**Monitoring Study of Emergency Cash Transfers for Vulnerable Groups through Social Assistance in Nepal**

**Prepared for**

**UNICEF Nepal**

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**Nepal Participatory Action Network**

**(NEPAN)**

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The report is an evidence-based study of the outcomes and effectiveness of the Government of Nepal and UNICEF’s emergency top-up cash transfer for beneficiaries of Nepal's social protection programmes as a response to the devastating 2015 earthquakes. The findings were extracted through mixed-methods research. The findings suggest overwhelming support for the programme due to its effectiveness at meeting basic consumption needs of vulnerable groups in the short-term. A negligible number of the targeted beneficiaries were found to have not received the allocated amount because of lack of documentation or absence of the eligible person.

**December 2015**

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The government of Nepal has recognized the importance of providing financial support to disadvantaged populations through the national social allowance programmes. In the aftermath of the recent earthquakes, these populations were most vulnerable and therefore additional support was necessary for their immediate recovery. Cash transfers can be an efficient form of humanitarian aid as it allows beneficiaries the efficacy and ability to purchase the goods needed to meet their specific needs. Monitoring this process is valuable for understanding its effectiveness and potential in future disasters.

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Contents

[Acknowledgements 1](#_Toc441827244)

[Table of Figures 5](#_Toc441827245)

[Executive Summary 6](#_Toc441827246)

[Acronyms 9](#_Toc441827254)

[1. Introduction 10](#_Toc441827255)

[1.1 Objective of the Emergency “Top-Up” Cash Transfer 10](#_Toc441827256)

[1.2 Objectives of Monitoring Study 10](#_Toc441827257)

[1.3 Applying Theory of Change to Monitoring of Cash Transfers 11](#_Toc441827258)

[1.4 Structure of the report 12](#_Toc441827259)

[2. Background 13](#_Toc441827260)

[2.1 Global and National Context of Cash Transfers and Social Protection 13](#_Toc441827261)

[2.2 Implementing Emergency Cash Transfers with Existing Social Assistance 14](#_Toc441827262)

[2.3 Past Impacts of Cash Transfers on Household Beneficiaries 15](#_Toc441827263)

[3. Methodology 17](#_Toc441827264)

[3.1 Selection of Study Districts 17](#_Toc441827265)

[3.2 Selection of VDCs and Wards 18](#_Toc441827266)

[3.3 Quantitative Sampling 19](#_Toc441827267)

[3.4 Qualitative Sampling 20](#_Toc441827268)

[3.5 Training Methods and Tools 21](#_Toc441827269)

[3.5.1 Research Team Composition, Training and Timing 21](#_Toc441827270)

[3.5.2 Quantitative Methods 21](#_Toc441827271)

[3.5.3 Qualitative Methods 21](#_Toc441827272)

[3.6 Analysis 22](#_Toc441827273)

[3.6.1 Data Management and Analysis 22](#_Toc441827274)

[3.6.2 SMS-based survey analysis 22](#_Toc441827275)

[3.7 Challenges and limitation of the study 22](#_Toc441827276)

[4. Findings on the characteristics of the beneficiary population 24](#_Toc441827277)

[4.1 Composition of the beneficiary population 24](#_Toc441827278)

[4.2 Sources of Income 26](#_Toc441827279)

[4.3 Effects of Earthquake 27](#_Toc441827280)

[4.4 Humanitarian assistance received 32](#_Toc441827284)

[5 Effectiveness of Emergency Cash Transfer Delivery 34](#_Toc441827285)

[5.1 Description of the delivery process and operational objectives 34](#_Toc441827286)

[5.2 Assessment of the stages of implementation 35](#_Toc441827287)

[5.3 Coverage of the cash transfer and booklets, and reasons for exclusion 42](#_Toc441827293)

[5.4 Grievance and redress mechanisms 45](#_Toc441827294)

[5.5 Programme monitoring 46](#_Toc441827295)

[6 Cash Transfer Outcomes, Potential Impacts and Improvements 48](#_Toc441827298)

[6.1 Emergency Cash Transfer Usage 48](#_Toc441827299)

[6.2 Immediate and Medium-term Potential Impacts of Emergency Cash Transfers and booklets 50](#_Toc441827300)

[6.3 Opportunities for Improvement 53](#_Toc441827304)

[7. Summary and Conclusion 54](#_Toc441827305)

[7.1 Successes in policy implementation 54](#_Toc441827306)

[7.2 Challenges/bottlenecks in policy implementation 54](#_Toc441827307)

[7.3 Conclusion 55](#_Toc441827308)

[7.4 Key Policy Recommendations 56](#_Toc441827309)

[References 58](#_Toc441827310)

[Annexes 60](#_Toc441827311)

# Table of Figures

[Figure 1: Cash transfer programming in emergencies 16](#_Toc441827374)

[Figure 2: Map of Sampled Districts 18](#_Toc441827375)

[Figure 3: Household Child Composition 25](#_Toc441827376)

[Figure 4: Box and Whisker Plot of Household Dependency Spread 25](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827377)

[Figure 5: Household Dependency by Social Allowance Category 26](#_Toc441827378)

[Figure 6: Main Livelihood Figure 7: Secondary Livelihood 26](#_Toc441827379)

[Figure 8: Earthquake Damage on Housing 27](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827380)

[Figure 9: Earthquake Damage on Property 28](#_Toc441827381)

[Figure 10: Student Activities over time 30](#_Toc441827382)

[Figure 11: Food Coping Strategies 31](#_Toc441827383)

[Figure 12: Distribution of Earthquake Relief Support 33](#_Toc441827384)

[Figure 13: Snap-shot of Programme Implementation (from M&E Plan) 34](#_Toc441827385)

[Figure 14: Location of Cash Transfer by District 39](#_Toc441827386)

[Figure 15: Person who collected top-up by Social Allowance Category 39](#_Toc441827387)

[Figure 16: Estimated Beneficiaries Reached over time 42](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827388)

[Figure 17: Mechanisms for Submitting Complaints 45](#_Toc441827389)

[Figure 18: Cash Transfer Expenditures 49](#_Toc441827390)

[Figure 19: Top-up’s Sufficiency 50](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827391)

[Figure 20: Perceptions on Cash as Coping Mechanism 52](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827392)

[Figure 21: Suggested Improvements 53](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827393)

[Figure 22: Preferred Alternative Forms of Relief 53](file:///C:\Users\njmathers\Documents\Cash%20Transfer%20Programme\NEPAN\Final%20Report\16%2001%2028%20Cash%20Transfer%20PDM%20Final%20Report%20NEPAN.docx#_Toc441827394)

[Table 1: Total Number of Beneficiaries in Earthquake Affected Districts 15](#_Toc441827395)

[Table 2: Sample Selection of Respondents for the Household Survey 19](#_Toc441827396)

[Table 3: Distribution of Qualitative Methods 20](#_Toc441827397)

[Table 4: Composition of the Sample by Category Compared to National Data 24](#_Toc441827398)

[Table 5: Food Coping Strategies disaggregated by Social Allowance Category 32](#_Toc441827399)

[Table 6: Outputs & Indicators from the Monitoring and Evaluation Framework 35](#_Toc441827400)

[Table 7: Fund Transfer and Distribution Dates 37](#_Toc441827401)

[Table 8: Efficiency and Problems with Cash Transfer 40](#_Toc441827402)

[Table 9: Distribution Status by District 42](#_Toc441827403)

[Table 10: Coverage by Social Allowance Category 43](#_Toc441827404)

[Table 11: Programme Objective and Outcomes 48](#_Toc441827405)

[Box 1: Specific Monitoring Objectives 11](file:///C:\Users\hksan_000\Documents\NEPAN\UNICEF%20Grant\Report%20Final.docx#_Toc441541014)

[Box 2: Examples from Government Officials 36](file:///C:\Users\hksan_000\Documents\NEPAN\UNICEF%20Grant\Report%20Final.docx#_Toc441541015)

[Box 3: Example of Use of Cash 50](#_Toc441541016)

[Box 4: Examples of Misuse of Cash 51](file:///C:\Users\hksan_000\Documents\NEPAN\UNICEF%20Grant\Report%20Final.docx#_Toc441541017)

[Annex 1: UNICEF Monitoring and Evaluation Framework 60](#_Toc441827414)

[Annex 2: Further Information on Sample 61](#_Toc441827415)

[Annex 3: List of Field Enumerators 62](#_Toc441827416)

[Annex 4: List of KII Respondents 63](#_Toc441827417)

[Annex 5: List of FGD Locations 65](#_Toc441827418)

# Executive Summary

## Background

This post-distribution monitoring study examines the delivery and effectiveness of the emergency cash transfer programme delivered by the Government of Nepal in cooperation with UNICEF. The programme was designed to reduce the impacts of the April 2015 earthquake and subsequent aftershocks on Nepal’s most vulnerable populations. NRs. 3,000 (US$30) cash transfers were provided as a top-up payment to beneficiaries of the existing government social assistance programmes in the 19 most earthquake affected districts. Beneficiaries include senior citizens (age 70+, or 60+ if Dalit), widows, single women (aged 60+), people living with disabilities, Dalit children under age five, and highly marginalized indigenous ethnic groups. The programme aimed to meet the most immediate household expenditure needs and to increase household resilience by reducing the use of negative coping mechanisms and behaviours, post-earthquake.

## Methodology

Post-distribution monitoring (PDM) was based on a rapid, mixed-methods monitoring study. The survey sampled 880 eligible individuals from the beneficiary registries in 44 Village Development Committees and Municipalities (VDC/M) across 11 of 19 programme districts. Districts and VDC/Ms were selected for geographic representation, earthquake impact and the presence of large beneficiary populations. The survey is statistically representative at the VDC/M level and the distribution of beneficiary types in the sample is reflective of the wider beneficiary population. Qualitative data was collected through 22 focus group discussions with beneficiaries and other community members and 47 key informant interviews at local, district and national level. Data collection took place between September and November 2015.

## Key Findings

### CONTEXT

**The beneficiary population is highly economically vulnerable.** 79% of respondents reported that their main livelihood is (subsistence) agriculture and only 37% reported having a secondary livelihood. Only 11.8% of respondents reported receiving remittances prior to the earthquake and 9.7% following the earthquake (below the national average). In addition, sampled households are relatively - and sometimes absolutely - labour poor: 26% of households had multiple beneficiaries (i.e. multiple vulnerabilities) especially among Dalits and marginalised indigenous groups; the average household dependency ratio was 1.2 compared to a national average of 0.98; and 14% of beneficiaries live in households with no working age members.

