1,179 social protection measures introduced across 212 countries in response to the pandemic, over half involved cash (Gentilini et al. 2020).

Across the Pacific, however, cash transfers have not been widely adopted in either development or humanitarian contexts. In terms of longer-term cash programmes delivered through social protection systems, Fiji, Cook Islands and Niue have among the most comprehensive in the region, providing tax-financed benefits, including in the form of cash transfers, to children, people with disabilities and older people. Vanuatu, meanwhile, has under-invested in formal social protection systems and the provision that does exist is limited to employer liability benefits for those in formal employment. This means that people outside formal employment structures – including many women and people with disabilities – are largely uncovered. Communities instead rely primarily on informal social protection through family and kin networks – including remittances from those working in urban areas or overseas (particularly in Australia and New Zealand) – as well as through broader community mechanisms, churches, NGOs and CSOs. These traditional safety nets can carry obligations and may be tied to communal or patriarchal land ownership, which can reinforce gender and other social inequalities.

The COVID-19 pandemic challenged views on cash programming in the region and increased awareness of the importance of more comprehensive, non-contributory social protection systems. This has led to greater interest and willingness to invest on the part of Pacific governments and their development partners. At the same time, the use of cash in responding to the COVID-19 pandemic and recent humanitarian disasters (e.g. tropical cyclones Ian [Tonga, 2014], Winston [Fiji, 2016] and Harold [Vanuatu, 2020]) are changing attitudes to cash-based programming in the region. While there have been concerns raised in the literature around the extent to which cash is a culturally and politically accepted form of assistance in the Pacific, emerging evidence indicates changing perceptions among Pacific communities.

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<sup>2</sup> Referred to collectively as cash programming or cash transfers.

# Context: Gender equality, disability and social inclusion in Pacific Island Countries and Vanuatu

PICs, home to approximately two million people including over 900,000 children under 18, face unique development challenges due to their dispersed geographical location (spanning over 30 million kilometres of ocean), varying levels of economic and social progress within and among countries, and heightened vulnerabilities to climate change-induced crises. Institutional capacity, provision of services, and outreach to outer islands and communities is often a challenge. While poverty measures are somewhat contentious, it is estimated that around 25 percent of Pacific Islanders live below national basic needs poverty lines (BNPL).<sup>3</sup> Relatively few countries disaggregate data by sex, age and disability, but qualitative assessments indicate that specific population groups, such as women, children and people with disabilities, are more vulnerable to hardship and inequality. UNICEF suggests that 40 percent of children in the region are at risk of falling below their national BNPL.<sup>4</sup>

Vanuatu is among the poorest countries in the Pacific region. An estimated 15.9 percent of the population were living below the national poverty line in 2020.<sup>5</sup> Vanuatu is ranked 142<sup>nd</sup> (medium) on the United Nations (UN) Human Development Index (HDI).<sup>6</sup>

## The situation of women, people with disabilities and children

A complex interplay of traditional socio-cultural and customary norms coupled with faith-based (predominantly Christian) beliefs and values have led to deep entrenchment of patriarchal attitudes that maintain gender inequality. Despite Vanuatu having legislative and policy frameworks in place to address gender inequality, women tend to play a subservient role, have lower educational access and functional literacy and face greater adversities than men.

**Roles and responsibilities are distinctly gendered, which results in many women being financially dependent on their spouse.** Women take on most of the unpaid domestic and care work, while men are typically more occupied in roles outside of the home, including in formal employment. While women contribute significant labour to agricultural production (including cash cropping), they often have limited access to the income earned from these activities. Men generally hold control over the means of production and other significant assets, including mobile phone ownership. This contributes to women having less access to formal financial services and lower financial literacy, especially in rural areas (Oxfam and UNFPA, 2022). In the home, women's decision-making typically relates to child-rearing and everyday life, while men tend to make decisions about more significant issues or purchases.

**Girls and boys are socialised into traditional gender norms from a young age,** as seen in preferencing of male children in school attendance, while girls are kept home to help out with younger children and household chores. Customary practices sometimes see children given away or exchanged as part of reparations during conflict resolutions, promoting the view of children as possessions with few rights (UNICEF, 2017). Limited control by women over household resources and decision-making may have broader ramifications for children's development, given that women have been found to preference spending on nutrition and schooling for children, while men tend to use resources for their own interests and recreation.

Recent gender inequality indicators for Vanuatu are shown in Table 1 (plus other PICs for comparison). While the data are not available to construct the gender equality index, other component indicators show comparatively high levels of maternal mortality and adolescent births, and limited representation by women in politics (with the region having the lowest level of women's political participation globally). Interestingly, women's labour force participation rate is relatively high.

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<sup>3</sup> FAO, 2021.

<sup>4</sup> UNICEF Pacific website: <https://www.unicef.org/pacificislands/what-we-do/social-inclusion#:~:text=In%20Pacific%20Island%20Countries%2C%20around, enough%20support%20for%20social%20assistance>.

<sup>5</sup> Asian Development Bank, 2023.

<sup>6</sup> UNDP, 2022.



**Table 1: UNDP Gender inequality indicators, selected PICs<sup>7</sup>**

		Vanuatu	Solomon Islands	PNG	Samoa	Fiji
HDI rank		140	155	156	111	99
Gender equality index	Value	na	na	0.725	0.418	0.318
	Rank	na	na	169	99	77
Maternal mortality ratio (deaths per 100,000 live births)		72	104	145	43	34
Adolescent birth rate (births per 1000 women ages 15-19)		64.1	60.3	55.3	43.6	26.8
Share of seats in parliament (% held by women)		2	8.0	0	7.8	21.6
Labour force participation rate (% ages 15 and older)	Female	59.7	83.1	46.3	30.7	37.7
	Male	78	87.4	48.1	54.2	75.3

**Gender-based violence (GBV) is highly prevalent in the Pacific, including Vanuatu. GBV is most often perpetrated by male family members and is accepted as the norm among many women, men and leaders.** Drivers include men’s substance use, household financial pressures and tensions around resource and time use (Oxfam and UNFPA, 2020). GBV rates often increase in the wake of large-scale disasters, such as seen after TC Pam (CaLP, 2016). For women with disabilities, risks of violence are even higher.

**In general, people with disabilities in PICs remain extremely marginalised and more likely to experience poverty than the general population.** In Vanuatu, national policies exist to support people living with disabilities, but legislation and implementation are limited. In many communities, disability is perceived as a curse and people with disabilities may be hidden by their families, subjected to violence and left out of general and financial decision-making in the home. There are wide-ranging perceptions that people with disabilities cannot contribute to society (Pacific Disability Forum, 2018). They often face significant physical, attitudinal, and institutional barriers to participation, including difficulties accessing suitable education, employment, information, productive resources, financial services, markets and transport.

