



# Ensuring inclusive cash and voucher programming in Solomon Islands

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Cover Photo: Sisters walking along the beach near their home in Malaita Province, Solomon Islands. Photo: Conor Ashleigh/Save the Children

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*This publication has been funded by the Australian Government through the Department of Foreign Affairs and Trade. The views expressed in this publication are the author's alone and are not necessarily the views of the Australian Government.*

# CONTENTS

Summary	4
Recommendations	5
Strategic level	5
Operational level	5
Introduction	7
Background	7
Research Objectives and Scope	7
Context: Trends in cash programming	8
Approach to Qualitative Research in Solomon Islands	9
Methods	9
Sample Size and Stakeholders	10
Data collection challenges and limitations	11
Analysis of GEDSI Barriers and Opportunities for Cash and Voucher Programming	13
What are Diverse Men’s and Women’s Knowledge, Attitudes and Practices towards Cash and Vouchers?	13
What are the Barriers and Opportunities for Inclusive Cash and Voucher Programming?	15
Roles, responsibilities, and time use	15
Social norms, beliefs and practices	16
Resources and decision-making	17
Specific vulnerabilities and well-being	18
What are the Implications for Designing and Implementing Inclusive Cash Programming?	19
Communicate clear eligibility criteria that reflect vulnerability	19
Active and transparent community engagement in identification, registration, verification and distribution	20
Incorporate measures to ensure women and people with disabilities are included and can benefit	20
Ensure programme design is aligned with objectives and includes measures to mitigate potential misuse and dependency	21
Engage and coordinate with government	22
Strengthen collaboration, information sharing and coordination among NGOs	23
Conclusions and Recommendations	24
Key Findings	24
Recommendations	26

## Summary

Save the Children is expanding its cash and voucher programming in Solomon Islands; 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 field evidence generated through this research reinforces the value of providing vouchers and cash transfers to vulnerable individuals in Solomon Islands.

**Many households rely on the informal economy** to meet livelihood needs and have limited ability to accumulate savings or retirement benefits. Interview responses confirmed that the SBD600 voucher provided temporary relief and assistance to recipients. However as a one-off payment, it did not have any significant impact on longer-term living standards or household decision-making.

**Targeting women as the primary recipients had resulted in expenditures on household needs**, particularly food. Many interviewees understood that the e-voucher was intended to be spent on food (even though Save the Children has clarified that no strong messaging on usage was provided). Given that the women manage the kitchens, targeting women as primary recipients is likely to increase spending on essential food items.

**Many women reported that their husbands had received and controlled the e-voucher**, despite women being identified as the primary recipients. Many of those who were married or had adult children (particularly sons) felt they had little or no direct influence in deciding how the e-voucher should be used as decisions were made by others for them. The risk of e-vouchers being misspent on items such as cigarettes and alcohol was widely recognised. A clear strategy of making payments to women rather than men is necessary, but not sufficient, 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 vouchers, and to reduce gender-based violence (GBV).

**People living with disabilities** often have high (though non-uniform) needs and face significant discrimination. Even if cash or vouchers is provided to their household, this does not necessarily result in the individual having decision-making agency on its use or receiving any direct benefit. It should, however, be noted that in the Solomon Islands pilot, distribution of CVA to people with disability was done separately through People with a Disability Solomon Islands (PWDSI) rather than as part of community distribution. A PWDSI representative was interviewed as a key informant for this study, but since recipient sampling was community-based, no e-voucher recipients with disability were interviewed.

**Knowledge** of the e-voucher in the communities sampled was limited. Understanding of the purpose of the pilot was also limited, since there had been little awareness raising or explanation in advance of registration. 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 or 'direct-cash' as the payment modality, rather than a supermarket e-voucher, given the far greater flexibility of cash. However very few have active bank accounts and none of those interviewed use their mobile phones for banking or payment purposes. Complementary programmes to improve access to financial services and financial and digital proficiency need to be designed and implemented through a GEDSI lens.

While NGOs have important roles to play in testing modalities and providing related community-level support, more comprehensive roll-out of cash or voucher programming will require government support and leadership as well as collaboration with private sector operators and regional programs. The Save the Children e-voucher 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 coordinated to maximise 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. For example, it is clear that “*cash transfers reduce poverty and have widespread human capital development impacts ... Cash also provides recipients with dignity and autonomy over use,*” and “*cash transfers do not induce higher spending on alcohol and tobacco.*”<sup>1</sup>

## Recommendations

These recommendations capture lessons that emerged from the e-voucher pilot and are supported by the broader literature.

### Strategic level

***The first two recommendations relate to Save the Children’s broader work in Solomon Islands, beyond any specific project.***

1. 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 and voucher programming through comprehensive government-led social protection systems.
2. Coordination mechanisms among NGOs and CSOs should be strengthened 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 level

3. 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 partners to support inclusive programme design and implementation.
  - Cash or vouchers for people living with disability must be tailored to reflect diversity of circumstance and need.
  - Safety and security protocols should be built into programming to reduce risks, including of gender-based violence and misappropriation of assistance received.
4. Community engagement, consultation and awareness-raising activities in the target communities must be prioritised:
  - to address limited awareness and understanding of cash and vouchers,
  - 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.
5. Explicit targeting criteria and inclusive distribution processes should be established to ensure transparency and fairness, mitigating perceptions of unfair distribution.
  - Where possible, future cash and voucher assistance should be channelled through the mother (or primary female carer) of the child/children the programme is aiming to reach.
  - Develop clear detailed criteria and socialise these in the community to help both recipients and non-recipients understand the intention of the cash or vouchers.

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<sup>1</sup> Barca et al., 2021, p. 17, referring to a study in Africa by Handa et al, 2018.



6. Appropriate modalities will depend on location and local infrastructure, but unrestricted cash is generally preferable to supermarket e-vouchers.
  - Digital forms of payment are ideal where the services and awareness are adequate.
7. Cash and vouchers will likely be most effective as part of a multi-faceted project with other complementary interventions for long-term resilience.
  - 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, GEDSI awareness and gender-based violence (GBV) control could support beneficial impacts from the cash and reduce risk factors.