**The beneficiary population was extremely earthquake affected.** Just 1% of respondents reported loss of life of a family member due to the earthquake. Nearly all respondents (94%) said there had been damage to their house of which two-thirds were completely damaged. Community members also highlighted widespread damage to government buildings, health centres and schools. 44% of respondents reported damage to other property including food stocks, cooking equipment, furniture and livestock. Livelihoods were also affected, with 63% of respondents reporting that household members had to take time off work. Food insecurity has also been a problem for a large minority: 23% of respondents said that there were times in the month prior to the survey when household members did not have enough to eat and 12% had to sell assets to meet their food needs.

### PROGRAMME DELIVERY AND OUTCOMES

**The programme achieved very high coverage among the target population.** The monitoring survey found that 99% of sampled registered beneficiaries received the cash transfer in the selected VDC/Ms, and that all of those received the correct amount of NRs. 3,000. Based on the government completion reports received to date (10 of 19 districts), 93 % of registered beneficiaries - approximately 434,690 people - are estimated to have received the top-up cash transfer, well above the original programme target to reach at least 85% of the registered vulnerable population. The difference in survey-reported coverage is due to the sampling strategy (non-random at district level), difficulty in accessing certain remote areas, and variability in implementation outcomes between VDC/Muns.

**The cash transfer achieved the goal of supporting vulnerable households to meet their short-term basic daily needs.** At the time of the survey 89.7% had expended all, or almost all, of the cash transfer - suggesting high demand for additional cash income. The cash was most commonly used for food (81% of respondents), medicines (45%), household accessories (37%) and clothes (32%), and the largest allocations of expenditure followed a similar pattern. Within the objectives of the programme - to support basic consumption of vulnerable groups - 21% of respondents reported the transfer amount was enough and 63% reported it was nearly enough. However, 92.8% of respondents expressed the need for further cash transfers of this kind.

**Despite limited direct targeting at children, the cash transfer indirectly benefited many other children.** Dalit children under five years made up about 14% of the total beneficiary population, but the survey findings estimate that two-thirds of beneficiaries live with at least one child under 18 years and one-third live with at least one child under five years. Spending patterns indicate that as well as collective household needs being met, 12.7% of beneficiaries spent some of the cash transfer on children’s education.

**The cash transfer made some (limited) contribution to other outcomes including reducing negative coping strategies and livelihoods promotion.** A large minority of households faced some food insecurity and the majority of households allocated most of the cash transfer to food. It is therefore reasonable to expect some short-term effects on limiting negative coping strategies such as reducing food consumption and diversity, and borrowing to meet food needs. A minority of households allocated some cash to shelter maintenance (10%), loan repayments (5.9%), savings (4.4%), and productive activities (3.1%). Focus group discussions with beneficiaries also revealed some preference for use of the cash to pay debts and for productive activities including purchase of poultry and livestock and payment for wage labour.

**Beneficiaries and government officials have mostly positive perceptions of the cash transfer programme.** 86% of respondents perceived the cash transfer programme as a good initiative. Focus groups with beneficiaries also highlighted that for some, the programme had positive effects on feelings of hope following the earthquake. The use of cash rather than in-kind assistance was also appreciated, with 86.6% of beneficiaries stating a preference for cash. Interviews with government officials revealed that, despite some implementation challenges, they had a positive impression of the emergency cash transfer programme.

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### DESIGN AND IMPLEMENTATION CHALLENGES

**Although coverage was high, a minority of registered beneficiaries, and eligible but non-registered people, were missed out.** The causes of exclusion for a small number of registered beneficiaries were: (i) lack of documentation; (ii) lack of transportation in remote areas; (iii) migration or displacement; and (iv) insufficient funds requested by VDC/Ms. In addition, because registration for social assistance programmes happens annually (in December), recently eligible people will not have been able to register in time to receive the emergency cash transfer. Estimates from previous studies suggest that the Senior Citizen’s Allowance and the Child Grant achieve about 80% coverage of eligible persons.

**All districts completed distributions within one to four months of receiving funds, however delays at different levels of implementation resulted in less timely and less efficient delivery than anticipated.** More than half (60%) of VDC/Ms completed distributions within three months of the official directive from MoFALD to the DDCs, and it took a further 1.5 months to reach 99% completion. Reasons for the delays included: (i) slow bank transfer processes; (ii) competing priorities and limited capacity at DDC and VDC/M level; and (iii) difficulty accessing certain remote VDCs. Late approval of the programme by the Cabinet, and the need to complete regular payments before the fiscal year end meant that nearly half the districts were not able to distribute the top-up along with the regular social assistance payments.

**Some beneficiaries experienced difficulty accessing distribution points, but few other problems were reported during the distribution process.** About half (52.2%) of sampled beneficiaries collected the cash transfer at their local VDC/M office, but some VDCs managed distributions in two or three locations across the VDC. While 72% of respondents reported that it took less than half a day to collect the money and return home, feedback showed that some distribution points were not easily accessible from remote villages. Accessibility problems were compounded for people with disabilities who more often relied on others to collect the money. Despite high awareness that complaints can be made to the VDC/M office, only 1% of sampled beneficiaries made a complaint. This may be due to the weak grievance and redress mechanisms at the local level, unequal social relations, and the propensity in Nepali society not to complain.

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**Low coverage of the booklet and leaflet distribution.** The programme intended to provide a behavioural change booklet to all beneficiaries of the emergency cash transfer at the time of distribution. However, the survey found that only 6.5% of beneficiaries received the booklet during the cash distribution. In addition, programme information leaflets were meant to be widely distributed at the local level before distributions took place. While large quantities of the leaflets were found to have reached the districts, coverage in rural areas appeared to be low. These findings reflect the difficulties in implementing human resource intensive information campaigns, on such a large scale and within a short time frame.

**VDC Secretaries reported limited capacity to undertake additional work, and received no additional financial support.** MostVDC Secretaries had a good impression of the emergency cash transfer initiative to support vulnerable groups in their communities. However, it was also viewed by many as an additional burden, in part because it was not possible to combine the distribution with the regular payments in many cases. Furthermore, VDC Secretaries complained that there was no additional incentive and support for logistical arrangements and administration. In many rural areas, VDC Secretaries’ jobs were made more difficult due to the lack of banking facilities, adverse weather and limited road transportation.

**Local mobilisation and monitoring in support of the programme was weak.** Systematic programme tracking and monitoring processes were undertaken by officials of UNICEF, Ministry of Federal Affairs and Local Development (MoFALD) and NEPAN. However, local level monitoring mechanisms at the DDC and VDC level were found to be weak. Feedback showed that community-based mobilizers lacked involvement in social messaging campaigns, the presence of the Scouts Association was low, and VDC staff members were overburdened with other regular and emergency-related administrative tasks.

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## Recommendations

1. Provide further support to vulnerable populations in the medium term post-earthquake period.
2. Integrate the use of emergency cash transfers through social assistance programmes into future humanitarian relief responses.
3. Use the learning from the emergency response as a means of improving social protection programmes.
4. Consider ways to increase the frequency and predictability of emergency cash payments to improve sustainability and longer-term impacts on household resilience.
5. Resolve the registration problems of the social assistance programmes.
6. Provide more support to local officials for implementation of the cash transfer.
7. Identify strategies to make better use of local groups and networks for community mobilisation, information dissemination and programme linkages.

# Acronyms

|  |  |
| --- | --- |
| CBOs | Community Based Organizations |
| CTP | Cash Transfer Programing |
| DDC | District Development Committee |
| DDRC | District Disaster Relief Committee |
| FGDs | Focused Group Discussions |
| GoN | Government of Nepal |
| ILO | International Labor Organization |
| KIIs | Key Informant Interviews |
| MoF | Ministry of Finance |
| MoFALD | Ministry of Federal Affairs and Local Development |
| MoLE | Ministry of Labor and Employment |
| MoWCSW | Ministry of Women Children and Social Welfare |
| Metro/Mun. | Metropolitan/Municipality |
| NEPAN | Nepal Participatory Action Network |
| NGO | Non-governmental Organization |
| NPC | National Planning Commission |
| NSET | National Society for Earthquake Technology-Nepal |
| PDNA | Post-Disaster Need Assessment |
| SMC | School Management Committee |
| UCPNM | Unified Communist Party Nepal (Maoist) |
| UNICEF | United Nations Children’s Fund |
| VDC | Village Development Committee |
| WCF | Ward Citizen Forum |
| WDO | Women Development Officer |

# Introduction

The deadly impact of the recent earthquakes and other natural disasters in Nepal required immediate support to meet the basic needs of those impacted. As a means of addressing the immediate needs of the most vulnerable, the Ministry of Federal Affairs and Local Development (MoFALD) with technical and financial support from UNICEF, introduced an emergency top-up cash grant to existing recipients of social assistance programs in 19 earthquake affected districts. This study examines the outcomes and effectiveness of the emergency cash transfer delivery in the context of the immediate post-disaster response to vulnerable beneficiaries and identifies any barriers to implementation and impact.

During the research period from Mid-July to November 2015, quantitative and qualitative tools were used to analyze awareness, access, delivery and impact of the emergency cash transfer programme. The study surveyed 880 registered beneficiaries of the six existing social security allowance programs: (i) Non-Dalit senior citizens age 70+, (ii) Dalit senior citizens age 60+, (iii) widows, and single women aged 60+, (iv) people living with disabilities (fully and partially disabled), (v) Dalit children under age 5 and (vi) highly marginalized indigenous ethnic groups. Rapid appraisal methods were used to gather qualitative information on beneficiaries’ values, motivations and reactions creating a nuanced understanding of their social situation. In addition to individual surveys, focus group discussions (FGDs) and key informant interviews (KIIs) were conducted. This monitoring study has geographically covered 44 VDCs in 11 districts out of the 19 most earthquake-affected districts; beneficiaries of the existing social allowance programmes were randomly sampled at the VDC level. The districts sampled included: Gorkha (Western hills), Makawanpur, Lalitpur, Dhading, Nuwakot, Rasuwa, Sindhupalchowk (Terai and surrounding hills, Central region) and Sindhuli, Ramechhap, Dolakha and Okhaldhunga (Terai and surrounding hills, Central and Eastern region).

## 1.1 Objective of the Emergency “Top-Up” Cash Transfer

Based on the original UNICEF proposal, “The Road to Recovery” and the Monitoring and Evaluation Plan and Framework (Annex 1), the short term objective of the programme was to meet the most immediate household expenditure needs and increase the resilience to negative side effects of post-disaster recovery for the most vulnerable populations, including children, impacted by the earthquakes.