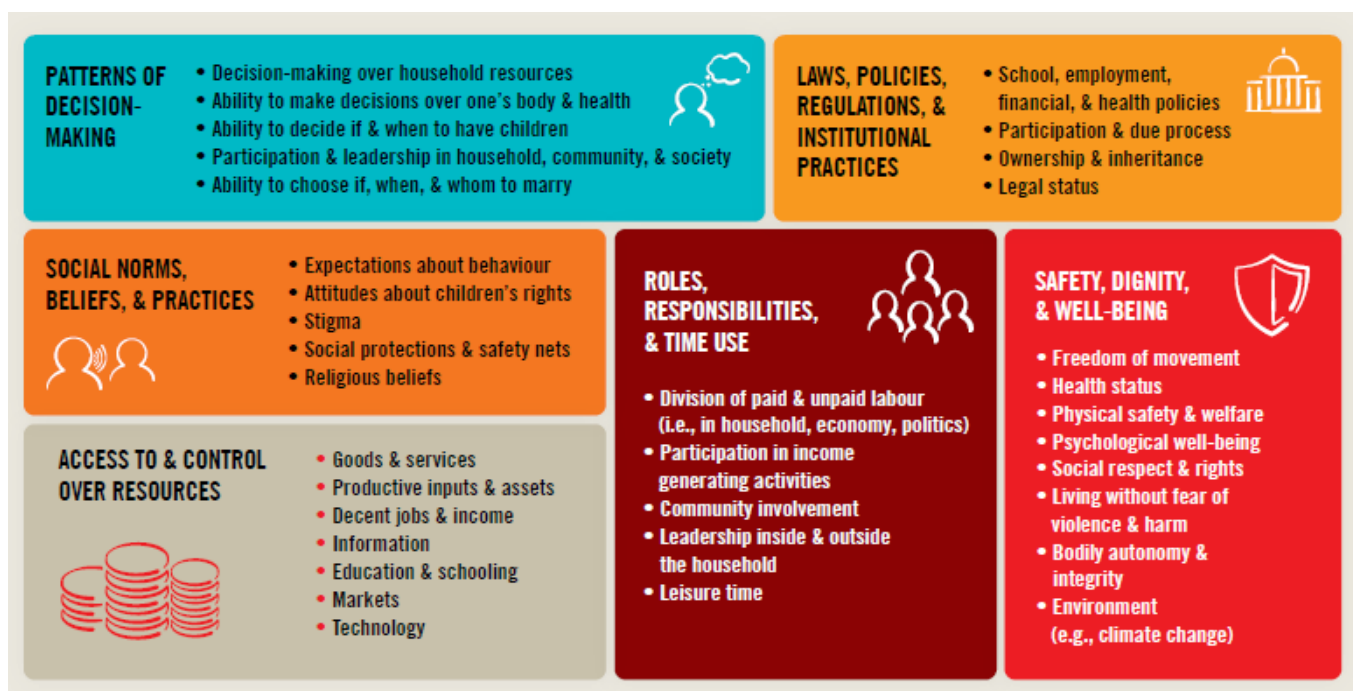
<sup>7</sup> UNDP, 2023; updated with information from 2022 Vanuatu election where one female was elected: <https://www.abc.net.au/pacific/programs/pacificbeat/vanuatu-women-so-proud-of-first-female-mp-elected-in-14-years/101583142>

# INSIGHTS FROM THE LITERATURE

## Framing and Approach

A rapid review of global and Pacific region literature on cash programming, with a particular focus on GEDSI dimensions, provided context, identified knowledge gaps and informed preparation of interview guides for fieldwork. The review, and subsequent primary research, was primarily structured around the research frameworks and domains of analysis identified in Save the Children’s Gender and Power (GAP) Analysis guidance (Save the Children, 2021). This recognises that individuals are situated within a complex and interconnected social environment that constrains and influences access and agency. It also highlights the importance of an intersectional approach, since multiple characteristics of a single individual may compound power differentials and their experience of vulnerability and discrimination. The available evidence on actual and potential impacts of cash programming on gender and power dynamics was examined with reference to the six domain headings shown in Figure 1 below, with a particular focus on elements of interest for the current Vanuatu study, such as GBV, female headed households, and children (including access to schooling).

**Figure 1: Domains of GAP Analysis**



Approximately 50 documents were reviewed, including several from UN and other multilateral agencies, others from various NGOs, consultancy products and journal articles. Around half pertained specifically to the Pacific (evenly split between Pacific-wide, Solomon Islands and Vanuatu); the other half mostly provided overviews of relevant issues at global level, aside from a small number focused on specific countries in other regions. Whilst documents at the global level included systematic evaluations and studies drawing on rigorous evidence of cash programming, studies from the Pacific were from small-scale, explorative studies and rather provide indications of likely GEDSI considerations and their implications for cash programming in the region. A high-level overview of the literature review findings is given below and a summary is available on Save the Children’s Resource Centre<sup>8</sup>.

<sup>8</sup> <https://resourcecentre.savethechildren.net/document/gender-equality-disability-and-social-inclusion-gedsi-analysis-rapid-review-to-inform-cash-programming-in-solomon-islands-and-vanuatu/>.

# Literature Review Findings

## Supporting Development Outcomes through Cash Programming

Globally there is clear evidence that *overall* cash transfers, including when delivered directly to women, can support achieving a range of development outcomes. This includes:

- Improving access to employment, healthcare, education and other services (Bastagli et al. 2019). This includes for women and people with disabilities (Devandas Aguilar, 2017).
- Supporting greater participation of girls at school, including by enabling families to pay school fees, purchase uniforms and stationery, and cover transportation costs for school which they would otherwise be unable to afford (Save the Children, 2012). Cash transfers paid direct to women have been found more likely to be allocated to children's education and health than transfers to men (FAO, 2015).
- Enhancing women's decision-making power when they are recipients of the cash transfer and increasing household savings (Bastagli et al. 2019).
- Reducing child labour through reducing imperatives that families and households face to find extra income (ILO, 2022).
- Reducing GBV in the home and outside, by helping alleviate household financial stress (including after disasters) and enabling women to use safer transport options to access markets and services. Cash provided to GBV survivors improves their financial independence so they can access safe accommodation and services and potentially embark on new livelihood activities to help their social and economic recovery (IRC 2022, Botea et al. 2021).