A crowd of people at a cash transfer simulation in Western Province in Solomon Islands. Photo: Save the Children Solomon Islands

# INTRODUCTION

## Background

This Gender Equality, Disability, and Social Inclusion (GEDSI) analysis will support two projects funded by the Australian NGO Cooperation Program (ANCP). 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. In Vanuatu, the Integrated Early Childhood Development (IECD) project supports the optimal development of children aged 0-5 years. Both projects plan to include the delivery of cash to support the achievement of safety and development outcomes for children, including during shocks like COVID-19 and disasters (Box 1). This report focuses on Solomon Islands.

### **Solomon Islands: Safe Children (Protektim En Mekem Oketa Pikinini Lo Solomon Aelan Seif)**

Description: This project will work to ensure children are safe, protected, and resilient by addressing gaps in local child protection systems and school safety management mechanisms, using gender equality, disability, social inclusion and climate change adaptation lenses.

Outcome 4: Government engages in and shapes national debates on developing child-sensitive or shock responsive social protection.

Save the Children piloted the delivery of e-vouchers in Solomon Islands in 2022 as part of the response to the COVID-19 crisis, under the regional Cash Assistance Program. The assistance was targeted to people in one or more categories of vulnerability, namely 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. 3,010 vulnerable households in 12 communities around Honiara<sup>2</sup> each received an e-voucher valued at SBD600 (about AUD100), redeemable on any item in Honiara’s main supermarket chain (Bulk Shop) within the validity period of three months. The e-vouchers included barcodes, enabling Save the Children to obtain data on the items being purchased. The same vouchers were also distributed at the National Referral Hospital post-natal ward, the Christian Care Centre (CCC) that supports GBV survivors, and through People with Disability Solomon Islands (PWDSI), ensuring there was inclusivity in the distribution.

## Research Objectives and Scope

The purpose of this GEDSI analysis is to generate a deeper understanding of GEDSI considerations when designing and implementing cash and voucher programming in Solomon Islands, Vanuatu 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 Safe Children in Solomon Islands and IECD in Vanuatu. 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.

<sup>2</sup> The communities were selected in consultation with the Ministry of Agriculture, which was unable to include them as part of its own COVID-19 response activities.

### **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 Solomon Islands and Vanuatu.
- 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>3</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 (CaLP 2020).<sup>4</sup>

**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 programmes 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).<sup>5</sup>

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. Solomon Islands, meanwhile, has under-invested in formal social protection systems and the provision that does exist is largely 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>3</sup> Referred to collectively as cash programming or cash transfers.

<sup>4</sup> Cash and Learning Partnership (CaLP) (2020). The State of the World’s Cash 2020.

<sup>5</sup> Gentilini, U, Almenfi, M, Orton, I, and Dale, P (2020). Social Protection and Jobs Responses to COVID-19: A Real-Time Review of Country Measures.



# APPROACH TO QUALITATIVE RESEARCH IN SOLOMON ISLANDS

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).<sup>6</sup> This recognises that individuals are situated within a complex and interconnected social environment that constrains and influences access and agency. A summary of the literature review findings is available on Save the Children's Resource Centre.<sup>7</sup>

Alinea partnered with the local women-led consulting firm, Dignity Pasifik, to coordinate and conduct the in-country data collection, with guidance from Save the Children Solomon Islands. Data collection in Solomon Islands 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. A qualitative methodology captured 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 and voucher programming.

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

## Methods

**Individual in-depth interviews** were conducted with e-voucher recipients and their household members. 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 stakeholders' and participants' knowledge, attitudes, and practices regarding cash and potential future cash 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)** 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 cash and voucher programs. The groups consisted of a mix of e-voucher 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 cash and voucher programming, focusing on closing inequality gaps and empowering women and girls. Participants explored how cash and vouchers 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 (stakeholder) interviews (KIIs)** were conducted with representatives from organisations and government agencies involved in cash and voucher programme implementation. These KIIs aimed to gather insights from community leaders, government officers, non-government organisations, and members of the Cash Working

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<sup>6</sup> Save the Children (2021) Gender and Power (GAP) Analysis Guidance.

<sup>7</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/>.

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

A **data validation workshop** was convened following completion of data collection, comprising field team members, Alinea and Save the Children to understand initial key messages and insights from the field experiences. This provided an opportunity to test initial observations with the Save the Children Solomon Islands 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 teams’ presentations, 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.

## Sample Size and Stakeholders

Fieldwork was conducted across three communities, supplemented by interviews with selected key informants from relevant organisations and agencies involved in voucher programming. Samples were drawn from Save the Children’s participant lists from communities involved in the pilot project in the eastern and western parts of Honiara. The sampling frame did not include those who received the e-voucher through CCC, the National Referral Hospital or PWDSI. 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 voucher 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 recipient lists provided by Save the Children are summarised by gender in Table 2 for the three communities sampled for this study: Barana, Fishing Village and Tandai. Overall, around 28% of total recipients resided in the three communities sampled.

**Table 2: E-voucher recipients in sampled communities, by gender**

Community	Female	Male	Total**
Barana*	45	112	157
Fishing Village	111	167	278
Tandai	178	217	395
<b>Total in sampled communities</b>	<b>334</b>	<b>496</b>	<b>830</b>
<b>Total e-voucher recipients across Honiara</b>	na	na	<b>3010</b>

\* Gender was not provided in the Barana recipient list but has been deduced from the names. Some errors are likely.

\*\* Totals per community in the recipient lists differ slightly from data in Save the Children reporting.

The categories and number of community consultations during the fieldwork are summarised in Table 3. The team conducted a total of 17 individual interviews with women e-voucher recipients, gaining valuable insights into their experiences and the project's impact. They also completed six FGDs, consisting of three female groups and three male groups in Fishing Village, Tandai, and Barana. These FGDs provided a broader perspective on the project's effectiveness and community engagement.