The programme has three specific expected outcomes:

* Households are able to meet basic daily needs, including those of children.
* Households avoid harmful coping strategies and adopt positive behaviors towards children’s well-being and development.
* Households are able to recover and invest in livelihoods without undue negative effects on children.

In the longer term, subject to availability of funds, the project envisions to use the emergency cash transfer experience as a catalyst to assist the government in strengthening the Child Grant programme, and to establish a model for rapid emergency cash transfers to vulnerable groups and to strengthen the national social protection system (programme phases 2 and 3).

## 1.2 Objectives of Monitoring Study

The objective of an independent monitoring survey, review and assessment of the cash transfer activities led by UNICEF and MoFALD is to prevent prejudiced conclusions. The main objective of this study is to examine the timeliness, effectiveness and barriers of the short-term emergency “top-up” cash transfer programme for targeted beneficiaries to meet essential daily needs and to cope and adopt positive behaviors towards reducing household’s vulnerability, especially with regards to children’s wellbeing, post disaster.

Drawing on the programme’s Monitoring and Evaluation Plan and Framework, the specific objectives of the monitoring process (Box 1) were to assess the efficiency, effectiveness and coverage of distribution of the cash transfer through the existing social assistance programmes, and of the dissemination and use of behavioral change messages that aim to strengthen household resilience in emergencies. The study aimed to uncover more information about accessibility and utilization of the government’s social assistance programmes while increasing awareness of the program to local officials and beneficiaries. Some questions were agreed upon to fulfill the objectives:

Box : Specific Monitoring Objectives

Box 1: Specific Objectives

1. Assess coverage and verify that intended beneficiaries received the cash transfers.
2. Investigate effectiveness, efficiency and barriers to VDCs delivery of emergency short-term cash.
3. Analyze the outcomes and benefits of the cash transfer and booklets in meeting immediate needs of vulnerable populations and strengthening household resilience.
4. Obtain stakeholder’s feedback to improve performance and impact of cash transfer distributions in the future, in both humanitarian and development contexts.

Main Research Questions:

1. What is the effect of earthquakes on households, in terms of living conditions and livelihoods?
2. Who is receiving the emergency “top-up” cash transfer? Are these the intended beneficiaries?
3. How effective is the emergency cash transfer delivery process? Are all eligible households reached? To what extent do households have access to behavioral change messages to support household resilience?
4. What are the major institutional bottlenecks hindering efficient delivery and programme impact?

## 1.3 Applying Theory of Change to Monitoring of Cash Transfers

This section outlines a basic conceptual framing of theories of change in monitoring. Using theories of change during the monitoring stage of project implementation provides feedback on whether a project, programme or strategy is ‘on track’ to accomplish the desired change and if the environment is evolving as anticipated in the design (Cheyanne Church and Mark M. Rogers, 2006). Monitoring and evaluation in social change programming requires preconceived changes and assumptions one expects to monitor and how these changes are expected to develop over the course of implementation. As our assumptions are monitored, data and evidence-based research can illuminate unexpected dynamics or strategic gaps.

In this study, monitoring assesses the relevance of UNICEF’s emergency “top-up” cash transfer with respect to national social protection priorities – effectiveness of need-based impact, efficiency of delivery mechanisms and sustainability of benefits. The monitoring study will provide baseline data to assess the progress of social assistance programming and emergency relief while identifying good practices to inform future programming. UNICEF and MoFALD strategically chose this monitoring study in order to inform decisions about the social assistance programme design and implementation. The findings of the monitoring study are expected to be useful for government agencies, development partners and civil society organizations engaged in emergency and family support. This emergency cash transfer should be viewed as a catalyst to expand and progressively scale up social protection in Nepal to play a proactive role in helping poor and vulnerable households in both regular and emergency contexts.

## 1.4 Structure of the report

The report is organized as follows. Section one introduces the study and conceptual framework. Section two presents the background to the use of cash transfers in development and humanitarian practice. Section three describes the methodology and limitations of the study. Section four presents background characteristics of the beneficiary respondents and effects of the earthquakes. Section five summarizes the effectiveness of the emergency cash transfer including delivery process and coverage. Section six reviews the outcomes, potential impacts and improvements of the emergency cash transfer programme. And lastly, section seven presents overall conclusions and key recommendations.

# 2. Background

The recent devastating earthquakes struck Nepal on 25 April and 12 May 2015. The increasing frequency and scale of other natural disasters including floods and landslide hazards pose mounting humanitarian and economic challenges. The magnitude of human, economic and development losses has been enormous. As of 7 June 2015, according to the Post-Disaster Needs Assessment (PDNA) there were over 8,790 casualties and 22,300 injuries. By 5 November 2015, according to Ministry of Home Affairs, National Operation Centres, the toll rose to a total of 8,891 deaths and 22,302 injuries as a result of the earthquakes. It is estimated that the lives of eight million people, almost one-third of Nepal’s population, were impacted. Thirty-one of the country’s 75 districts were affected, of which 19 were declared ‘crisis-hit’ for the purpose of prioritizing rescue and relief operations (NPC, 2015).

On 25 June 2015, the Government of Nepal conducted the International Conference on Nepal’s Reconstruction where the country secured funding commitments of around US $4.4 billion from worldwide donors for earthquake recovery and reconstruction. One of the objectives of the international conference was to disseminate the findings of the Post Disaster Need Assessment (PDNA) which outlines the government’s funding needs for restoration of livelihoods, revival of economy and reconstruct of infrastructure. The PDNA estimated between 700,000 and almost 1 million people in the districts could be pushed below the international poverty line of US $1.25 a day due to loss of shelter, income-generating opportunities, and assets. It has also estimated that NRs. 669 billion would be required for the reconstruction. When finalizing this study report, the government had passed the ordinance bill for the formation of Reconstruction Authority and Building Reconstruction grant Distribution Procedures, 2072 (2015) eight months after the major earthquakes. It has opened the way to proceed works for further post-earthquake rehabilitation and reconstruction such as the NRs. 200,000 ($2000) grant for house construction.

Natural disasters have disproportionate impact on those living in poverty and more specifically vulnerable groups such as older people, Dalits, widows and single women, people living with disabilities, and children. The role of social protection in reducing interrelated vulnerabilities in natural disasters is becoming increasingly acknowledged in humanitarian relief. National and international support systems, both governmental and private sector, are critical in responding and restoring immediate basic services, especially to these vulnerable populations, in the wake of disasters. Unifying these humanitarian stakeholders in an integrated approach during recovery and reconstruction must be utilized to reduce future risk.

## 2.1 Global and National Context of Cash Transfers and Social Protection

Social protection programmes are a segment of those plans and policies that envisage to address risk and vulnerability. It is generally defined as a publically funded combination of social insurance (i.e. contributory forms such as medical care) and social assistance (i.e. non-contributory of income security transfers). This is guided by the two ILO Convention No 202 and 102 of social protection (Rabi, et al., 2015, ILO 2014/15). Resources for social protection can either be contributory, non-contributory or combinations of both. It is believed that non-contributory programmes are advantageous for enabling financial investments for vulnerable households to overcome unfavorable conditions as they allow beneficiaries to manage the funds in accordance to their household’s specific needs (HelpAge International 2003, Uprety, 2011). In the absence of publicly supported social security programmes, poor and vulnerable populations are likely to rely on risk avoidance production and consumption rather than income maximization, which promotes underproduction and continues the cycle of poverty. Similarly, abstaining from implementing social protection programmes during emergency periods can provoke/force victims of emergency situations to adopt hazardous livelihood coping strategies, which in turn lead to a failure to protect members of the family. However, implementation of social protection programmes is incomplete without monitoring and evaluating the outcomes. It is critical to examine the role of cash/in-kind transfers (World Bank, 1997, NPC, 2012). Further, the Global Humanitarian Assistance highlighted the value of using cash transfer programming (CTP) in humanitarian and development context particularly for social protection interventions (2012). The 2015 report from the high-level panel on cash transfers in emergencies: “Doing Cash Differently”, highlights the need to drastically increase the use of cash transfers in humanitarian contexts (where appropriate), to consider the use of social protection as a means to deliver emergency cash assistance, and where possible, to link to longer term development of social protection systems (ODI 2015).

Nepal has implemented a wide range of social protection instruments over the years including cash and in-kind transfers, subsidies and public work programmes. However, the concept of social protection as a comprehensive approach to reducing poverty, vulnerability and risk is only recently emerging as an important policy intervention in post-conflict contexts (Holmes and Upadhya, 2009). The Government of Nepal has laudably enacted the non-contributory social pension programme since 1995 for senior citizens, and subsequently the programme was extended to include widows and single women, people living with disabilities, and the Child Grant. The Child Grant was launched in 2009 targeting children under age 5 living in households in the Karnali region or with poor Dalit families across Nepal (Hagen-Zanker, et al., 2015). Therefore, Nepal has a small but rapidly expanding system of social assistance as these cash-based interventions have played a supportive role in taking care of vulnerable individuals since 1995 by enhancing their self-confidence and reducing their poverty. With the declaration of the Nepal as a republic and adoption of the new constitution, the government of Nepal (GON) is continuing to work towards expanding the effectiveness of safety nets and social protection coverage as means of achieving social justice and equity.

Social protection in Nepal has fairly complex institutional arrangements. The Ministry of Women, Children and Social Welfare (MoWCSW) together with MoFALD manage the majority of cash transfer schemes (i.e. social old age allowance). Ministry of Labor and Foreign Employment (MoLE) handles formal sector social security programmes and the national labor welfare fund for informal sectors separately through the Social Security Board (SSFB). According to the Budget Speech of Fiscal Year2015/16, despite the allocation of a large proportion of the annual budget, the social security programmes have not been effective because they are in retail and scattered (MoF, 2015). In order to ensure the investment reaches the real beneficiaries, government has committed to present social security bill in current session of Legislature-Parliament (MoFALD, 2015) and the National Social Protection Framework is in the final draft stages of completion. Additionally, the government is committed to the expansion and improvement of the social security allowance programmes including nationally distributing through banking channels.