There is though, growing consensus that cash programming, on its own, is unlikely to have transformative impacts on power inequities. Importantly, cash alone cannot address non-economic drivers of child protection issues and programmes seeking to address children's issues need actively to mitigate risks and promote children's rights, including through long-term behaviour and norms change interventions. For example, in some cultures including in the Pacific, early marriage is linked to social contracts or intended to curb adolescent dating and avoid extra-marital pregnancy which would bring shame to families. However, by complementing cash transfers with broader interventions, including to raise GEDSI awareness, the evidence shows that social norms *can* be influenced, particularly around control of cash for women and people with disabilities (Simon, 2019).

## Risks of Cash Programming

Despite the clear positive potential and strong empirical evidence in the literature, there are also risks of negative outcomes from cash programming. It is further possible that these risks are elevated in PICs given prevailing socio-cultural contexts. The literature highlights the importance of careful context-specific analysis to avoid reinforcing or reproducing inequalities or unintentionally creating risks to minimise the likelihood of:

- **Exacerbating household conflict:** Women's receipt of cash payments can threaten household gender dynamics and lead to backlash by their partners, particularly where social norms dictate against women's participation in the labour force. In Vanuatu, a feasibility study of cash transfers for disaster response, recovery and resilience found that nearly one-third of householders surveyed believed cash transfers could cause tensions within households and/or the community. Humanitarian practitioners expressed similar concerns, particularly in relation to GBV risks (Oxfam 2019).
- **Perpetuating stigma:** how a programme is messaged and who benefits, has implications for the dignity and stigma of people involved, including for people with disabilities - where there is a risk of perpetuating beliefs that they can't work - and women, with the risk of perpetuating norms on gender roles.
- **Risking children's safety and protection.** Some conditional transfers and labour-intensive asset-creation initiatives have been shown to lead to greater demands on children's time, including taking on greater household responsibilities and care for young children (particularly among girls). Children may also be put at

risk when left at home while caregivers work, or when travelling long distances to cash collection points. There are also reported instances where cash programming has introduced new risks to children, such as inter-generational disputes and even violence over control of resources. There is also a risk that targeting cash to certain vulnerable categories of children may incentivise exploitative practices to meet eligibility conditions.

- **Reinforcing or reproducing inequalities, including gendered divisions of labour.** Gendered inequalities in access to, and control over, resources are important considerations for ensuring inclusive cash programming. Payment mechanisms need to account for inequalities in access to facilities and technologies, and constraints that affect the usefulness of the assistance. Cash transfer programs often primarily target women who tend to have less access to financial and other resources, significant care-giving obligations that impact future generations, and relatively high exposure to violence. Particularly when women are the main recipient, cash programming can exacerbate demands on their time. Following periods of crisis, women already spend significant time on recovery and have less decision-making power.

Given that cash transfer programming is relatively novel in the Pacific, the literature review highlighted the importance of understanding more about:

- How cash paid directly to women may be perceived by their partners, including whether this assistance is considered a violation of social norms.
- The linkages between cash programming and interpersonal conflict, violence, and other forms of rights abuses in Pacific Island contexts.
- If, and how, cash transfers may enhance decision-making power for women and people with disabilities in PICs.
- The impacts of cash programming on the safety, dignity and agency of people with disabilities in the Pacific, including how cash transfers may affect social status and stigma.

# APPROACH TO QUALITATIVE RESEARCH IN VANUATU

The data collection in Vanuatu followed a participatory, comprehensive and systematic methodology guided by the principles of inclusion, intersectionality and feminist perspectives, and recognising the rights of the child as a priority. Alinea International, in collaboration with Save the Children and local enumerators, implemented a qualitative methodology to capture the experiences and perspectives of diverse stakeholders. Insights were elicited at multiple levels to enable assessment of the complex mix of institutional, programmatic, attitudinal, environmental, socio-economic, and individual factors that affect the interplay between GEDSI and cash programming.

Given that the primary purpose of the study is to inform Save the Children's future cash programming, feedback from prior recipients was fundamental to identifying potential barriers and opportunities for inclusive cash programmes. Interviews with other key informants from relevant government agencies, service providers and civil society provided broader, high-level perspectives on cash acceptability and use, and the challenges and opportunities at institutional level.

## Tool Development and Enumerator Training

Prior to the data collection phase and in consultation with Save the Children, extensive efforts were made to develop appropriate tools for data collection. These tools included a set of 13 different interview and discussion guides tailored to each category of interviewee and method (individual CVA recipient, partner of recipient, person with disability, community FGD and several other informant types). These were designed to capture relevant information relating to GEDSI in the context of CVA in Vanuatu.

Drawing on existing in-country research networks, Alinea selected a team of experienced country leads and enumerators in Vanuatu to coordinate and conduct the data collection. We shared draft data collection instruments with the team for comment, and then collaborated with Save the Children Australia and country offices to undertake training with the field team on the study objectives, ethical data collection practices and methodologies, and the specific tools. The training and feedback sessions helped the team understand their tasks, become proficient in using the tools, and provide consistent and high-quality data. In addition, the sessions aimed to ensure the team would follow ethical guidelines, including being alert to potential sensitivities and confidentiality issues, and conducting the data collection respectfully in accordance with local customs and in local languages.

## Sample Size and Stakeholders

Fieldwork was conducted across three communities, supplemented by interviews with selected key informants from relevant organisations and agencies involved in CVA programming. Samples were drawn from Save the Children's participant lists from the pilot project which took place in three Wards of Port Vila. The communities were purposively selected in consultation with Save the Children and local field teams to include different community characteristics (e.g. local landowners vs inter-island migrant settlers). We also prioritised communities with a relatively large CVA recipient population, which could therefore provide a diverse sample of individuals. A 'shortlist' of individuals was purposively selected to include females and males of various ages, and (where information was available) those from different recipient categories (e.g. people with disabilities, pregnant women, female headed households, etc). Field teams were instructed to seek the required number of interviewees from within those shortlists, ensuring diversity was maintained in the final sample.



The categories and numbers of people interviewed during fieldwork, based on the sample sizes agreed in advance with Save the Children, are summarised in Table 2.

**Table 2: Vanuatu Consultations**

Stakeholder type	Stakeholder detail	Sample size
<b>3 communities in/near Port Vila:</b> <ul style="list-style-type: none"> <li>• Seaside Paama</li> <li>• Anamburu Sesevi</li> <li>• Tokyo Street/ Lagoon</li> </ul>	CVA recipients	21 (7 per community; all female)
	Recipients with disability	3 (females)
	Family members of recipients	7 (3 female) (4 male)
	Focus group discussions (mixed)	5
	Focus group discussions (men)	1
<b>Stakeholder Key Informant Interviews</b>	<ul style="list-style-type: none"> <li>• Community leaders</li> <li>• Ministry of Justice and Community Services (MJCS)</li> <li>• Department of Women's Affairs (DWA)</li> <li>• Vanuatu Cash Working Group rep (NDMO)</li> <li>• Save the Children staff</li> </ul>	7 (2 male community leaders; 2 female KIIs; 3 KIIs gender n/a.)