**Table 3: Community consultations disaggregated by community, activity and gender**

Community	Activity	Males	Females	Total
Barana	FGD (2)	8	8	16
	Individual interview (CVA recipient)	2	8	10
Tandai	FGD (2)	6	7	13
	Individual interview (CVA recipient)	8	5	13
Fishing Village <sup>8</sup>	FGD (2)	6	8	14
	Individual interview (CVA recipient)	0	0	0
Non-recipients	Individual interview	2	4	6
<b>Sub-total</b>	<i>FGD (6)</i>	20	23	43
<b>Sub-total</b>	<i>Individual interviews</i>	12	17	29
<b>Totals</b>		<b>32</b>	<b>40</b>	<b>72</b>

Additionally, the team conducted KIIs with two male community leaders and eight stakeholder organisations, including Save the Children and PWDSI, Kaleko Stei-Free (social enterprise supplying menstrual hygiene products), National Council of Women, CCC, Seif Ples (like CCC, a refuge for GBV survivors), the Ministry of Women, Youth, Children and Family Affairs (MWYCFA) and Oxfam. These KIIs offered valuable insights from external project stakeholders. It was unfortunately not possible to secure an interview with Bulk Shop.

In total, the enumerators consulted a total of 82 people – 72 from three different communities and 10 individuals from eight organisations. The total number of people consulted in communities slightly exceeded the total mandated since FGDs were conducted in all three communities (rather than two). The additional FGDs convened in Fishing Village reflected sensitivities that emerged during fieldwork that precluded interviewing individual recipients there. Despite this constraint, the number of individual interviews (29) was just under the target of 30 as additional one-on-one interviews were conducted in the other two communities. The disaggregated data provided by the field team does not indicate that any men or women with disability were directly engaged, but a male representative from PWDSI was interviewed as a stakeholder key informant.

## Data collection challenges and limitations

Despite extensive prior experience and comprehensive training, the field team encountered several difficulties during fieldwork. Save the Children was unable to carry out community socialisation in advance of the fieldwork as they did not have existing presence in these communities.<sup>9</sup> As such, the team found that the three communities were inadequately informed and prepared for their arrival, and there was a lack of clarity regarding the purpose of the research. As a result, multiple preparatory visits were necessary over a few days before interviews could commence. The team then had to hire local assistants in each community to assist in locating the sampled individuals.

In Fishing Village, the enumerators were unable to conduct individual recipient interviews due to an on-going police investigation in relation to the 2021 riot. As noted above, additional FGDs were convened in Fishing Village and additional individual interviews were carried out in the other two communities to ensure an adequate total sample for analysis.

Additionally, unexpected expenses arose, such as venue hire for FGDs, placing further financial strain on the field teams within the constraints of a tight budget. In an attempt to minimise costs, participants in one FGD were provided

<sup>8</sup> As outlined in the Limitations section below, it was not possible to carry out interviews with recipient households in Fishing Village.

<sup>9</sup> Save the Children provided e-vouchers in these communities during the pilot on request from the Ministry of Agriculture, which was unable to include them in their broader COVID-19 response.

only with light refreshments (whereas others the previous day were given a meal), which unfortunately led to some negative feedback. These challenges underscore the importance of allocating sufficient budgets for field visits, enabling field teams to meet community expectations effectively.

The difficulties faced by people living with disability in having their voices heard unfortunately extended also to this research, where the final interviewee sample did not include any e-voucher recipients with disability, since the sample was drawn solely from the community-based distribution. However, a representative from PWDSI and several of the community recipients provided valuable insights on the challenges faced.



A family register to receive support from Save the Children's cash program. Photo: Save the Children Solomon Islands



# ANALYSIS OF GEDSI BARRIERS AND OPPORTUNITIES FOR CASH AND VOUCHER PROGRAMMING

## What are Diverse Men's and Women's Knowledge, Attitudes and Practices towards Cash and Vouchers?

**Knowledge:** The communities sampled exhibited limited knowledge and understanding of the voucher pilot. While Oxfam had recently conducted Unblocked Cash pilots in Solomon Islands, these initiatives took place in different communities, contributing to the lack of awareness.

Furthermore, the purpose of the voucher pilot was poorly understood. There had been little prior awareness-raising or explanation provided before registration. As a result, some recipients and their families initially expressed concerns about the intentions behind issuing e-vouchers and whether there were any strings attached. There were misconceptions that the money provided was a loan that would need to be repaid.

“[There was] no proper instruction about the cash assistance before [it was] issued out to the community.”

– Female FGD participant, Barana

While most recipients had a general idea that the voucher support was targeted towards those in need, specific perceptions and understandings about recipient selection and distribution of the e-vouchers varied. Some believed it was directed at "women picked randomly," "single mothers," or "the disabled, widows, and elderly mothers". Others believed that the e-vouchers were meant for women but noted that many men received them. A small number thought that "all community members" were eligible in principle, but in practice, eligibility depended on people being aware, available, and willing to attend on the day of Save the Children's visit. They perceived that individuals working or running errands outside the community or those unable to leave their homes due to disability, for example, had been excluded purely through bad luck.

Respondents expressed the need for more awareness about the support, clarification on the purpose of the funds, and information regarding any conditions or limitations associated with them. Additionally, they suggested that providing details about e-voucher expiry dates would be beneficial to enable them better to plan what to spend on and when.<sup>10</sup> Furthermore, there was a desire for a comprehensive mapping process to identify those in the greatest need. Respondents unaware of the actual community-level selection process<sup>11</sup> complained that some of the households receiving the e-voucher were already doing relatively well financially, including having one or two members of their household employed – while others had nothing and were struggling with minimal assistance.

The analysis has made it clear that recipients did not fully understand how to use the e-voucher. They did not know that it was not only limited to food, hence when they saw others using the e-voucher to buy other items aside from food, they raised concerns that this amounted to misusing or diverting funds from the e-voucher. For instance, based on their understanding, female respondents shared that while the assistance was meant for purchasing food and improving food security during COVID-19, misuse of this assistance was also high where women and men purchased items like toys, soap and kitchen utensils amongst other things. Such misunderstandings, which can add to tensions within and between households, reinforce the importance of good awareness and information provision in future programs.

<sup>10</sup> While some might have preferred a longer expiry period over which to spread their purchases, the main concern was around lack of clear information.

<sup>11</sup> Save the Children Solomons worked through existing community-level governance structures or committees, which provided information on households in need of support.

**Attitudes:** The recipients of e-vouchers generally exhibited positive attitudes. The amount of money provided to the recipients was SBD600 (equivalent to about AUD100). However, several respondents in the study expressed dissatisfaction, considering the funds provided to be inadequate. They highlighted the need for an increase in the pilot funding amount and advocated for consistent and frequent payments instead of a one-off distribution. Some of the respondents suggested that, if a future payment remains at SBD600, then the frequency should be every quarter, while others strongly emphasised that the amount be increased to reflect the realities of the people in the communities. When interview questions probed the broader impacts of the value voucher on household dynamics and decision-making, respondents often asserted that a single limited payment was insufficient to initiate significant or lasting change.