Currently, 2,152,861 people are receiving non-contributory social security cash transfers from the state. Among these are: senior citizen 964,292 (45%), single women 621,980 (29%), Dalit/Karnali children under 5 483,034 (22%), disabled 60,656 (3%) and highly marginalized ethnic groups 22,899 (1%). Through the fiscal year 2015/16 budget the government has brought provisions for senior citizen above age 70 that they receive NRs. 1,000 (about $10) monthly comprising of old age treatment expense NRs. 500 and old age allowance NRs. 500. Other monthly benefit amounts are currently NRs. 500 for Dalits and single women aged 60-69 and widows, NRs. 1000 for marginalized ethnic groups and fully disabled, NRs. 300 for partially disabled, and NRs. 200 for the Child Grant.

## 2.2 Implementing Emergency Cash Transfers with Existing Social Assistance

In order to complement the current social assistances measures in the aftermath of the recent earthquakes, the Government of Nepal implemented, with financial and technical assistance of UNICEF, additional short-term emergency “top-up” cash transfer distributions to registered beneficiaries of the existing social assistance programmes. The emergency cash transfer distribution was expected to combine with existing social transfer programmes to provide additional support for these targeted vulnerable groups in order to help them meet immediate basic consumption needs during the humanitarian crisis. UNICEF provided the Government of Nepal with approximately US $14.07 million to fund emergency cash transfer payments for beneficiaries in the 19 districts most affected by the earthquakes including Khotang, Okhaldunga, Solukhumbu, Dolakha, Ramechhap, Sindhuli, Sindhupalchowk, Kavrepalanchok, Makawanpur, Nuwakot, Dhading, Rasuwa, Gorkha, Bhaktapur, Lalitpur, Kathmandu, Chitawan, Tanahun, and Lamjung. A total 467,409 beneficiaries were targeted with the short-term emergency cash transfers to meet consumption needs and reduce vulnerability (Table 1).

Table : Total Number of Beneficiaries in Earthquake Affected Districts

|  |  |  |  |
| --- | --- | --- | --- |
| **Beneficiary Categories** | | **Beneficiary Population**  **(19 Districts)** | |
| Senior Citizens: | | | |
| Non-Dalit Senior citizens age above 70 | | 214,384 | |
| Dalit Senior citizens age above 60 | | 33,043 | |
| Widow and Single Woman: | | | |
| Widows | | 109,591 | |
| Single Women | | 42,715 | |
| People Living with Disabilities: | | | |
| Disabled (Fully) | | 7,656 | |
| Disabled (Partial) | | 8,022 | |
| Endangered Community | | 3,271 | |
| Dalit children under age 5 | | 48,727 | |
| **Total** | | **467,409** | |

UNICEF’s work primarily focuses on protecting children worldwide, but in the wake of the disaster, they recognized that many children rely on wider family support structures. Therefore, the cash transfers of NRs. 3,000 (US $30) were distributed to the 467,409 socially vulnerable individuals by way of preventing post-disaster coping mechanisms harmful to the development and welfare of children. The emergency cash transfer was implemented in close collaboration with MoFALD, Ministry of Finance (MoF), District Development Committees (DDC), Village Development Committees and Municipalities (VDC/Mun.). UNICEF and MoFALD strategically chose this intervention to complement existing government social assistance mechanisms as an opportunity to increase local government capacity to manage immediate responses to recovery at the household and community levels. To achieve this the programme consists of two components: (i) delivery of an unconditional cash payment of NRs 3,000 and (ii) indirect interventions such as communication of complementary messages to mitigate negative outcomes associated with the cash transfer and to promote other positive behaviors that reduce vulnerability. Initially, UNICEF had planned to have two cash transfer installments totaling NRs. 6,000 per beneficiary in only 11 districts. However, following a decision by the Cabinet the emergency cash programme was expanded to benefit all 19 earthquake affected districts so the original budget intended for the second round of distribution was redirected to support expanded coverage

## 2.3 Past Impacts of Cash Transfers on Household Beneficiaries

Cash transfer programing (CTP) in low and middle income countries has been used for development purposes for a number of decades, particularly within social protection interventions. Large-scale programmes began in middle-income countries such as Brazil and Mexico in the 1990s and have spread more recently to low-income countries such as Ethiopia and Kenya. According to the Global Humanitarian Assistance Briefing Paper (2012), which tracked humanitarian cash transfer spending, in the last few years the humanitarian community has begun to replicate CTPs used in development contexts and applied them to emergency settings with shorter timeframes. As a result more and more organizations, donor and governments have started to use this type of intervention in crisis situations to meet the basic needs. Available literature has classified CTPs into several types to suit different emergency contexts.

Figure : Cash transfer programming in emergencies

|  |  |
| --- | --- |
| Unconditional cash transfer | People are given money as a direct grant with no conditions or work requirements. There is no requirement to repay any money, and people are entitled to use the money however they wish. |

|  |  |
| --- | --- |
| Conditional cash transfers | The agency puts conditions on how the cash can be spent such as reconstructing a home. Alternatively, cash might be given after recipients have met a condition, such as enrolling children in school or having them vaccinated. This type of conditionality is rare in humanitarian settings. |

|  |  |
| --- | --- |
| Vouchers | A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, either as a cash value or as predetermined commodities or services. Vouchers are redeemable with preselected vendors or at 'voucher fairs' set up by the implementing agency. |

|  |  |
| --- | --- |
| Cash-for-work | Payment (in cash or vouchers) is provided as a wage for work, usually in public or community programs. |

*Source: Overseas Development Institute (ODI) Good Practice Review; Global Humanitarian* Assistance

Emergencies can cause widespread death, disease and injury and damaged to property and productive assets. They disrupt the income stream of large segments of the population (either temporary or permanently). There is a role of cash transfers to meet people’s needs in an emergency – they need cash to meet their immediate survival needs and to get back on track (UNICEF, 2011). Cash transfers support poor and economically vulnerable households, especially those impacted by trauma, in three main ways: protecting access to basic needs; preventing the use of harmful coping strategies; and enabling investment in livelihood and wellbeing (Devereux & Sabates-Wheeler 2004; Dercon 2002). Substantial evidence shows that cash transfers lead to a range of largely positive first, second and third order effects on households and children. Majority of evidence of CTPs, including those implanting in humanitarian settings, show that negative and frivolous spending patterns are rare. However, outcomes can sometimes be ambiguous in terms of who is effected and how. It is therefore important to understand the range of potential intended and unintended effects of the programme, especially for children, and the different channels through which these effects occur. The focus, here, is on short-term first and second order effects due to the temporary nature and limited time scale of this “top-up” transfer.

This current monitoring study focused on the short-term effects of emergency cash transfers on individuals and families – specifically in terms of protecting access of basic needs such as food, shelter and temporary support. However, the impact of cash transfers can be confounded by design and implementation elements as well as associated with household external factors. This study concentrated the emergency cash transfer programme design and implementation considerations.

# 3. Methodology

This study used a combination of qualitative and quantitative methods over a period of four months (July-November 2015) after the emergency cash transfer payment started in the 11 sampled districts. Household survey and rapid appraisal methods enabled the study team to monitor the progress of emergency cash transfer distribution and gather stakeholder and beneficiary feedback to complement quantitative results, while maximizing time and minimizing costs. The focus groups, key informants interviews and spot observations were conducted to validate the findings at the local level. The study selected a random sample population of 880 beneficiaries as respondents to the household survey representative at the VDC/M level (*Table 2*). Respondents were individuals who are already registered under the five main categories of the government’s social allowance programmes.

The overall sampling strategy included four different steps:

1. Selection of priority districts
2. Selection of proportional number of VDCs/Municipalities per district
3. Selection of enumeration areas
4. Selection of respondents

## 3.1 Selection of Study Districts

This is a rapid monitoring study which was intended to be broadly (but not statistically) representative across the 19 earthquakes affected districts. The study districts are included across geographically dispersed areas in 11 of 19 districts in the earthquake affected region of the country (Figure 2). In order to ensure representative geographical coverage, two districts were included where the impact of the earthquake was relatively less: Makawanpur from the inner-Terai, and Okhadhunga from Eastern region. The objective of the sampling strategy was to cover a representative proportion of locations in the districts where cash transfer payments took place at a similar time.

Using secondary data from MoFALD’s beneficiary registry and knowledge of geographic coverage, the following criteria were used to select districts:

* Earthquakes affected priority districts
* High concentration of households with beneficiary of existing social assistance programs
* Geographical diversity based off demographic patterns