Of the cash recipients, three in Tokyo Street (Lagoon) had received vouchers. One in Anamburu did not specify, and one in Tokyo Street said 'cash'; all remaining interviewees (6 in Anamburu, 7 in Paama and 3 in Tokyo Street) had received a cheque.

## Methods

### In-depth interviews with recipients and their partners

Individual in-depth interviews were conducted with various stakeholders, including CVA recipients and their partners and people living with disability. The interviews were conducted in a semi-structured manner, allowing for flexibility to explore relevant topics in detail. These interviews aimed to gather detailed insights into participants' knowledge, attitudes, and practices regarding cash and potential CVA assistance. They also explored participants' decision-making processes, preferred delivery modalities, and the impact of cash availability and accessibility on household vulnerabilities and the well-being of different household members.

### Focus group discussions (FGDs)

These were designed to encourage open and inclusive dialogue, allowing participants to build upon each other's insights and generate a rich understanding of the issues at hand. Separate FGDs were conducted with female and male community members. These discussions provided a platform for participants to openly share their perspectives on CVA programs. The groups consisted of a mix of CVA recipients who had not been individually interviewed and other community members who may not have received such assistance. The discussions delved into potential barriers and opportunities for inclusive CVA, focusing on closing inequality gaps and empowering women and girls. Participants explored how CVA could address equality and inclusion issues, promote children's well-being, and mitigate potential risks for marginalised groups, including children, girls, and people with disabilities.

### Key informant interviews (KIIs)

These were conducted with representatives from organisations and government agencies involved in cash programme implementation. These key informant interviews aimed to gather insights from various stakeholders, including community leaders, government officers, non-governmental organisations, and members of the Cash

Working Group. The interviews provided valuable perspectives on policy, program design, and implementation processes related to GEDSI aspects of cash programming.

### Data validation workshop

Following completion of data collection, field team members came together with Alinea and Save the Children to share the key messages and insights from their field experiences. This provided an opportunity to test initial observations with the Save the Children country office and ensure that Alinea's analysis and interpretation of the data would be based on a sound understanding of key issues and findings. Useful discussion followed the field team's overview, including on issues such as payment modalities, targeting (including defining a 'household'), and the need for greater awareness-raising and explanation for any future disbursements.

## Data Collection Challenges

The team encountered relatively minor difficulties in arranging the community consultations, locating the individuals for interview and eliciting the information sought. Once in the field, communities were very welcoming – to the extent that more people wanted to be interviewed (or participate in FGDs) than the agreed sample size required. This may have related in part to an initial misunderstanding that those who participated might be eligible for further assistance, but there also appeared to be a genuine desire to provide feedback on what was perceived as a very helpful scheme.

# ANALYSIS OF GEDSI BARRIERS AND OPPORTUNITIES IN CASH PROGRAMMING

## What are Diverse Men’s and Women’s Knowledge, Attitudes and Practices towards Cash and Potential Cash Programming?

Knowledge of cash programming in the sampled communities was limited. Oxfam has provided previous assistance in Vanuatu through its Unblocked Cash pilots, but these were in different communities. Cash programming use in Vanuatu had been expanding up to the time of Cyclone Harold in 2020 but Government has been reluctant to approve more recent proposals while it develops its wider social safety net programme. One Vanuatu community initially thought the current research pertained to World Vision, since they had provided recovery support there, including financial literacy training, following the 2023 cyclones.

“I was afraid Save the Children would come back and ask me to give back the cash I received.”

– Female, Recipient V-T-6

### Understanding of the purpose of Save the Children’s cash and voucher pilots was also limited.

There had been little awareness raising or explanation in advance of registration. Some recipients and their families were initially concerned that the money was a loan which would have to be repaid. Most (though not all) recipients had a general idea that the cash programme had been targeted to those in need, but

“Next time Save the Children should let everyone in the village know about the program before providing the assistance.”

– Female, Recipient V-T-6

specific responses varied – for instance: ‘women, picked randomly’ or ‘single mothers’, or ‘the disabled, widows and old mothers’. A small number thought that ‘all community members’ were eligible in principle, but that in practice it depended on people being aware, available and willing to attend on the day that Save the Children visited to register eligible people. They believed this meant that people working outside the community, and those unable to leave their home (including for reasons of disability) had in effect been excluded.

Attitudes towards cash programming were positive among the recipients. The amount of money was significant in Vanuatu (20,000 Vatu or approximately AUD250), relative to the minimum hourly wage of 220 Vatu (i.e. over 90 hours equivalent). Several Vanuatu recipients said the cash had enabled them to cover a mix of immediate consumption goods, household equipment, school or health costs for children and also supplies for small businesses. However, there were clear messages about the need for larger and/or more frequent payments rather than the one-off distribution experienced during the pilots. In particular, interview questions around broader impacts of the cash on household dynamics and decision-making were often met with the response that a single limited payment was not enough to trigger significant or lasting change.

Key informants pointed to the relevance of cash programming in the context of emigration and the hardship resulting from the global pandemic. Key informants noted increasing vulnerability for children arising from adults’ participation in labour mobility programs. Children are often left with one parent or with other relatives. Incidents of family breakdown have been increasing, and can also be associated with cessation of remittances that had been supporting children’s welfare. In that context, financial support is particularly valuable.

“We are losing those things that used to unite our families and that means more and more we need to find other avenues to look after our families. The safe space for children within the community is also changing.”

– Key informant, Vanuatu

Some women acknowledged the potential for GBV to increase due to cash programming, though cash could also potentially reduce GBV. None of the interviewees said they had been subjected to GBV as a result of their receipt of cash. Two women acknowledged that such issues “might occur” if “the wife doesn’t tell her partner about the assistance” [V-T-6] or if “the couples don’t understand each other” [V-T-7]. Similarly, a key informant from government said, “Many partners will want money for kava and when receiver is not giving that then fights come in.” However, that informant also noted that a lack of money in the home can trigger arguments, so cash programming can reduce GBV. In a similar vein, one recipient said the cash had been helpful in easing a stressful period.

“The assistance was received during one of the most difficult times, where family members were facing violence between each other. So the assistance received was able to help provide the needs of family members.”

– Female, Recipient V-A-5

Among recipients, many did feel uneasy holding the valuable cheque, voucher or cash and so were inclined to spend it as quickly as possible. One took the bus home after receiving (or perhaps cashing) the cheque because she was afraid of theft; another said she was scared her husband would spend it on kava. Some others just expressed uneasiness but didn't go beyond that.

“Those who did not receive gossiped about those who received.”