“If it’s cash, I can use it to pay school fees and tools for farm. But because of this Voucher card, these needs were not met.”

– Female 52, Barana

Additionally, respondents expressed a preference for cash-in-hand rather than e-vouchers and emphasised that the e-voucher restricted their choices to items from a pre-selected supermarket (Bulk Shop). Moreover, many (incorrectly) believed that they were only allowed to buy food. They said that receiving cash would enable them to utilise the funds according to their specific needs.

Women’s perception of the voucher programme emerges as a significant factor in shaping their engagement and outcomes. Findings further showed that women generally hold positive views toward the program, recognising it as a valuable intervention, particularly in the context of the COVID-19 pandemic. They perceive the assistance as crucial for accessing food and enhancing food security within their households. However, concerns were raised regarding the fairness and awareness surrounding the program. The lack of community involvement, awareness and transparent decision-making processes contributed to feelings of exclusion.

The main negative feedback from both Tandai and Barana 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). Tensions have resulted within the communities, highlighting the need for a transparent, fair and inclusive distribution of assistance and extensive prior awareness-raising.

“Our family members were happy about the assistance. The community members that don’t receive were not happy with us.”

– Female 52, Barana

“No clear information to whoever lives with the beneficiaries, for example, may cause domestic violence, because the woman gets the voucher, but husband too sits in the meeting and then hears that women are highly prioritised.”

– Female, KII MWYCA

There were no disclosures relating to GBV among the recipients in Solomon Islands who were interviewed. However, there were cases shared of disagreements within families over the e-voucher. For instance, one of the female recipients in the FDG in Tandai mentioned, “Some disagreements happened in other houses between families, but they managed to get over it”. According to the MWYCA representative, when information about the e-vouchers is not correctly communicated this creates tensions and problems for couples.

**Practices:** the e-vouchers helped participants buy supermarket goods as intended. However, as noted above, this did not meet the expectations of the respondents. The limited amount provided, and the restrictions associated with the e-voucher, left recipients struggling to address other essential priorities such as school fees, school supplies, health bills, power and water bills (where applicable), and assistive devices for individuals with disabilities.

“Food is the main household benefit from this assistance.”

— Female FGD participant, Tandai

In some households within the visited communities, there are multiple families living together, and the assistance provided was not sufficient to cover everyone's needs. As a result, certain individuals, particularly the elderly and persons with disabilities, could effectively find themselves excluded from accessing the support provided through the e-voucher. For instance, one respondent shared their observation that

in many large extended-family households, even though the e-vouchers were given to the most vulnerable individuals, the items purchased were shared among everyone in the household. Therefore, in big households, the elderly and persons with disability did not fully benefit from the assistance. In addition, some individuals have different priorities and needs (such as walking sticks), which could not be met through general household supermarket purchases.

Some recipients engaged in small market activities used the funds to purchase additional items that enabled them to create new products to sell. For example, one recipient mentioned buying a bag of flour to cook and resell, generating additional income from the limited funds they received. Others who have gardens used the e-vouchers to supplement their home-grown food supplies.

“Because our money value is too low and foods are expensive, I think, women, people with disabilities, and single mothers should be given separate voucher because we have big number of members in our families and the voucher amount is not enough to provide for the needs of everyone.”

— Female, 26, Barana

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

The Save the Children GAP analysis framework helps identify the types of challenges and gendered impacts that are relevant to cash and voucher programming in the context of the sample communities in Solomon Islands, as outlined below.

### Roles, responsibilities, and time use

There are clear gendered divisions of labour and responsibility in PICs, including Solomon Islands. However, roles are also significantly influenced by the composition of the household and the individual's position within it. Interviewees who were mothers, widows, single-mothers and grandmothers (but still able-bodied) tended to take primary responsibility for the welfare of their households, which often comprised multiple and extended offspring, children-in-law and grandchildren. These matriarchs command 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. In the context of Solomon Islands, the e-voucher recipients included various categories of vulnerable women, including those with disabilities that were identified by PWDSI. Women tended to prioritise the welfare of their households and children, while men often focused more on personal needs such as food and drinks. 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.

The recipients also drew attention to the challenges linked with the utilisation of the e-voucher. They pointed out that while the e-voucher offered assistance, the extra expenses needed for traveling into town became burdensome, especially for those lacking the necessary funds. Furthermore, female recipients encountered the added responsibility of arranging for childcare, further increasing their costs. These supplementary expenditures and logistical considerations diminished the overall benefits provided by the e-voucher.

The Solomon Islands e-voucher pilot primarily aimed to address immediate needs and provide relief, with less emphasis on supporting livelihood activities than in the parallel Vanuatu pilot project. However, among the recipients interviewed in Honiara, the voucher also had some positive impact on recipients' economic activities and employment situations. While most of the women utilised the e-voucher to purchase food items, some were able to use the assistance to start or add to small enterprises, which provided some additional support for their family beyond direct food purchases. Additionally, a significant number of the named recipients had other family members who earned regular income through formal employment, for instance as shop assistants or warehouse staff. While some respondents resented vouchers being given to families with working members, the more general view was that, if there was more than one family living in the house and only one person was working, it did make sense for them also to receive assistance. This was considered especially valid for women, given the added care burdens they take on to provide for the entire household.

Other women highlighted how the voucher complemented and enhanced their small-scale garden produce, which served as a source of food for their families. Particularly during the COVID-19 pandemic, when everyone was facing difficulties, the voucher offered temporary relief and helped them stay afloat in challenging times.

### Social norms, beliefs and practices

The findings reveal compelling insights into the gender dynamics and social norms influencing the registration and distribution process of the e-voucher. The findings highlight the prevailing gender roles, where men are predominantly seen as decision-makers in financial matters. Women in Barana and Fishing Village explained that community decisions are predominantly made by men, resulting in men having the authority to determine who should receive the e-vouchers. Women interviewed expressed concerns about their exclusion from decision-making processes during the registration phase, noting that this decision-making pattern may not fully account for the needs and priorities of all community members, particularly women. They also reported that when they were busy working in the gardens, some names, possibly belonging to non-existent individuals (ghost names), were registered without their knowledge or consent. Their exclusion from the registration process has left them feeling marginalised and overlooked.