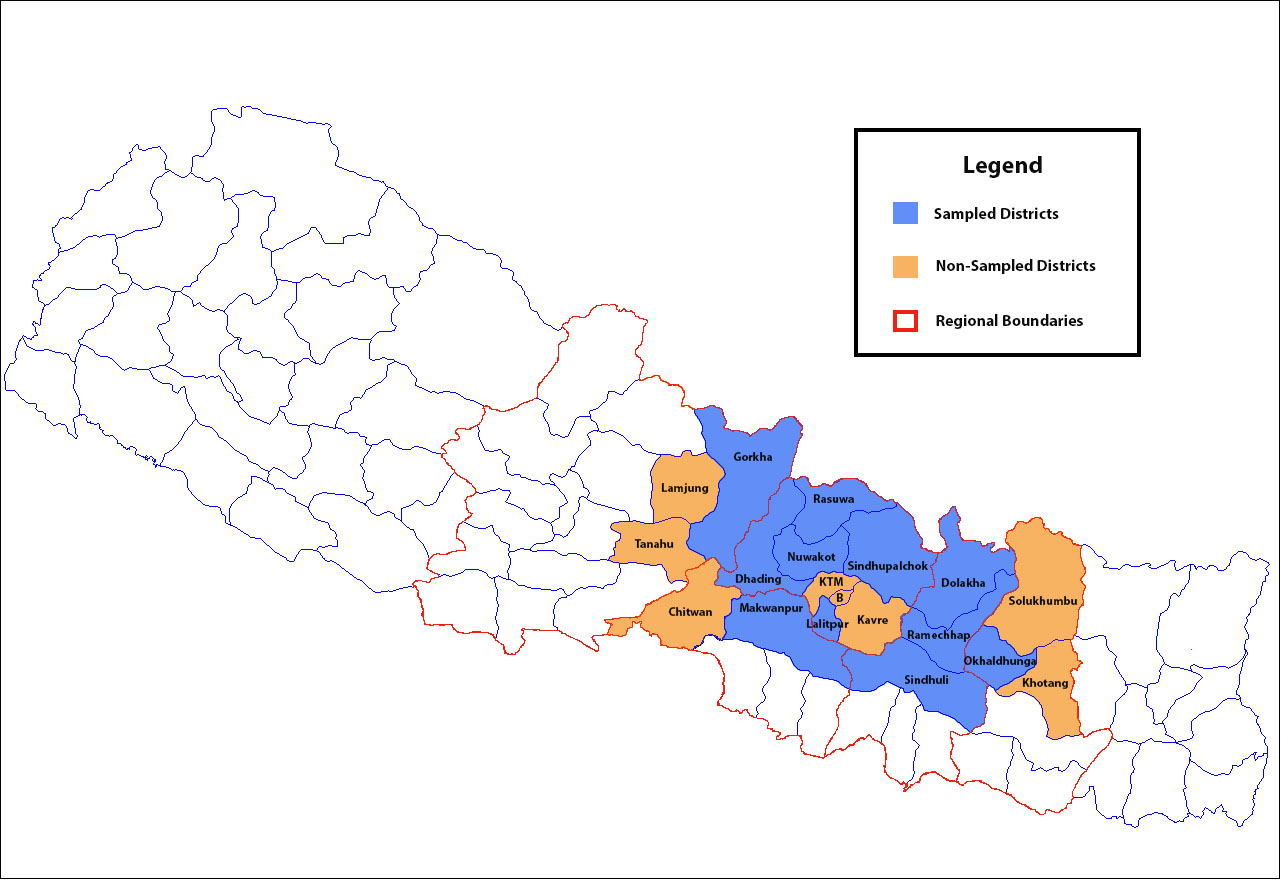


Figure : Map of Sampled Districts

## 3.2 Selection of VDCs and Wards

VDCs/Municipalities were initially purposively selected using five criteria: i) accessible (to road-heads, transportation and minimized walking distance), ii) security (land sliding, flooding), iii) target beneficiaries population coverage, iv) geographical representation (urban/semi-urban, rural), and v) disaster affected area coverage. From the initial selection that met the inclusion criteria, VDCs/Municipalities were randomly selected by district to ensure representative concentrations of target groups.

Based on the proportion of beneficiaries by districts, one to six VDC/Municiplaities. were included for quantitative beneficiary surveying (Table 2). In all, 11 districts have 523 VDC/Municiplaities. including 19 metro/sub-metropolitan/municipality[[1]](#footnote-1). The study included 8% (total of 44) VDC/Municipalities in the sample. For the qualitative fieldwork, the study included two VDCs and 4 VDC/Municipalities in each district for focus group discussions (FGDs) and key informant interviews respectively. Priority VDC/Municipalities included those with large vulnerable populations and major earthquake effects. Except in Rasuwa and Lalitpur, all VDC/Municipalities where the district headquarters was located were included in the sample.

When selecting VDCs the geographic dispersal across the district was considered. VDCs within the district were divided into different clusters depending upon the number of sampled VDCs by district. Clusters included district headquarter Municipality and VDCs nearby with low remoteness; VDCs with higher share of beneficiaries and medium-high remoteness; and highly earthquake affected VDCs. Due to their particular geographic concentration, highly marginalized indigenous groups were selected randomly from within the medium remoteness categories. Purposive sampling was used for selection of rural or remote VDCs in each cluster by considering relative accessibility; medium level remoteness as well as other factors such as mobility and security and the time and costs.

Table : Sample Selection of Respondents for the Household Survey

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| *District* | *Total Beneficiaries* | | *% of Total Beneficiary Population* | *No. of VDC/Muns. sampled* | *Sample Population* | *% of Sample Population* |
| *Eastern Region/ Hill/Inner Terai* | | | | | | |
| Okhaldhunga | 14312 | | 0.059 | 3 | 60 | 4.5 |
| Sindhuli | 23132 | | 0.095 | 4 | 80 | 9.1 |
| *Central Region/Hills/Mountain* | | | | | | |
| Rasuwa | | 3641 | 0.015 | 1 | 20 | 2.3 |
| Nuwakot | | 29542 | 0.121 | 5 | 100 | 11.4 |
| Dhading | | 35423 | 0.145 | 6 | 120 | 13.6 |
| Lalitpur | | 18482 | 0.076 | 3 | 60 | 11.4 |
| Sindhupalchowk | | 27686 | 0.113 | 5 | 100 | 11.4 |
| Dolakha | | 17473 | 0.072 | 3 | 60 | 6.8 |
| Ramechhap | | 22185 | 0.091 | 4 | 80 | 9.1 |
| *Central Region/Inner Terai* | | | | | | |
| Makawanpur | 19556 | | 0.080 | 4 | 80 | 6.8 |
| *Western Region/Hill* | | | | | | |
| Gorkha | 32550 | | 0.133 | 6 | 120 | 13.6 |
| **Total** | **243,982** | |  | **44** | **880** | 100.0 |

While selecting districts for the monitoring study, the geographical representation included Eastern Region Inner Terai/Hills, Central Region Hills, Central Region Inner Terai, and Western Region Hills. Wards are the lowest governmental administrative unit; each VDC has nine wards while Metropolitan/Sub-Metro/Municipalities have more. For quantitative household survey, two wards of each VDC/Municipalities were selected using the systematic random sampling technique. In a few VDCs of Sindhuli and Dolakha, wards were then purposively included to greater ensure the representativeness for specific endangered groups where they have a particular settlement.

The qualitative study was conducted with emergency cash recipients and key stakeholders (including District Development Committee (DDC) officials, VDC Secretaries/Municipality officials, and school/community representatives) of the sampled districts. Activities included surveying of beneficiaries coordinating forums and meetings with beneficiaries and stakeholders.

## 3.3 Quantitative Sampling

The sampling frame was based on the most recent administrative data for the existing social assistance programmes from the Department of Social Protection and Vital Registration and MoFALD. The total sample size was 880 participants, with 20 participants from each VDC. This number was chosen with reference to the Living Standard Survey (LSS), adopted by the World Bank, which used 15 per PSU. The number of VDC/Municipalities sampled per district was determined proportionally to the total beneficiaries of the existing social assistance programme of the district. Multiple Indicator Cluster Survey (MICS) methodology with some modification was adopted for sample selection. After determining the locations of household sampling, an updated list of all social assistance beneficiaries from each ward was obtained from VDC/M officials to use for generating the sampling pool[[2]](#footnote-2). As the proportion of Dalit child and people living with disabilities is quite low, there was a chance that these beneficiary groups could be missed while sampling. As this study sought to monitor the participation of all beneficiary groups, names of Dalit children and people living with disabilities were repeated and added to the VDCs original beneficiary list to ensure these groups were represented in sampling (note the Dalit child population was not double counted in one sample ward in Gelu, Ramechhap). The double counting tactic is evident in our sample when disaggregating by social allowance category for people with disabilities but ended up creating a Dalit child population proportionally similar to that of the national and district level beneficiary populations (Table 4).

The field enumerators then used systematic random sampling for choosing respondents for the household survey. A systematic inventory of beneficiaries was made in each selected cluster/ward so as to avoid human bias in selecting households/families. A total of 10 beneficiaries were sampled per ward, thus 20 beneficiaries per VDC/M. Sampling interval was computed based on total number of beneficiaries and required sample size. Beneficiaries falling in each interval were selected for the survey.

On completion of the survey, the study had a total of 880 survey respondents, which is 100% response rate. Four sampled beneficiaries from Gorkha including one from Barpak and three from Dhawa VDCs were replaced, as they were not present in their household (two of them were away from home for work, one left for district headquarter and one could not be traced by name). As per the sampling strategy, for those beneficiaries that did not participate, the study team replaced them with the previous beneficiary from the sampling list. In the instances where the sampled beneficiary was unable to complete the survey due to age or ability (lack of hearing, speech, language etc.), the beneficiary’s main household caregiver was interviewed on the sampled beneficiaries’ behalf. These surrogate respondents tended to be parents for child grant recipients and children for senior citizen grant recipients.

## 3.4 Qualitative Sampling

In addition to the survey respondents, rapid appraisal methods were used to collect qualitative data through a total of 22 FGDs, 47 KIIs and 22 spot observations of cash transfer distribution. FGDs were held with beneficiaries of the cash transfer in two locations per sampled district totaling 140 female and 124 male respondents (Annex 5). KIIs were held with stakeholders in delivery and administration including DDC officials, VDC/M officials, school leadership and community representatives (Annex 4). These participants and informants were purposively sampled by enumerators based on the study objectives and predetermined inclusion criteria. A sampling strategy was developed for FGDs that screened the target households/families through consultations with key local personnel who had knowledge about social security recipient households. Table 3, below, shows the distribution of the number of FGD, KIIs, spot observations and documentation of SMS-based survey.

Table : Distribution of Qualitative Methods

|  |  |  |
| --- | --- | --- |
| *Sr.* | *Number of Instruments* | *Total* |
|  | Two Focused Group Discussions in each sample district | 2x11 = 22 |
|  | Four Key Informant Interviews in each district | 4x11 = 44 |
|  | At least two spot observations in each district | 2x11 = 22 |
|  | Documentation of SMS and local radio messages |  |

## 3.5 Training Methods and Tools

Qualitative and quantitative research tools were developed by the Monitoring and Evaluation study team in consultation with UNICEF. UNICEF provided a series of inputs and technical guidance during the construction of survey questionnaires and interview checklists in order to develop a common understanding and cover the full scope of the study. The research tools were piloted in the field in Harisiddhi, Lalitpur giving enumerators a chance to practice and the study team the opportunity to improve the tools as needed.

### 3.5.1 Research Team Composition, Training and Timing

NEPAN staff and Executive Committee selected 33 field enumerators and 11 district focal persons to aid in the collection of data based on their competency, knowledge of the subject matter and past research experience. Intensive 3-day training was provided in July in Kathmandu, prior to fieldwork, as the quality of data hinges on fieldworkers’ having clear understanding of issues, instruments and investigating methods.

Led by the study team leaders the researchers were oriented to the entire questionnaire, interview checklists and sampling methodology. Researchers piloted the monitoring techniques in an actual field setting in Harisiddhi, Lalitpur. After, an interactive discussion was held to reflect on the piloting experience and inform newer researchers through the leaders’ extensive experiences in similar monitoring and evaluation research.

Distribution was not uniform across all districts, therefore, fieldwork was conducted on different timetables and data was collected at various times during the four months research period. After the initial 3-day training in July, only 4 districts had distributed the cash transfer. To account for the delay, field researchers of the other 7 districts attended a 2-day refresher training to ensure that the delay did not impact the quality of their research methods.