– Female, Recipient V-P-1

The main negative feedback was around unclear targeting and a perception of somewhat *ad hoc* registration processes, which had led to some jealousies and resentment among those who had missed out (within the targeted communities, and in others nearby). Antagonism among non-recipients appears to have primarily taken the form of jealousy, gossip and verbal

abuse towards recipients. These responses among community members who did not receive assistance related to perceived unfairness or exclusion. It is essential to acknowledge that these conflicts can be influenced by existing gender dynamics and social hierarchies, underscoring the need for transparent and inclusive processes in cash distribution.

Practices of identifying women as the primary recipients resulted in expenditures on household needs, including food, childcare items and health care specifically for their children. Four respondents referred to having paid school fees for their child or grandchild (including one with disability), and four others mentioned school-related costs such as supplies and bus fares. The majority of the Vanuatu respondents had started or been able to maintain an existing business (e.g. ‘20 vatu mama’ food sales) – in keeping with the targeting of that group for the Vanuatu pilot.

“I used the money on my business and on my child and half I gave it to my parents. My business is still running as we speak and that was aided by the money I received from SCA.”

– Female, Recipient V-P-2

Nearly all (16 of 21) recipients reported putting their cash assistance towards food, healthcare and general needs for children. Eleven referred specifically to paying tuition fees and/or other school-related costs. There were no reports of adverse child vulnerability issues arising because of the payments (a risk noted in the literature), but it should be noted that no children were interviewed for this study.

# What are the Barriers and Opportunities for Inclusive Cash Programming?

Save the Children's GAP analysis framework helps identify the types of barriers and opportunities that are relevant to cash programming in the context of Vanuatu.

## Roles, responsibilities and time use

**There are clear gendered divisions of labour and responsibility in Pacific islands, including Vanuatu.** However, roles are also significantly influenced by the composition of the household and the individual's position within it.

Interviewees who were widows and grandmothers (but still without disability) tended to take primary responsibility for the welfare of their households which often comprised multiple offspring, children-in-law and grandchildren.

These matriarchs commanded respect and could allocate tasks among the more junior household members.

**The fieldwork revealed that traditional gender roles continue to shape the allocation of responsibilities within households.** Women tended to prioritise the welfare of their households and children, while men often focused more on personal needs such as kava, alcohol, and cigarettes. The availability of cash may reinforce these gender roles, with women assuming caregiving and household management responsibilities, while men experience enhanced autonomy in personal choices.

**At the same time, transferring cash to women presents an opportunity for women's economic empowerment.** In Vanuatu, most of the women who received the cash transfer (12 of 15 without disability) reported utilising cash assistance to start or expand businesses, resulting in increased income generation. These businesses included small local kiosks or stalls re-selling purchased goods, roadside stalls selling kava or other home-grown products, food stalls selling hot meals and snacks, or some combination of these. During COVID-19 disruptions, many of these businesses were struggling and therefore Save the Children's pilot deliberately targeted their owners in an attempt to keep them afloat. The economic agency associated with business activity contributes to women's financial independence, decision-making power, and overall well-being.

"Since I started selling ice cream, I don't run out of money any more like before."

— Female, Recipient V-T-7

"Many women in these communities do not have that financial opportunity and many rely on 20vt or as what we call in Vanuatu Selsel. ... they use the money each day to buy food for their household and also to buy food to sell at Selsel. So, with that sort of assistance given out by Save the Children that is a big benefit already. Because they know how to manage small money, with this amount they are able to do many more with it. Men are the ones working and with this help women can contribute to household expenses like buying food and necessities in the homes can also contribute to the well-being of the family and feel good about it as well."

— Key informant, Government of Vanuatu



## Social norms, beliefs and practices

There was a strong, widely held view among women recipients that women are more reliable than men in terms of financial management, and specifically ensuring that money is used to meet priority needs of household members including children. Conversely, men were considered more likely to spend unexpected windfalls on themselves.

“Mothers think about their children first. Fathers think about kava, alcohol and cigarettes first. Most of the men are like that.”

– Female, Recipient V-P-1

A social norm around fairness and merit came through strongly, which manifested most powerfully in the resentment felt by those not lucky enough to have received the unexpected windfall. It also showed through in some recipients' concern about whether they 'deserved' the help, or whether it would turn out to be 'too good to be

“I was worried receiving the cash because I didn't do anything to receive that money.”

– Female, Recipient V-T-7

true', have strings attached or have to be repaid. More generally, when asked about who 'should' receive cash assistance in the future, about one-third of respondents identified vulnerable groups such as people with disability, widows and young single mothers.<sup>9</sup> It was not always clear why some families received transfers while others did not. For instance, five of the Vanuatu sample (21 female recipients) had full or part-time formal-sector work, and 11 had family members (10 male, 1 female) in formal employment.

Responses from several cash recipients were indicative of the societal norms, stigma and discrimination relating to people with disability, confirming the findings from the literature review that people with disability are often effectively confined to their family home, hidden as much as possible from view. This can have impacts on their awareness of and ability to access assistance.

[Those who would have difficulty accessing the assistance include:]  
“people who have... disabilities who are not exposing themselves in public.”

– Female, Recipient V-T-4

## Resources and decision-making

The fieldwork findings reveal varying degrees of decision-making power among women in terms of how the cash assistance was used. While some women exercise autonomy in decision-making, others face limitations due to the influence of fathers or adult sons over the funds. Addressing power imbalances within households is crucial to ensure equitable decision-making and the equal distribution of resources.

“In this house, I think the wife of my firstborn son should be involved in decision making for spending household resources, because she is thoughtful and knows what to do when handling and managing the home. My sons don't want to help me.”

– Female, Recipient V-T-6

Most of the female cash recipients interviewed said that they decided for themselves how to spend the cash, although some discussed the decision with their spouse, parent/s, adult son, or other family members, depending on their household circumstances. These women were almost unanimous in saying that women should (and generally do) make decisions on day-to-day household spending, since they have family welfare at heart. In multi-generational households, the interviewees noted that ultimate decision-making power rested with the older generation, although their adult male offspring (or another trusted individual) might also be consulted. Single mothers living with their

<sup>9</sup> Other responses included 'all community members', 'all women', 'those who missed out last time', and those without paid work (e.g. 20 vatu mamas)

“I hid it well from my partner... My partner did not know that I had received assistance. He only knew about it after he noticed I had bought things for the baby and our home.”

– Female, Recipient V-A-1

mother or parents appeared to have limited authority to make independent decisions. These patterns may be related to ownership of the home (such as adult children living in parents' home). The data do not allow judgements to be made on whether, for example, a widow who moves into a house owned by her married son or daughter would be accorded a similar 'matriarch' status.

“There wasn't any big impact because the money was not big enough.”