Societal norms also play a strong role in determining who will receive the e-vouchers. About half of the women involved in FGDs in Tandai and Fishing Village mentioned that in their communities, despite women being the majority of the initial registrants, in male headed households it was usually the men who collected the e-vouchers on behalf of their family. This was also confirmed in an interview with a male (the partner of a named recipient), who mentioned that he received the e-voucher. These findings underscore the persistence of traditional gender norms and emphasise the need for gender-sensitive approaches to ensure equitable distribution and inclusivity within the program.

Despite the challenges identified with male domination at both registration and distribution stages, the female respondents appreciated the voucher as it presented an opportunity for women's economic empowerment and helped provide relief on their added care burdens during a difficult period. However, across the three communities they raised concerns around whether such projects would be sustainable if in future they provided more frequent rather than one off payments. Some also mentioned the possibility of regular cash or vouchers contributing to people becoming heavily dependent on Save the Children and not becoming self-reliant and resilient in future. While they appreciated the assistance during the COVID-19 downturn, they suggested that Save the Children needs to consider



how to help communities and individuals become self-reliant and resourceful with the assistance that is provided – for example, making small businesses.

In line with that suggestion, about six women from across the three communities reported utilising the cash assistance to start or expand their small businesses, such as selling ice blocks, flour balls, etc., resulting in increased income generation. This economic agency contributes to women's financial independence, decision-making power, and overall well-being for their household.

“We see that, if any such assistance or gifts card to support the community, there must be a fair distribution to everybody to avoid disagreement amongst the families.”

– Female FGD participant, Fishing Village

Addressing these disparities, by improving the current gender inclusive approach as well as the models of registration, distribution and monitoring, necessitates fostering gender equity, community participation, and transparent decision-making to ensure equal access and control over resources.

### Resources and decision-making

Women were almost unanimous in saying that women should make decisions on day-to-day household spending, since they have family welfare at heart. This was also supported by a handful of the male respondents across the three communities as they believed that women managed the kitchen and household better and should be leading with the decision-making regarding the e-voucher. Other male respondents said they would prefer to be included in decision-making with the women as partners. 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. The single mothers living with their mother or parents appeared to have limited authority to make independent decisions. These patterns may be related to ownership of the home (i.e., 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.

“I wouldn't allow the card to anyone to handle it because the card contains money so I will not give it to anyone otherwise he might lose it.”

– Female FGD participant, Tandai

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.

One important aspect is the gendered distribution of e-vouchers. As discussed above, women were reported to be responsible for feeding their families and some target groups for the pilot were women. However, in the three sample communities, the e-voucher was distributed to more men than women. This highlights prevailing social norms and beliefs that grant decision-making authority to men regarding financial matters and appear to have influenced the registration and/or distribution process.

The data indicated varying degrees of decision-making power among women regarding the utilisation of the e-voucher assistance. While some women, especially those from single headed households, exercise autonomy in decision-making, others face limitations due to the influence of other household members, particularly males. Addressing power imbalances within households is crucial to ensure equitable decision-making and the equal distribution of resources. While most women reported that decision-making was a shared responsibility with their spouse, a few others expressed that they felt excluded from decision-making processes although they were the named recipients. They suggested the need for future assistance programmes to consider giving the e-vouchers to women with a clear explanation to the spouse that since the woman is responsible for food preparation for the house, she should decide how to use the e-voucher. The unequal distribution based on gender reflects the influence of social norms and practices on resource allocation within households. The majority of the male respondents believed that

decision-making was a shared responsibility, while a very few expressed the opinion that women were better at making decisions on how to spend the funds for the household as they knew better what was needed in the home.

Instances of conflict, jealousy, and gossip were observed within the community surrounding the distribution of cash assistance. These conflicts arose from perceived unfairness or exclusion among community members who did not receive assistance and were influenced by existing gender dynamics and social hierarchies, highlighting the need for transparent and inclusive processes in cash distribution.

After e-voucher distribution, some women reported that their husbands had received and controlled the e-voucher, despite women being identified as the primary recipients in the pilot. Many of those who were married or had adult children (particularly sons) felt they had little or no direct influence in deciding how the e-voucher should be used as decisions were made by others for them. While e-vouchers provided opportunities for women's economic empowerment and access to basic needs, the pilot programme implementation was such that some women were not empowered to receive the e-vouchers themselves and decide on how to spend the funds for their household.

These findings demonstrate the connection between resource allocation, decision-making processes, and prevailing social norms, beliefs, and practices. By recognising and challenging these norms and practices through contextualised and effective gender-responsive strategies, future assistance programmes can strive for more equitable resource allocation and inclusive decision-making processes.

## Specific vulnerabilities and well-being

### Disability

A significant challenge raised during consultations was the neglect and lack of prioritisation experienced by people living with disabilities – on the part of parents, communities, and even the national government. Despite positive strides such as government policy commitments and endorsement of the disability convention, the absence of social benefits in Solomon Islands hindered families' ability to adequately support their children with disability.

The key informants and e-voucher recipients expressed a strong sentiment that individuals with disabilities should be given priority to receive e-vouchers, since they often face exclusion and neglect. While this group was directly

“To address these issues and foster a more inclusive society where there is a provision of holistic support, the implementation of long-term consultation processes, and the establishment of inclusive policies through collaborative efforts among government agencies, organisations, and community stakeholders.”

– Male, PWDSI KII

targeted in the pilot through PWDSI distribution of 186 e-vouchers, respondents raised concerns regarding inflated expectations and potential misuse of the e-voucher system. They noted that people with disabilities are frequently prevented by family members from independently determining how to utilise the e-vouchers – underscoring the importance of prioritising people with disabilities as direct recipients of assistance. It was further noted that the range of goods that could be purchased with the e-voucher did not accommodate the special needs

of people living with disabilities, such as suitable transport to go into town to shop, specialised equipment such as assistive devices, and other support tailored to this vulnerable group.