It is important to note that fieldwork was conducted at different timetables, as distribution was not uniform across districts, therefore not all data was collected at the same time of year during the four month research period. Additionally, due to funding constraints, only one round of monitoring was conducted as the second emergency cash distribution did not occur.

### 3.5.2 Quantitative Methods

The objective of quantitative monitoring was to create an evidence-based perspective on the effects of the earthquake on household livelihoods, access/acceptance of relief, coping mechanisms and receipt, utilization and perceptions of the emergency cash transfer. The questionnaire also included questions on pre- and post-earthquake circumstances to gather a measured understanding of earthquake impact. The survey questionnaire for beneficiary respondents was designed in partnership with UNICEF and was based on the key indicators identified in the Monitoring and Evaluation Framework. The questionnaire was reviewed widely, translated and pre-tested before enumeration.

### 3.5.3 Qualitative Methods

In addition to household surveys, qualitative interviews were conducted separately from multiple stakeholder sources and focus group discussions with additional beneficiaries to triangulate the data and to ensure a credible and robust portrayal of the cash transfer process. These perspectives were used to substantiate or question the quantitative findings. The qualitative and quantitative study complement each other. The qualitative analyses seek to analyze beneficiary experience, further implementation process and specific bottlenecks, in more depth. Different qualitative methods of data collection were utilized including structured/semi-structured interview, focus group discussions, and spot-check observation. Additionally, core research team members and officials of Ministry of Federal Affairs and Local Development and UNICEF conducted a number of monitoring visits for multi-purpose monitoring at the district, VDC/M and beneficiary levels. The qualitative fieldwork collected more information on the key issues effecting the implementation of the emergency cash transfer interventions complementing the quantitative results.

* **Interviews** were conducted with a variety of knowledgeable stakeholders, including government officials at district and VDC/M levels, schoolteachers and school management committee members, representatives of Ward Citizen Forum and community. 47 key informant interviews (as opposed to the originally proposed 44) were conducted in order to understand the timing of fund flows, delivery process and mechanisms, information disseminations regarding emergency cash and behavioral change messaging.
* **Focus Group Discussions** were an important feature of the monitoring study for soliciting in-depth information from beneficiaries. The study conducted 22 focus group discussions. FGDs were detailed on some of the main impacts and specific issues such as emergency cash distribution processes, delivery and other privileges, institutional mechanisms, community awareness and perceptions
* **Spot-check observations** by district focal persons and monitoring visit teams at distributions of the cash transfer were regarded as a key source of information.

## 3.6 Analysis

### 3.6.1 Data Management and Analysis

After completion of the fieldwork the survey questionnaires were collected by NEPAN. The statistician organized, entered and coded all the quantitative data as required for analysis. Frequency tables, conditional response analysis and multiple response analysis was conducted using SPSS. Qualitative data from the KIIs and FGDs was organized by field research supervisors and coded by heading and key questions using CS Pro software. Monitoring and Evaluation team leaders then thoroughly reviewed quantitative and qualitative results by study objective topics to create an integrated understanding of the study findings.

### 3.6.2 SMS-based survey analysis

In order to ensure whether eligible beneficiary actually received emergency cash transfer, an SMS-based monitoring service was carried out by UNICEF. It supported the monitoring by providing information through further channels for beneficiaries to register the receipt of payments and obtain a real-time feedback loop for the eligible beneficiaries. The findings have been incorporated in the study where appropriate.

## 3.7 Challenges and limitation of the study

The overall study is limited to operational monitoring of the system through which UNICEF, Ministry of Federal Affairs and Local Development, Municipalities and Village Development Committees distributed and accounted for the cash transfer, as well as the circumstances, outcomes and perceptions of beneficiaries. The study does not consider attributable impacts of the intervention.

While the household survey is statistically representative at the VDC level it is not statistically representative at the district level or total beneficiary population level. Nonetheless, all efforts have been made to ensure proportional representation across the beneficiary groups, and to ensure balanced incision of VDCs and districts from the entire intervention area.

The availability of officials of VDC/Municipalities at their offices was sometimes difficult in remote areas, and obtaining updated lists of beneficiaries and doing sampling took more time than anticipated. The scope of the work and the monitoring conducted at the initial stage of the programme implementation limits the results to preliminary findings rather than final outcomes. As a result, the findings indicate the early signs of the interventions.

4. Findings on the characteristics of the beneficiary population

This section presents the findings on the background characteristics of household survey respondents, beneficiary coverage of the sample and the effects of the earthquake. We discuss the types of beneficiary households eligible for emergency cash, caste/ethnicity, forms of livelihood, effect of the earthquakes, food scarcity and coping strategies and other problems, issues and concerns in the communities.

## 4.1 Composition of the beneficiary population

The district records have shown a total number of 45,668 eligible beneficiaries registered for social assistance programmes in the 44 sampled VDCs/Ms. Given the sampling method, two wards were randomly selected from each VDC/M comprising a sampling frame of 8,379 registered beneficiaries (18%).

The coverage of our monitoring sample is relatively representative of the Ministry of Finance’s national data and VDC level secondary data on registered recipients of social assistance programmes by category (Table 4). There is a slight oversampling of people living with disabilities, 8% compared to 3%, which is to be expected given our sampling procedure. Sampled beneficiaries’ survey responses showed that around 7 % of social assistance beneficiaries sampled were displaced (including 1% who moved outside their village) within the village or who were temporarily seeking shelter in makeshift accommodation as a result of the earthquakes.

Table : Composition of the Sample by Category Compared to National Data

|  |  |  |  |
| --- | --- | --- | --- |
| *Social Assistance Category* | *National Data (MoF)*  *%* | *Composition of beneficiary by sampled VDC/M.*  *%* | *Sampled beneficiary*  *%* |
| Non-Dalit Senior Citizen age 70+ | 45% | 45% | 43% |
| Dalit Senior Citizen age 60+ | 10% | 12% |
| Widow and single women | 29% | 27% | 27% |
| Dalit Children under 5 | 22% | 14% | 16% |
| People living with disabilities | 3% | 3% | 8% |
| Endangered Group | 1% | 2% | 3% |

The survey only interviewed sampled beneficiaries or their surrogate, as previously noted, therefore all households had at least one beneficiary of the five categories of social assistance programmes. In terms of distribution of households by ethnicity and caste, the quantitative data shows that it has a significantly large proportion of Brahman/Chhetri (34.5%) and *Janajatis/Adivasi* group (34.3%) and Dalit (28%). The smallest proportions are highly marginalized indigenous groups (2.7%) and Muslims (0.5%). This is because of the geographic concentration of these groups and that their representation in the sample is limited to Sindhuli and Dolakha districts.

Regarding the beneficiary distribution within households, majority of beneficiaries (73.9% total) reported that they were the only beneficiary in their household. Of them, the largest proportion of beneficiaries who reported being the sole recipient in their households were widows and single women (92.3%) and non-Dalit senior citizens (75.7%). Only Dalit senior citizens and marginalized indigenous beneficiaries had a higher proportion of multi-beneficiary households than single beneficiary households: 43.9% of Dalit senior citizens reported living in households with two beneficiaries and 100% of marginalized indigenous beneficiaries lived with 3 or more other beneficiaries, with 75% having 5 or more beneficiaries in the same household. This is related to household structures and the categorical targeting of the social assistance schemes. Dalit households may include both pension recipients and recipients of the Child Grant, while the grant for highly marginalized ethic groups is provided to all individuals within the household. From an equity perspective, the receipt of more than one cash payment in certain households reflects the multiple vulnerabilities of the household members.

Figure : Household Child Composition

The data shows that despite the majority of social assistance beneficiaries being non-children, a much wider population of children has the potential to receive secondary benefits from the programme. Figure 3 shows that about a third of social assistance beneficiaries live with at least one child under age five and two-thirds live with at least one child under age 18. The number of children under age 5 per household ranges from 0 to 3 children, while number of children under age 18 ranges from 0 to 8 children. This supports the rationale for giving emergency cash transfers to all social allowance groups as means of supporting children.

The total average dependency ratio among social assistance beneficiary households with at least one member between the age of 18-59 is 1.2, meaning that for every working age person there are about 1.2 economically dependent individuals (less than 18 and 60+). This compares to a national average dependency ratio of 0.98[[3]](#footnote-3), suggesting the beneficiary population is more labour poor.

Figure : Box and Whisker Plot of Household Dependency Spread

Dalit senior citizens (1.5) and Non-Dalit senior citizens (1.3) live in households with the highest average dependency ratio (Figure 5). The spread of the number of dependents per household is wide ranging from 0 to 7 as noted in the box and whisker plot (Figure 4). In addition, there are 126 households that do not have any working age members, with a range of 1 to 3 economically dependent household members.

Figure : Household Dependency by Social Allowance Category

## 4.2 Sources of Income

The survey findings about livelihoods show that the social assistance beneficiary population is highly economically vulnerable. During the six months prior to the earthquake, 79.8% of beneficiaries reported that their households spent most time on agricultural activities including cultivation and livestock raising (Figure 6). Only 37% of respondents reported having a secondary livelihood, which included agricultural activities (25.8%), household business (25.8%) and work for private sector (20.8%) (Figure 7).

Figure : Main Livelihood Figure : Secondary Livelihood

In what is a highly remittance dependent economy, only 11.8% of respondents reported receiving remittances prior to the earthquake (and 9.7% following the earthquake). The average yearly amount received as remittances prior to the earthquake was NRs 82,851 while the average amount received in the 3-6 months since the earthquake was NRs 51,307. Therefore, amounts received increased in response to the earthquake which is in line with a rapid assessment conducted by the Centre for the Study of Labor and Mobility on Migration and the resilience experience from Nepal’s 2015 earthquake. Their assessment found that media reports indicated that the trend of remittance in-flow suddenly increased by 20% over the second week following the earthquake of 25 April compared to the pre-earthquake inflow of remittances. However, the fact that the majority of this study’s respondents benefit minimally from remittance income, both prior to and post-earthquake, shows our sample is a highly vulnerable population.

## 4.3 Effects of Earthquake

According to Ministry of Home Affairs, National Operation Centres, there were a total of 8,891 casualties and 22,302 injuries as a result of the earthquakes reported by 5 November 2015. The PDNA estimates that the lives of eight million people, almost one-third of Nepal’s population were impacted. Thirty-one of the country’s 75 districts were affected, of which 19 were declared ‘crisis-hit’ for the purpose of prioritizing rescue and relief operations (NPC, 2015).