– Female, Recipient V-P-2

Another response provides insight into how women might pragmatically deal with the disjuncture between the generally male-dominant culture, and concerns about male spending habits.

While there is evidence in the literature that regular cash payments can influence household dynamics and decision-making, the interviews confirmed that a single one-off payment is unlikely to bring significant change.

# What are the Implications for Designing and Implementing Inclusive Cash Programming?

Partner with local organisations supporting women, children, people with disabilities and other marginalised groups.

If the cash programme does not adequately consider the specific needs and circumstances of marginalised groups, it may inadvertently exclude certain individuals or communities from accessing the assistance. To mitigate the risk of exclusion, cash programmes need to be designed from the outset to be inclusive and accessible to all individuals, including those with disabilities and those facing barriers to services. This may involve providing alternative delivery mechanisms, targeted outreach, and partnerships with relevant stakeholders to ensure the program reaches the most vulnerable and marginalised populations.

To avoid the risks of excluding vulnerable groups, particularly people with disabilities, key

informants strongly recommended involving an organisation such as the Vanuatu Society of People with Disability (VSPD) and related service providers in scoping and designing any future cash programming. Their roles can include community awareness and engagement, identification of barriers and selection of delivery mechanisms, enabling the use of accessible modes of communication, and facilitating linkages with individuals with disabilities.

“Save the Children must work with VSPD so they make the right assessment and differentiate what the disabilities are and what proper help is need for that particular disability. And that the right assistance is given. To avoid tension, the assessment must be done correctly.”

– Key informant, female, Vanuatu Government

Tailor cash programming for people with disability to reflect diversity of circumstance and need.

People with disabilities often have high (but non-uniform) needs and face significant discrimination, including being hidden from view by their families and effectively excluded from community events and awareness of potential support programs. Even if cash is provided to their household, this does not necessarily result in the targeted individual having decision-making agency on its use, or receiving any direct benefit. Use of a digital consent system was also recommended to prevent carers from spending payments without authorisation.

Key informants and cash recipients with disability noted that needs vary considerably across this cohort, given the nature of the disability. While they were grateful for the cash received, they also saw an important role for government in changing attitudes to disability and providing greater access to free services such as medical check-ups.

“The individual with the disability should be the person registered to receive the assistance. Because I know of a friend who has a disability that her family have spent all her money.”

– Female, Recipient V-A-10(d)

“If you don't know about the rights then you will neglect them.”

– Key informant, Vanuatu Government

There was also a strong view that additional assistance needs to be delivered directly to individuals with disability, who often have difficulty accessing and/or benefiting from support (including the Save the Children pilots). Currently, they are mostly reliant on community fund-raising and specific NGO programmes.

## Build in safety and security protocols to reduce risks, including of gender-based violence.

While no incidents were reported, concerns were expressed regarding safety risks associated with cash programming. One female recipient said she was afraid of theft so she took the bus home after collecting the assistance, rather than walking. Several others said they were worried, but did not mention any specific actions resulting. One incident of loss/theft of a voucher during supermarket shopping was reported. Safety protocols should be in place to mitigate such risks, including secure cheque and voucher delivery and awareness campaigns to ensure safe utilisation.

- **Secure cheque and voucher delivery:** Implement secure delivery and verification mechanisms for cheques or vouchers to minimise the risk of loss or theft. Given local limitations on the mechanisms available, this warrants further consideration by the Cash Working Group in consultation with community members. Combined with this should be assessment of the benefits and risks of different transfer sizes and delivery frequencies.
- **Awareness campaigns:** Conduct awareness campaigns to educate recipients on safe practices when handling cheques or vouchers, such as keeping them secure, not sharing personal information, and promptly reporting any incidents of loss or theft. These campaigns can be conducted through community workshops, informational materials, and public service announcements.
- **Enhancing community engagement through establishing a platform for regular dialogue** between Save the Children and community members, to allow for addressing concerns, providing clarifications, and seeking community input. The Community Feedback Mechanism recently established by Save the Children is an example of such a platform, that can be used to improve accountability and ensure there are opportunities for community members to provide direct feedback. It will be important that Save the Children commits to acknowledging and responding in timely fashion to any feedback received.

## Undertake extensive community engagement, consultation and awareness-raising.

The study revealed that there was limited knowledge and understanding of the cash programme among the sampled communities in Vanuatu. This lack of awareness can lead to scepticism, concerns, and misconceptions about the purpose and intentions of the assistance program. The potential for community backlash can also arise from disagreements with the purpose, targeting, or methods of the cash programming. Most of those interviewed in communities were comfortable with the notion of assistance being targeted to vulnerable groups, but the lack of clarity in the previous pilot on why some individuals benefited and others missed out resulted in gossip and jealousy.

Extensive community consultation, including through community meetings, town hall sessions and use of local media channels, in advance of roll-out is essential to:

- promote community buy-in and support by providing clear and accessible information on the objectives, benefits, criteria and processes of assistance.
- minimise ill-feeling among those who are not included.
- ensure the assistance reaches those who are most in need – views of community leaders and members on vulnerability could help to shape the eligibility criteria and identify all eligible families.

## Simply communicate explicit eligibility criteria and ensure inclusive registration processes.

The fieldwork highlighted the importance of; (i) specific eligibility criteria; (ii) active outreach and clear communication of those criteria; and (iii) ensuring that registration processes maximise the likelihood of including all those eligible households.

**Explicit criteria should be clearly and simply communicated within the community** to help ensure transparency and perceived fairness in terms of who benefits. Strong community awareness activities and explicit targeting criteria are recommended to address this risk and minimise negative reactions from non-recipients. Community consultations around eligibility criteria can help ensure they are perceived to be fair. The primary target group for the IECD project are children and identifying recipients for 'life-cycle' programmes are generally simpler to administer than those relying on poverty targeting. Therefore, some of these challenges identified during this cash pilot may not apply.

Meanwhile, though many interviewees had a general sense of who was being registered to receive the programme, there was a common perception that the criteria were only partially applied – in effect, people who happened to be at home on a particular day and who responded to a call-out from the community leader were able to register and receive the assistance, whereas others who might have been technically ‘eligible’ missed out.

**Where possible, future cash assistance should be channelled through a woman, including the mother (or primary female carer) of the child/children being targeted.** (If the child has no female carer, then CVA can be provided to the male carer.) The risk of unconditional cash transfers being misspent on items such as alcohol, kava and cigarettes was widely recognised among recipients and key informants but almost universally associated with males. A clear strategy of making payments to women rather than men is necessary, but not sufficient, to avoid this risk. While women are recognised in Vanuatu as best-placed to manage day to day household finances, men hold ultimate decision-making (and coercion) power. Socialisation and awareness-raising on the purposes and appropriate management of cash is vital, along with complementary programs aimed at reducing GBV. Women’s advocacy and protection organisations can play a valuable support role in ensuring barriers to gender equality are recognised and addressed.