In addition, a KII respondent emphasised that, when designing programmes where people with disability are included, the approach cannot be one-size-fits-all, because the needs are diverse and unique to each individual. The design has to consider how the programme will alleviate physical, institutional, attitudinal and communication barriers and not add to the constraints and exclusion already being experienced. The implication is that more detail is required of the varying disabilities each person is experiencing to then be able to deliver something that is reflective of their needs – because not all disabilities are the same. Critically, people with disabilities need to be active participants in decision-making processes to strengthen inclusion, ensure their specific needs are addressed, and to challenge societal beliefs and practices that

perpetuate the marginalisation of people with disabilities. If a registered recipient will need assistance in accessing and using the e-voucher, they should be empowered to nominate a family member (or other trusted carer) for this purpose, and then followed up during programme monitoring to ensure this has worked as intended.

### Children and the elderly

The data made little mention of children's well-being, as the assistance provided through the e-voucher was a limited amount and restricted to supermarket supplies. According to the female respondents, it addressed the needs of the

“The assistance did not have any impact on children’s education. This was because we used the assistance only to buy food.”

– Female FGD participant, Tandai

household but not specific priority needs relating to children. Consequently, parents, especially mothers, faced limitations in supporting other essential needs of their children, such as school fees, healthcare, and stationery. Therefore, supplementary measures beyond supermarket e-vouchers would be needed to ensure comprehensive support for children's well-being.

An additional concern that emerged from the interview data is that families become increasingly vulnerable when young, capable members leave to pursue seasonal work opportunities. This phenomenon has become a common occurrence across the Pacific, including Solomon Islands, leaving children and elderly individuals to navigate their daily lives independently. Such circumstances become even more challenging during times of humanitarian crises, where the absence of these young, strong, and energetic family members places additional burdens on those left behind. While many workers provide significant remittance support that provides a welcome economic boost to families back home, this is not always the case and the responsibility of caring for themselves and meeting their basic needs can become a daunting task for children and the elderly. In this context, carefully targeted cash and voucher assistance can be particularly valuable in assisting those with reduced support networks.

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

The potential risks associated with cash and voucher programming based on the findings of the study conducted in Solomon Islands are discussed below, along with recommended mitigation measures.

### Communicate clear eligibility criteria that reflect vulnerability

Respondents highlighted the importance of explicit eligibility criteria that reflect vulnerability. Both female and male respondents suggested that Save the Children develop and communicate explicit criteria for determining eligibility and selection of recipients and that these criteria reflect local understanding of who is vulnerable. They raised two aspects in terms of the eligibility criteria themselves:

#### Eligibility for multiple family households

The study highlighted that disagreements or misunderstandings about inclusion and exclusion in the programme can lead to community backlash. Female respondents shared that the backlash happened in the community with others who did not receive the assistance and also in households comprising multiple or extended families. In Tandai, the female respondents shared that in multi-family households, if one person met the targeting criteria, only one family in that household would receive assistance. They considered this to be unfair, and it resulted in tensions and conflicts.

#### Eligibility criteria for different individual vulnerabilities

Non-recipients commonly expressed a view that in addition to providing assistance through households, the selection process for the e-voucher pilot could have considered more vulnerable individuals within the household, such as persons with disabilities, women survivors of domestic violence, and elderly widows. This observation highlights the

sentiment among non-recipients that these particular groups should have been given greater consideration in the allocation of resources.

### Active and transparent community engagement in identification, registration, verification and distribution

During data collection, both recipients and non-recipients expressed dissatisfaction with the e-voucher pilot, considering the distribution to be unfair. In particular they referenced the selection and registration process where they said no proper verification was undertaken to ensure that the most vulnerable and those in most need would receive the e-voucher.

#### The process of identification and selection

For most of the respondents, an inclusive selection process would be one that is done through the existing community governance structures (committees) but verified by Save the Children to make sure the identified individuals fit the criteria. Other respondents (both male and female) suggested that identification would best be done through in-depth community consultations to ensure fair and inclusive identification. For example, this could include organising focus group discussions or consultation sessions where community members can provide input on a draft set of criteria on who should be included as the target beneficiaries for the programme and why. This inclusive approach would ensure that the targeting process is transparent, addressing perceptions of unfair distribution.

#### Community engagement and dialogue

Establishing a platform for regular dialogue between Save the Children and the community members can be beneficial. This can involve setting up community advisory groups or organising regular meetings where community representatives can voice their concerns, ask questions, and provide feedback. By actively listening and responding to community input, Save the Children can address concerns, provide clarifications, and build trust and understanding. This platform can further provide the opportunity to share information about programme design, evaluation, and feedback mechanisms to build trust and legitimacy. By providing regular updates and reports on the program's progress and outcomes, Save the Children can also demonstrate transparency and accountability.

More broadly, this research highlights the importance of robust community engagement activities from the outset. This can include community meetings, town hall sessions, and the use of local media channels to ensure clear and transparent information dissemination. For instance, organising community meetings where representatives from the implementing organisation can explain the purpose of the program, its eligibility criteria, and how the distribution process works. Additionally, conducting community dialogue (tok stori) sessions can provide an opportunity for community members to ask questions, express their concerns, and receive clarifications. The use of other communication publications and radio announcements that can run for more than a day will help recipients retain the message about the purpose of the e-voucher and the eligibility criteria. A few female respondents suggested using the announcement time at church on Sundays as a way to remind people of the voucher program, its purpose and how it should be used, as this is a place they often go to get information.

### Incorporate measures to ensure women and people with disabilities are included and can benefit

This study confirmed that social norms, beliefs, and practices influenced decision-making within households, with women often having limited decision-making power in certain circumstances. The voucher distribution process further reflected existing gender roles, with men predominantly seen as decision-makers in financial matters. This could hinder the effective utilisation of cash and vouchers by women and perpetuate gender inequalities and perpetuate power imbalances in households.

Future 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. Specific measures can include:

- Conducting awareness campaigns to challenge harmful gender norms and stereotypes and promote shared decision-making.



- Providing training and support to women to enhance their financial literacy and confidence in managing financial matters.
- Establishing mechanisms to ensure equal participation of women in the distribution process, such as joint registration or dedicated female staff.