The survey shows that the overwhelming majority (94.4%) of respondents reported that their household has been affected by the earthquakes in some way. The qualitative interviews with local government officials, citizen’s groups, local leaders and beneficiary populations verify the widespread effects of the earthquake, but show there is some variation in the way different communities were impacted.

Fortunately, only 1% (9) of respondents experienced the death of household member as a result of the earthquake. However, the number of deaths varied greatly between communities. Qualitative interviews showed that while some Wards and VDCs experienced no deaths, others experienced a very high number, such as Barpak-9 in Gorkha district where respondents reported 72 deaths within the local community. Interview respondents also reported a great number of people received injuries from the earthquakes.

### 4.3.1 Effects of the earthquake on houses, property and livelihoods

Of the 94.2% who experienced damage to their house, 68.4% of these houses were completely damaged and 29.8% were partially damaged (Figure 8). Qualitative interviews again showed much variability. In some areas, for example the worst hit communities in Gorkha, Rasuwa and Dhading, Dolakha and Sindhulpalchowk, communities reported that the majority, if not all, households had been fully or partially damaged. Respondents reported almost whole communities living in open spaces or sleeping on the roads following the earthquakes, and without food. Women, especially, had problems for managing without toilet facilities. People build temporary shelters in the safest place possible and had to cook outside. For example, in Naubise-6 in Dhading, around 75 percent were living in temporary tents or shelters. At the time of the monitoring study respondents reported many houses were still not fit to live in, including those that were only partially damaged. In some districts, respondents reported that those who had received relief support from different organizations had repaired or undertaken maintenance on the houses, or made a temporary shelter construction.

Figure : Earthquake Damage on Housing

Most respondents also reported widespread damage to other buildings and essential facilities including schools, health posts, government buildings, livestock sheds and water facilities. This had significant consequences for standards of living, and especially health and hygiene. For example, Dolakha, Suri -7, village was previously declared an “open defecation free zone”, but all toilets were damaged by the earthquake. Respondents from Fulasi and Gelu. Ramechhap district, highlighted the acute shortage of drinking water, meaning people are compelled to walk 2-3 km to fetch water.

Many survey respondents experienced other forms of damage included food stock (87.1%), cooking equipment/kitchen utensils (78.7%), clothing and personal items (57.6%) and furniture (56.1%) as shown in Figure 9. The qualitative interviews highlighted that these losses varied from place to place, possibly linked to the extent of household damage, the existence of livestock, and the propensity for landslides. Qualitative interview respondents also mentioned losing livestock, important documents, children’s school items, and mattresses and bedding. For example, in Baseshwor VDC, Sindhuli district, respondents reported livestock losses of around 2000 buffalos, oxen, cows and goats.

Figure : Earthquake Damage on Property

Under these conditions, respondents from the qualitative interviews recognized the hardship faced in particular by vulnerable groups. Respondents from Bidur Municipality and Narjamandap VDC in Nuwakot district were particularly concerned about the health issues of old age people, children, the disabled, and mentioned that women, especially pregnant women, suffered much during the rainy season. Similarly, respondents from Gorkha highlighted other health issues following the earthquakes including dizziness, pain in limbs, swelling and mental disorders. Particularly in winter, these problems are becoming more acute.

The effects of the earthquake on livelihoods were substantial. Around 63.6% of survey respondents had household members take an average of 188 days off work in the two months since the earthquake -an average loss of 3.6 household members’ work over a two-month period. This was verified by the qualitative interviews where respondents from Gorkha who indicated that worked stopped for a full two months following the earthquakes due to fear. Likewise, respondents from Sindhukot-2 in Sindhulpalchowk indicated that around 50 percent of the agricultural land was fallow during the current season due to the impact of the earthquakes. These problems have added to economic and food insecurity. Respondents reported there are not enough tools for agriculture and they are entirely dependent on the rains. Respondents from Dhawa, Gorkha district, confirmed that agriculture production yields have decreased due to the earthquake this year. In another villages, agricultural lands have cracked due to earthquake, as result around 50% of the land being fallow for this summer season in Sindhukot. In other districts, for examples in Samari (Nuwakot), Bhorle (Rasuwa) repeated this pattern of response.

Although survey and qualitative interviews asked about migration, very few respondents reported migration into or out of the household following the earthquakes. Where this did happen it was either local displacement, or migration to the cities. According to officials of the DDC Nuwakot, around 5 percent beneficiaries did not receive emergency cash because they had migrated elsewhere. Although survey and qualitative interviews asked about migration, very few respondents reported migration into or out of the household following the earthquakes.

One final issue highlighted on the qualitative interviews was the effects on roads and access to communities. For example, the 55 km road section of the Araniko highway leading to Kodari from Bandeu of Sindhupalchowk was reported to be at high risk of landslides. Respondents indicated that many roads in rural areas of Sindhupalchowk are at risk of being blocked or swept away by landslides during the rainy seasons. They also mentioned that the hills above the roads had suffered cracks, increasing the risk of landslides.

### 4.3.2 Effect of Earthquake on Education

According to the PDNA report, the total damages and losses in the education sector is estimated at NRs. 31.3 billion. More than 80 percent of this has occurred in the 14 most-affected districts. The damages to educational infrastructure and physical assets are estimated at NRs. 28 billion and the losses are pegged at NRs. 3.2 billion. Public schools accounted for 92 percent of the total damages and losses (NPC, 2015). The key findings show that while the majority of children from households of the beneficiary population have returned to school, the severe disruption in educational services in the affected areas may impact enrollment and attendance over time, leading to an increase in the number of children out of school.

In the qualitative study, key informant interviews were conducted with school head teachers, schoolteachers and school management committee (SMC) members. Except in Durikhel of Thecho, Laltipur, the majority of sampled schools in other districts were found to be affected by the earthquakes. It is noted that the school buildings were safe only at Durikhel because the National Society for Earthquake Technology-Nepal (NSET) had constructed earthquake resistance school buildings.

The survey data shows that the earthquake severely impacted student’s ability to attend school in the short term, but only minimally altered their participation in other household and work activities (Figure 10). Two months after the earthquake, school attendance had dropped to 16% but quickly rose again to 78% at the time schools officially reopened. This was confirmed by the qualitative interviews with school. In all districts, the majority of schools were closed for five weeks, ranging from 20 to 37 days, with most respondents reporting schools running regular classes from June 17. The schools organized various extra-curricular activities and entertained children for the first two weeks to reduce the fears left by the devastating earthquakes.

At the time of the survey, August to November, the quantitative data shows that 88.6% of students who were previously enrolled in school were currently attending, compare to 90.6% in the two months prior to the earthquake – a 2.2% drop-out rate (Figure 10). Of all the students not currently enrolled, 43.3% of them were enrolled prior to the earthquake (3.7% of total student population). The main reasons students were not currently in school were because they needed to work (51.8%) or due to school holidays (27.7%). The need to work impacts both students who dropped out after the earthquake and those who continued not to attend. Interestingly, the qualitative interviews showed that around 40 children joined public schools from private boarding school in Sangachok, Sindhupalchowk, because the private school buildings were not safe.

Figure : Student Activities over time

The qualitative interviews suggest that rather than the short-term effects of the earthquakes on enrollment and attendance, the greater problem may be schools ability to provide safe and quality education. The study found that the damage in some schools was particularly severe. For example, Janajagriti higher secondary school from Sanghachok, Sindhupalchowk had cement buildings with 35 classrooms, one technical lab and one science completely damaged, and the lives of four school children were lost during the earthquakes. There was a total estimated financial loss of around Rs 32.5 million rupees. Likewise, school buildings, furniture and other educational materials from Sindhukot-3, Sindhupalchowk, Harkapur-2, Okhaldhunga, Natila-8, Gelu, Ramechhap and Bhorle, Rasuwa, were completely damaged. One of the most difficult issues that arose was that sources of drinking water disappeared after the earthquakes, for example in the school in Natila-8, Gelu, Ramechhap. According to a school management committee (SMC) member, Singati, Lamidanda VDC was one of the earthquakes affected areas from Dolakha district where six primary schools, one lower secondary, one secondary and two higher secondary schools were completely damaged.

### 4.3.3 Effect of Earthquake on Food Scarcity

The following findings look at various dimensions of food insecurity. They provide a picture of the situation for respondents’ households post-earthquake, but it is not possible to draw conclusions from this data whether the situation differs from normal.

A small proportion of respondents had to sell assets to meet their household’s food needs (11.8%), but 83.7% of those who did sell assets, sold their livestock. As mentioned in the earlier section, some communities reported high levels of livestock losses as result of landslide or collapsed buildings.

Despite the relatively low level of asset sales, in the thirty days prior to the cash transfer, 23.1% of respondents reported that members of their household did not have enough to eat. The survey asked about the particular coping strategies the respondents’ household used to deal with food insecurity (Figure 11). Most households facing food insecurity relied on reduced consumption, or gifts and borrowing in order to cope. Of the 203 beneficiaries who reported not having enough to eat, the most common coping mechanisms included less preferred or less expensive foods (35.5%), limiting portion sizes (27.1%), fewer meals per day (25.1%), purchasing food on credit (22.7%), restricting adults full consumption in favour of children (20.2%), and borrowing food (18.7%). Few respondents reported resorting to more extreme strategies such as gathering wild foods, consuming seed stocks, sending family members away or begging.