### Incorporate a GEDSI lens into assessments of payment modalities.

Feedback from cash recipients highlighted a strong preference for ‘cash-in-hand’ – or unrestricted cash – as the payment modality. This kind of unconditional transfer empowers the recipient and gives them agency to determine

“I was pregnant at that time, and it was difficult for me to stand in lines and wait for long hours to receive my cheque at the Convention Centre.”

– Female, Recipient V-T-7

their own needs. Those in Vanuatu who received cheques during the pilot appreciated the resulting flexibility and had been able to allocate the proceeds to a variety of expenses, including school fees and bulk purchase of inputs for their small businesses. However, many noted the long processes involved, first in obtaining the cheque and then in cashing it – often including arranging childcare, taking a bus into town, standing in a long queue at the bank, providing identification documents and answering a lot of questions. The benefits for

a one-off substantial payment outweighed these inconveniences, but if payments were smaller and more frequent, these procedural requirements might affect attitudes towards the assistance.

Some similar challenges arose for those who received supermarket vouchers, which could only be spent in a limited number of locations (also usually requiring bus travel), on certain types of products that were not necessarily of highest priority for those individuals, and at prices which were generally perceived as being above what they would normally be paying elsewhere. On the other hand, one cheque recipient said that a voucher restricted to food purchases would in principle be better, to avoid any misuse on non-essentials.

“During the COVID-19 response, cash transfers enabled households to meet their essential needs in ways that in-kind assistance and vouchers could not.”

– Walton-Ellery and Low, 2022, p. 5

### Cash plus approaches will likely be more effective than cash alone to achieve gender equality, disability inclusion, and socially inclusive outcomes.

The research highlighted the importance of combining cash transfers with complementary programming to enhance beneficial impacts from cash and reduce risk factors. Potentially important complementary programming includes:

- **Financial and digital literacy training.**

Just one of the cash programme recipients interviewed in Vanuatu had an existing **bank account**, and while most had a **mobile phone**, only three mentioned using this for online banking or payment transactions, for instance through Vodafone’s mVatu service. These factors will continue to constrain the options available for provision of cash, and point to the importance of broader financial literacy programs and continued development of digital payment solutions. This includes awareness-raising on unfamiliar modalities (such as digital transfers), expansion of critical



infrastructure such as internet and mobile phone connectivity, and attention to transaction costs the user might incur when receiving and withdrawing cash. Having the systems and processes already tested and in place would facilitate both short-term emergency response and scaled-up longer-term social assistance.

Marginalised groups are especially likely to be constrained by practical challenges such as access to financial services and mobile phone ownership, and low financial and digital proficiency, highlighting the importance of a GEDSI lens also being applied to complementary programs.

- **Programming to change awareness and norms around gender and disability.**

Social norms, beliefs, and practices influenced decision-making within households, with women often having limited decision-making power in certain circumstances. This could hinder the effective utilisation of cash by women and perpetuate gender inequalities. To mitigate this risk cash programmes should include strategies to challenge and transform existing gender norms and empower women. Engaging with community leaders, influencers, and local organisations can help in addressing cultural barriers and promoting women's participation and decision-making in financial matters.

# CONCLUSIONS AND RECOMMENDATIONS

## Key Findings

The field evidence generated through this research reinforces the value of providing cash transfers to vulnerable individuals in Vanuatu and is consistent with Save the Children's own end-of-programme assessment. The country has significant long-term economic and social challenges reflected in high poverty incidence and low human development indicators. The economic disruptions caused by COVID-19, the Russia-Ukraine war and other global events exacerbated vulnerabilities and recovery is expected to take many years. Vanuatu is projected to have lower real per capita income in 2027 than pre-pandemic (2019).<sup>10</sup>

The Vanuatu pilot had a deliberate focus on maintaining informal micro-businesses ('20 vatu mamas'), and interview responses confirmed that the one-off cash injection allowed many recipients to invest in supplies for these enterprises. Save the Children's cash transfer pilot was undertaken in the context of COVID-19 response. Even in the urban areas targeted for the pilot, many households rely on the informal economy to meet livelihood needs. With the end of pandemic restrictions, about half of the Vanuatu sample now have a household member in formal sector employment, providing regular cash as well as a degree of insurance through contributory pension schemes. The other half of the sample have no such security – and this proportion would likely be significantly higher outside of the capital cities.

While it is unrealistic to expect that a major impact on well-being and vulnerability would result from a single cash injection, it is nonetheless clear that the money received was well-spent. Access to cash plays a vital role in meeting basic needs. As primary household managers, women used the cash assistance to ensure the well-being of their families, including education, healthcare, food and items such as small homewares and children's clothing. Increased access to financial resources positively impacts nutrition, health outcomes, and educational opportunities for women and their children. Those who were able to invest in their small businesses were often able to multiply these benefits.

The community-level evidence outlined in this report supports some of the findings from elsewhere, debunking common myths around potential risks of cash transfers (see Box 2).

### Box 2: Evidence to counter common myths<sup>11</sup>

- *"Cash transfers reduce poverty and have widespread human capital development impacts – often larger than traditional forms of assistance. Cash also provides recipients with dignity and autonomy over use.*
- *Cash transfers do not induce higher spending on alcohol and tobacco.*
- *Cash transfers do not create dependency (i.e., reduced participation in productive work). For the majority of indicators, the study found no significant impacts on labour supply, except for casual labour (the least desirable form).*
- *Cash transfers at scale are fiscally sustainable. Cost analyses from three countries show sharply decreasing cost-transfer ratios over time.*
- *The evidence clearly shows that communities and areas receiving cash are not subject to price inflation or distortion, and in fact, the presence of transfers tends to generate important multiplier effects in the local economy (including significant benefits to non-beneficiaries).*
- *Cash transfers do not lead to increased fertility among recipient households, and in some cases have even led to a slight decline over the medium term."*

<sup>10</sup> Per capita GDP (constant USD, PPP) between 2019 and 2027 is projected to fall by 13% in Vanuatu and 11% in Solomon Islands; Howes and Liu (2022).

<sup>11</sup> Barca et al., 2021, p. 17, referring to a study in Africa by Handa et al, 2018.