When designing programmes that include people with disability, it is critical to recognise the diversity and uniqueness of each individual's needs. Several informants mentioned challenges related to disability and limited access to services. If the 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, it is recommended to design cash and voucher programmes to be inclusive and accessible to all individuals, including those with disabilities and those facing barriers to services. The diversity of need should be assessed in detail so that the programme is able to deliver something appropriately tailored. This study highlights the potential importance of the following:

- Conduct a comprehensive assessment to identify barriers to access.
- Collaborate with relevant stakeholders to develop strategies that ensure the programme reaches vulnerable and marginalised populations.
- Provide alternative delivery mechanisms and targeted outreach.
- Sensitise programme staff and partners to the rights and needs of marginalised groups.
- Feedback mechanisms should be put in place to address grievances and concerns promptly, allowing for adjustments and improvements in the programme as needed.
- Regularly monitor and evaluate the distribution process.

### Ensure programme design is aligned with objectives and includes measures to mitigate potential misuse and dependency

Cash and voucher programming is new in Solomons and currently doesn't have broad-based support. The community-level evidence outlined in this report supports some of the findings from elsewhere in debunking common myths around potential risks of cash transfers (see Box 2). However, to build and gain broad support for cash or voucher programming in Solomon Islands, future initiatives will need to demonstrate positive impact as well as bust some myths raised by respondents around cash-based support; particularly that is misused and generates dependency.

#### Box 2: Evidence to counter common myths<sup>12</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>12</sup> Barca et al., 2021, p. 17, referring to a study in Africa by Handa et al, 2018.

### **Ensure transfer size aligns with communicated objective**

Many recipients noted that the pilot programme provided an e-voucher of limited value which restricted recipients to purchasing only supermarket items. It did not make a significant impact on their lives or allow them to address their other essential priorities, like health care and school fees. Ideally, the programme design would consider the specific needs of recipients and ensure that the value is adequate to meet these needs while also providing flexibility in spending options. This would allow recipients to determine their own priorities, which may include items such as school fees, healthcare, and utility costs. Increasing the funding amount and considering direct cash assistance instead of e-vouchers would also enhance recipients' autonomy and decision-making power. Specific measures could include:

- Conduct a needs assessment to understand the diverse priorities of recipients.
- Provide cash assistance or expand the range of eligible expenses beyond food to allow recipients to allocate funds according to their essential needs.
- Collaborate with local service providers to ensure access to healthcare and other essential services.

### **Link with interventions to promote economic empowerment, skills-building and capacity development**

Whilst the global evidence base shows that, largely, concerns around dependency are unfounded, several respondents noted this risk if cash was to be provided as a form of social protection. In particular, if recipients become reliant on cash transfers without developing sustainable livelihoods or income-generating activities, it may hinder their long-term resilience and independence.

To gain support, cash programming could therefore initially be accompanied by measures to integrate livelihood support components, provide mentorship and coaching, foster partnerships with local businesses, and monitor long-term impact on self-reliance. In addition, a government (MWYCFA) key informant mentioned that the government has established an economic empowerment policy that is focused on reducing vulnerability and helping boost people's capacity to become self-reliant and not dependent on external support.

### **Integrate financial literacy components covering budgeting, saving, and distinguishing between essential and non-essential expenses**

The analysis identified instances where recipients diverted funds toward non-essential items instead of prioritising food security and other immediate household needs. While spending decisions are ultimately the responsibility of the recipient, integrating financial literacy components into the program, including regular reminders about proper fund utilisation, would provide recipients with the skills and knowledge to manage their finances effectively.

### **Engage and coordinate with government**

The study highlighted the importance of coordination with government, as they are the only body capable of rolling out comprehensive cash-based programmes for social protection. A lack of coordination risks having fragmented efforts, duplication of resources, and challenges in achieving sustainable outcomes.

To address this risk, it is recommended to strengthen partnerships and coordination mechanisms with government.

The Cash Working Group can be a valuable coordination mechanism if regular government participation can be achieved. At a project level, the specific government department of most relevance will depend on the objective of the CVA. For instance, Save the Children's pilot in Honiara during the pandemic targeted communities where the Ministry of Agriculture was unable to deliver food parcels. The future pilot under the Safe Children project will need to coordinate with government authorities responsible for child protection.

Actively collaborating with government agencies and sharing information can ensure alignment and avoid duplication. This can involve regular meetings, joint planning sessions, and sharing programme updates and progress reports. By working together, implementing organisations and government agencies can combine their strengths and resources to develop comprehensive and sustainable cash and voucher programs.

## Strengthen collaboration, information sharing and coordination among NGOs

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

To address this risk, it is recommended that Save the Children work with other members of the existing Cash Working Group to strengthen its collaboration and coordination mechanisms, including for 'development'-oriented cash and voucher programming. Regular information sharing, joint planning, and collaboration can help avoid duplication, increase coverage, and enhance the overall effectiveness of cash and voucher interventions. This can involve sharing programme updates, recipient lists (with appropriate data protection in place), and intervention plans to keep all stakeholders informed and enable them to coordinate their efforts effectively. By working together, NGOs can ensure that their programmes align with government priorities, resources are utilised efficiently and people receive the support they need.



A family sharing a meal in Malaita Province, Solomon Islands. Photo: Conor Ashleigh/Save the Children

# CONCLUSIONS AND RECOMMENDATIONS

## Key Findings

The field evidence generated through this research in Solomon Islands reinforces the value of providing cash transfers or vouchers to vulnerable individuals in the country and is consistent with Save the Children's own end-of-programme assessment. Solomon Islands faces significant long-term economic and social challenges, with high poverty incidence and low human development indicators. The economic disruptions caused by civil unrest, the COVID-19 pandemic and related restrictions, and other global events have further exacerbated vulnerabilities, and recovery is expected to take many years.

The voucher pilot in Solomon Islands was undertaken in the context of the COVID-19 response with the aim of providing assistance to vulnerable individuals during that time. For some, this assistance supplemented their informal economy and subsistence gardening livelihood. The research findings highlight the limited knowledge and understanding of the vouchers among the sampled communities. There was a lack of proper instruction and awareness-raising about the purpose and conditions associated with the e-vouchers before their distribution. This led to misconceptions and concerns about intentions and whether the funds were actually a loan.

The risk of e-vouchers being misspent on non-essentials such as cigarettes was widely recognised among recipients and key informants. Making payments to women rather than men can help avoid this risk of funds being diverted to items such as cigarettes and alcohol. Women were generally considered to be best placed to manage day to day household finances and prioritise family needs.

However, men hold ultimate decision-making (and coercion) power, and in many cases husbands received and controlled the e-voucher even when a woman was the named recipient. Socialisation and awareness-raising on the purposes and appropriate management of cash and/ or vouchers is vital, along with complementary programmes 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.

In some households, multiple families live together, and the assistance provided was not sufficient to cover everyone's needs. This potentially led to the exclusion of certain individuals, particularly the elderly and persons with disabilities, from benefiting from the e-voucher.

People living with disabilities often have high 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 or vouchers are provided to their household, this does not necessarily result in those individuals having decision-making agency on its use, or receiving any direct benefit. Globally, partnerships with disability-focused organisations have been found to be essential for effective disability inclusive cash and voucher programs. 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.

Extensive community consultation in advance of roll-out is essential to promote community buy-in, ensure the assistance reaches those most in need, minimise ill-feeling among those who are not included, and reduce reputational risks for Save the Children. 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 pilot on why some individuals benefited and others missed out resulted in gossip and jealousy.

Many recipients suggested Save the Children consider 'cash-in-hand' or 'direct-cash' rather than e-vouchers for future programs. Despite the greater risk of cash being stolen or misspent on non-essentials, they felt it was preferable since it would provide them more flexibility in deciding what to spend it on, based on their needs and



priorities. This finding echoes a recent study of 2020-21 cash responses in Fiji (Walton-Ellery and Low, 2022),<sup>13</sup> which found that all stakeholders preferred cash as the form of assistance – including government decision makers, programme implementers and those benefiting from the support. This kind of unconditional transfer empowers the recipient and gives them agency to determine their own needs.

Many recipients also highlighted the challenges associated with the utilisation of the e-voucher. The e-voucher only allowed for the purchase of supermarket items, which may not have aligned with the highest priority needs of the individuals. The limited number of locations where it could be spent (selected Bulk Shop supermarkets), and the requirement to travel there by bus imposed additional expenses. Some women recipients faced the additional task of arranging for childcare, further adding to their costs. Additionally, the prices at these designated shops were generally regarded as higher than what they would normally pay elsewhere. These various factors detracted from recipients' perceptions of the value and benefits of the e-voucher.

The Fiji study noted that digital cash transfers reduce risks of handling 'actual' cash and can provide a rapid and efficient platform for delivering support. In Fiji, several methods were used depending on location and feasibility, including cash in envelopes, and various types of e-transfers. However, it is worth noting that just three of the e-voucher recipients interviewed in Solomon Islands had an existing bank account, and while most had a mobile phone, none of them used the mobile phones for online banking or other online services. These factors will continue to constrain the options available for provision of cash assistance and point to the importance of broader financial literacy programmes and continued development of digital payment solutions. This includes awareness-raising on unfamiliar modalities (such as digital transfers) and expansion of critical infrastructure such as internet and mobile phone connectivity. 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.

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

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 Solomon Islands, which provide an excellent basis for wider roll-out. The existing mechanism of the Cash Working Group can provide a valuable platform to share updates and maximise benefits through a coordinated approach. The recent Fiji study also found that effective coordination between multiple stakeholders through the local Cash Working Group was critical (Walton-Ellery and Low, 2022).

The implications of these findings call for gender-sensitive, inclusive, and context-specific approaches in the design and implementation of cash and voucher programmes in Solomon Islands. This includes comprehensive awareness-raising, community consultation, transparent decision-making processes, and partnerships with relevant organisations. Government support, leadership, and collaboration with various stakeholders are essential for effective and inclusive cash and voucher programs. By addressing these implications, cash and voucher programmes can maximise their positive impacts, promote gender equality, and ensure the inclusion and well-being of all community members, particularly the most vulnerable.

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<sup>13</sup> Walton-Ellery, S. and Low, I. (2022) Cash Responses in Fiji : 2020-2021. What has been learned and where are we now?

# Recommendations

The field data obtained for this review pertained to a single voucher pilot undertaken with specific objectives and target recipients. The recommendations that follow capture lessons that have emerged from that pilot and are supported by the broader literature. While the review team considers these recommendations to be broadly applicable to future projects in Solomon Islands involving cash and vouchers (including Safe Children), their application and relevance will necessarily be specific to the project context.

The ANCP project focuses on enhancing child protection and school safety management mechanisms. A cash pilot within Save the Children’s ANCP project will aim not only to support vulnerable children and their families, but also to generate evidence for developing child-sensitive and shock-responsive social protection programs. Through the project, Save the Children will advocate for and support Government leadership on social protection. This involves providing expertise, resources, and guidance to help shape and strengthen policies and systems in the child protection, education, and disaster management sectors.

The primary target groups for the ANCP project are children, and ‘life-cycle’ forms of social protection are generally simpler to administer than those relying on poverty targeting. Therefore, some of the challenges identified during the earlier e-voucher pilot may not apply.

With these points in mind, the following recommendations emerge from the findings and conclusions of this study (Table 5). The first two recommendations are at strategic level. They relate to Save the Children’s broader work in Solomon Islands, including through the Cash Working Group, rather than being project-specific. As such they are long-term but warrant early action (‘to be implemented as soon as possible’) to provide a conducive environment for project-specific initiatives. Recommendations 3-8 are more operational, and would be relevant to any future cash and voucher intervention in Solomon Islands.

**Table 5: Recommendations for cash and voucher programming in Solomon Islands ANCP projects**

NO.	RECOMMENDATION
<b>Strategic level</b>	
1	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 and voucher programmes through comprehensive government-led social protection systems.
2	Coordination mechanisms among NGOs and CSOs should be strengthened to ensure streamlined approaches and maximise efficiency, effectiveness and GEDSI outcomes. <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	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. <ul style="list-style-type: none"> <li>Local organisations supporting women, children, people living with disability and other marginalised groups can be valuable partners to support inclusive programme design and implementation.</li> <li>Cash and vouchers for people living with disability must be tailored to reflect diversity of circumstance and need.</li> <li>Safety and security protocols should be built into 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 and voucher 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 the programme aims to reach.</li> <li>• Develop clear detailed criteria and socialise these in the community to help both recipients and non-recipients understand the intention of the cash or voucher.</li> </ul>
6	<p>Appropriate modalities will depend on location and local infrastructure, but unrestricted cash is generally preferable to supermarket e-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>Cash or vouchers 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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