# Strategic Recommendations

In addition to the operational implications outlined above, there are two areas of strategic recommendations for Save the Children's broader work in Vanuatu to provide a broader conducive environment for cash programming:

- **Continue to prioritise close engagement and collaboration with relevant Government authorities to share insights and encourage the rollout of GEDSI-sensitive cash programming through comprehensive government-led social protection systems.**

At present, social protection only reaches formal sector workers, through their access to contributory pension/ insurance schemes. During the COVID-19 pandemic, the Vanuatu government supported workers through the national provident fund, but had limited options to reach those most in need outside the formal sector. A cash delivery modality developed for humanitarian purposes (Oxfam's 'UnBlocked Cash') was expanded in response to the pandemic and Tropical Cyclone Harold to cover 35,000 beneficiaries and over 350 vendors across 12 islands – demonstrating the value of having proven scalable systems in place to enable efficient transfers to vulnerable groups. Since then the Vanuatu government is reportedly exploring options for wider social protection, including piloting options for cash transfers, with support from the Cash Working Group. Past initiatives by NGOs such as Save the Children have generated valuable lessons which can usefully inform the design of more extensive government-led social assistance programs.

While NGOs have important roles to play in testing modalities and providing related community-level support, more comprehensive roll-out of cash programming for vulnerable groups will require government support and leadership as well as collaboration with private sector operators and regionally-focused programs such as the Pacific Digital Economy Program (PDEP) and Partnerships for Social Protection (P4SP).

It is recommended to establish strong partnerships and coordination mechanisms with the Government. Collaboration and information sharing between implementing organisations and government agencies can ensure alignment, avoid duplication, and promote the development of comprehensive cash programmes. The existing Cash Working Group can be a valuable coordination mechanism if all members actively engage.

- **Strengthen coordination mechanisms among NGOs and CSOs to ensure streamlined approaches and maximise efficiency, effectiveness and GEDSI outcomes. This includes active participation in the existing Cash Working Group, and promotion of this Group among other current and potential members.**

The study identified the lack of coordination between multiple NGO programs implementing project-based cash programming in similar or different areas. This lack of coordination may lead to overlap, confusion, and gaps in assistance delivery.

Tailoring approaches to country-specific circumstances will require deep understanding of GEDSI and the risk factors faced by vulnerable populations. Detailed cash feasibility studies have already been undertaken in Vanuatu, which provide an excellent basis for wider roll-out.

“With countries in the Pacific on the front line of climate change, and many still at risk from further COVID-19 impacts, the lessons from the responses to COVID-19 to date could represent a tipping point for social protection... This scenario calls for learning from the responses to COVID-19, and investing in risk-informed social protection systems that are tailored to the needs of the region, to support people facing life's risks and shocks, and to contribute to overall growth and development.”

– Beasley et al., 2021, p. 23

The existing mechanism of the Cash Working Group can provide a valuable platform to share updates and maximise benefits through a coordinated approach. Regular information sharing, joint planning, and collaboration can help avoid duplication, ensure comprehensive coverage, and enhance the overall effectiveness of cash interventions, particularly as organisations start to deliver cash in development as well as humanitarian settings.

“Different stages of the CVA process require different capacities, staff, oversight, materials, and infrastructure. As such, different types of partners are needed.” Relevant stakeholders include “government bodies and departments, private sector service providers, and humanitarian stakeholders – including the UN, I/NGOs, CSOs and other local partners.”

– Walton-Ellery and Low, 2022, p. 10

## Summary of Recommendations: Strategic and Operational

With these points in mind, the following recommendations emerge from the findings and conclusions of this study (Table 3). The first two recommendations are at strategic level. They relate to Save the Children’s broader work in Vanuatu, including through the Cash Working Group and to provide a conducive environment for project-specific initiatives. Recommendations 3-8 are more operational, and would be relevant to any future cash intervention in Vanuatu. However, given Save the Children’s plans to include a cash component in the current IECD project, they should in the first instance be applied to IECD and prioritised accordingly.

**Table 3: Recommendations for cash programming in Vanuatu ANCP projects**

No.	Recommendation
<b>Strategic level</b>	
1	<p>Save the Children should continue to prioritise close engagement and collaboration with relevant Government authorities to share insights and encourage the rollout of GEDSI-sensitive cash programming through comprehensive government-led social protection systems.</p> <ul style="list-style-type: none"> <li>• This includes designing, implementing and learning from cash pilots in conjunction with relevant government stakeholders; using a rights-based lens and through dialogue ensuring that transfer sizes are politically acceptable.</li> </ul>
2	<p>Coordination mechanisms among NGOs and CSOs should be strengthened to ensure streamlined approaches and maximise efficiency, effectiveness and GEDSI outcomes.</p> <ul style="list-style-type: none"> <li>• This includes active participation in the existing Cash Working Group, and promotion of this Group among other current and potential members.</li> </ul>
<b>Operational level</b>	
3	<p>Gender-responsive and disability-responsive programming is essential to challenge social and cultural norms, empower women and people living with disability, and reduce social inequalities.</p> <ul style="list-style-type: none"> <li>• Ensure that staff are equipped with the skills to design and deliver cash programming that is gender- and disability-responsive.</li> <li>• Local organisations supporting women, children, people living with disability and other marginalised groups can be valuable for partners to support inclusive program design and implementation.</li> </ul>

	<ul style="list-style-type: none"> <li>• Cash support for people living with disability must be tailored to reflect diversity of circumstance and need.</li> <li>• Safety and security protocols should be built in to programming to reduce risks, including of gender-based violence and misappropriation of assistance received.</li> </ul>
4	<p>Community engagement, consultation and awareness-raising activities in the target communities must be prioritised:</p> <ul style="list-style-type: none"> <li>• to address limited awareness and understanding of cash programming,</li> <li>• to provide information about the intended support, including its purposes, targeting and modalities,</li> <li>• to obtain guidance from community leaders and members, including accurate details on the target population, and</li> <li>• to ensure support from the community prior to rollout.</li> </ul>
5	<p>Explicit targeting criteria and inclusive distribution processes should be established to ensure transparency and fairness, mitigating perceptions of unfair distribution.</p> <ul style="list-style-type: none"> <li>• Where possible, future cash or voucher assistance should be channelled through the mother (or primary female carer) of the child/children being targeted. (If the child has no female carer, then it can be provided to the male carer.)</li> </ul>
6	<p>Appropriate payment mechanisms will depend on location and local infrastructure, but respondents expressed a preference for unrestricted cash over supermarket vouchers.</p> <ul style="list-style-type: none"> <li>• Digital forms of payment are ideal where the services and awareness are adequate.</li> </ul>
7	<p>CVA will likely be most effective as part of a multi-faceted project with other complementary interventions for long-term resilience.</p> <ul style="list-style-type: none"> <li>• For example, cash transfers could support activities relating to livelihoods, women’s economic empowerment, disability inclusion and/or child development. Other interventions such as financial and digital literacy training, GEDSI awareness and GBV control could also be undertaken to support beneficial impacts from the cash and reduce risk factors.</li> </ul>

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