Figure : Food Coping Strategies

When disaggregating the main coping mechanisms by social allowance category (Table 5) the data shows that non-Dalit senior citizens and widows and single women were most likely to resort to these main coping strategies. In addition, as mentioned in the section on livelihoods, the quantitative analysis shows that only 9.7% beneficiary households received remittances after earthquake.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Food coping strategies used "sometimes, often or always" among those who did not have enough to eat in the past 30 days (n=203)** | | | | | | | | | | | | | | |
| (Multiple Response) | Non-Dalit Senior Citizen age 70+ | | Dalit Senior Citizen age 60+ | | Widow and single women | | Dalit Children | | People with disabilities | | Endanger Group | | Total | |
| N | % | N | % | N | % | N | % | N | % | N | % | N | % |
| **A. Relied on less preferred and less expensive foods?** | 24 | 36.9 | 9 | 37.5 | 14 | 28.0 | 11 | 30.6 | 8 | 44.4 | 6 | 60.0 | 72 | 35.5 |
| **B. Borrow food, or rely on help from a friend or relative?** | 14 | 21.5 | 6 | 25.0 | 7 | 14.0 | 7 | 19.4 | 3 | 16.7 | 1 | 10.0 | 38 | 18.7 |
| **C. Purchase food on credit?** | 16 | 24.6 | 8 | 33.3 | 7 | 14.0 | 9 | 25.0 | 5 | 27.8 | 1 | 10.0 | 46 | 22.7 |
| **D. Gather wild food, hunt, or harvest immature crops?** | 5 | 7.7 | 2 | 8.3 | 3 | 6.0 | 2 | 5.6 | 1 | 5.6 | 2 | 20.0 | 15 | 7.4 |
| **E. Consume seed stock held for next season?** | 3 | 4.6 | 1 | 4.2% | 6 | 12.0 | 4 | 11.1 | 0 | 0.0 | 1 | 10.0 | 15 | 7.4 |
| **F. Send household members to eat elsewhere?** | 0 | 0.0 | 0 | 0.0 | 1 | 2.0 | 2 | 5.6 | 2 | 11.1 | 1 | 10.0 | 6 | 3.0 |
| **G. Send household members to beg?** | 1 | 1.5 | 0 | 0.0 | 3 | 6.0 | 2 | 5.6 | 1 | 5.6 | 1 | 10.0 | 8 | 3.9 |
| **H. Limit portion size at mealtimes?** | 15 | 23.1 | 9 | 37.5 | 11 | 22.0 | 10 | 27.8 | 7 | 38.9 | 3 | 30.0 | 55 | 27.1 |
| **I. Restricted consumption by adults in order for small children to eat?** | 14 | 21.5 | 4 | 16.7 | 6 | 12.0 | 10 | 27.8 | 4 | 22.2 | 3 | 30.0 | 41 | 20.2 |
| **J. Reduce number of meals eaten in a day?** | 20 | 30.8 | 7 | 29.2 | 8 | 16.0 | 7 | 19.4 | 5 | 27.8 | 4 | 40.0 | 51 | 25.1 |
| **K. Skip entire days without eating?** | 8 | 12.3 | 2 | 8.3 | 3 | 6.0 | 0 | 0.0 | 1 | 5.6 | 1 | 10.0 | 15 | 7.4 |

Table : Food Coping Strategies disaggregated by Social Allowance Category

## 4.4 Humanitarian assistance received

The quantitative analysis indicate that 93.3% of beneficiaries reported that their household has received humanitarian support of some kind, including cash, in-kind (such as cooking equipment/kitchen utensils, food stuffs, medicines, clothes, shelter), and services (Figure 12). (I)NGOs provided the majority of the in-kind support (78.4%), while the government provided the majority of cash support (78.5%).

Figure : Distribution of Earthquake Relief Support

Besides cash transfers, they also received the additional relief support from the Nepal Government, through Prime Minister’s Relief Fund, for immediate shelter/house repair from Barpak, Fujel, Purano Jhangajholi, Bijulikot and Fulasi. Nepal Government also issued a red card for them who are the victims in earthquakes for further government relief assistance through the Prime Minister’s Relief Fund.

Except Okhaldhunga and Makawanpur, most of the beneficiary households and communities received these relief assistance but the intensity of relief works vary by district. For example, one of which World Vision International provided a 13-days labor to build physical infrastructure and each ward received 449,000 rupees ($4,490) in Purano Jhangajholi. Besides emergency cash and relief for immediate shelter, respondents added that they received two tarpaulins and one blanket, two CZI sheets for toilet construction each household and scholarships NRs. 800 ($8) each child for school children from other agency in Bijulikot, Ramechhap. Schoolteachers contributed 5% of their monthly salary to help the school children from Handikhola, Makawanpur.

# 5 Effectiveness of Emergency Cash Transfer Delivery

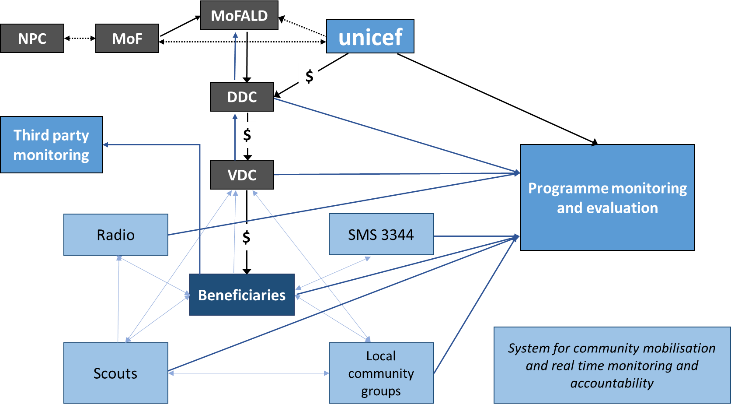
This monitoring study examines the process, achievements and challenges of the emergency cash transfer programme in reaching its objectives as outlined in the project documents. The study takes into account issues of programme delivery, tracking the spending trajectory regarding distributions, implementation and coverage, and lessons learned.

The following section gives a brief description of the implementation modality and main operational objectives, and then presents the findings on each stage of implementation, starting with government knowledge of the programme and processes, funds transfer process, information dissemination, distribution points and experiences, coverage and timing, grievance and redress, and monitoring.

## 5.1 Description of the delivery process and operational objectives

The cash transfer programme is implemented jointly by the government through the Ministry of Federal Affairs and Local Development (MoFALD), UNICEF, and other local partners (Figure 13). Based on the beneficiary lists, funds are transferred from UNICEF to each of the 19 District Development Committees (DDCs), who in turn transfer the funds to the local government offices. In most areas cash payments are made in person at the Village Development Committee (VDC) office; however some Municipalities make payments directly to beneficiary bank accounts.

Figure : Snap-shot of Programme Implementation (from M&E Plan)



The Scouts Association and a number of community-based associations, combined with communications technologies (radio and SMS), provided a means to strengthen programme information flows, support community mobilisation and provide additional local level accountability.

Table 6 from the programme’s Monitoring and Evaluation Framework, shows the outputs and indicators considered important for successful delivery of the emergency cash transfer programme. These indicators formed the basis of the assessment of delivery processes in the monitoring survey, however some additional questions and areas of enquiry were added.

Table : Outputs & Indicators from the Monitoring and Evaluation Framework

|  |  |
| --- | --- |
| **Outputs** | **Indicators** |
| Target beneficiaries receive cash transfers of the right amount, on time and with dignity | * Take-up rate of existing SA beneficiaries (target: 85% of total registered beneficiaries) * Timeliness of payments (target: within two weeks of final GoN approval to DDC then within 1 month) * Transfer amount received (target: 85% of recipients receive full amount) * Beneficiary knowledge of programme objectives and procedures (target: 85% of recipients are aware of correct payment amount) * Beneficiary experiences of transfer delivery (target: 70% satisfaction) * Incidents of community tension (target: none) |
| Target beneficiaries receive behavioural change messages in a manner they can understand | * Beneficiary knowledge of behavioural change messages (target: 60% of beneficiaries know 2 or more messages) * Beneficiary receipt of behavioural change messages (target: 85% of total registered beneficiaries); |
| Target beneficiaries are aware of and have accessed, where necessary, the grievance and redress mechanism | * Incidence of contact with the grievance and redress mechanism (target: 75% of those who have a complaint had contact) * Proportion of cases successfully resolved (target: 75 %) * Beneficiary knowledge of the grievance and redress mechanism (target: 50% of registered beneficiaries) |

## 5.2 Assessment of the stages of implementation

### 5.2.1 Knowledge among government implementers about the programme

Interviews were conducted at different levels of government specifically Social Development Officers, Programme Officers and Section Chief (Registration) from DDCs; Social Development Officer, Programme Officers, Nayab Subba (Administration), Administration Assistant from Municipalities; VDC Secretaries, Technical Assistants and Social Mobilizer from VDCs. Almost all respondents have knowledge about who are the target beneficiaries of the emergency cash transfer. Respondents indicated that they thought the emergency cash transfer and regular social security allowances have been effectively distributed. It was noted that identification of beneficiaries was easier than in other relief distributions because each beneficiary needed to produce an identity card (or birth registration certificate for Dalit children) during the payment collection.

Government officials indicated that individuals who were newly registered after the earthquakes in April and May 2015 didn’t receive this emergency cash transfer. The study team further asked officials of DDC Nuwakot for the criteria for eligibility for emergency cash transfers. They mentioned that the updated registration list for the regular social protection allowances is the basis, and that the last registration was made in November/December for every year according to the directives of the Ministry. VDCs send the lists with updated and renewed beneficiaries to the DDC by the end of *Mangsir* (mid-December). The DDC then sends the list of social protection allowances to the Ministry by the end of *Poush* (mid-January). Based on this list all beneficiaries are eligible from the next fiscal year for social cash transfers. As such, the process takes at least one year to receive the regular social protection allowances.

*“We are very clear about the registration process, registration of eligible beneficiary along with data for social protection allowances were sent to Ministry. On the basis of given data Ministry was allocated and disbursed the funds. Altogether 3,343 beneficiaries, of them 2,213 were female and 1,221were male include senior citizen, senior citizen Dalit, widows and single women, Dalit children.”*

*~* ***Official of Rasuwa DDC***

*“Newly registered didn’t get this money. This problem came up during the distribution, newly registered asked us "why we don't get this emergency cash “top-up". We had received directions not to give them the top-up, so we didn't. But all eligible beneficiaries have received this emergency cash.”*

*~* **Official of Kamalamai Municipality**

Box : Examples from Government Officials

These findings highlight one of the major limitations of the current registration system for both regular social assistance payments and for providing top-up payments following emergencies. It is not possible to quickly register new beneficiaries under the current system. Estimates from previous studies suggest that the Senior Citizen’s Allowance and the Child Grant achieve about 80% coverage of eligible persons (Uprety, 2010; Samson, 2012; Adhikari et al., 2014; Hagen-Zanker et al., 2015).Government informants also mentioned that there was an initial briefing meeting held in each district and coordinated by MoFALD and UNICEF before the release of the emergency cash transfers to discuss UNICEF’s prepared Implementation Guidelines. This knowledge was then transferred to different relief actors at a district level meeting with representatives of municipalities, VDCs, Scouts Association and local political organization's committee discussing the implementation of budget transfer, especially dissemination information, mobilizing them for monitoring and leaflet distribution through Scouts.

### 5.2.2 Fund transfers to the districts and VDCs/Municipalities

Spending on cash transfer programmes is not new in Nepal but this was the first time an emergency cash transfer was delivered through the social assistance programmes, and required some new processes for fund transfers. The fund transfer followed UNICEF’s HACT (Harmonised Cash Transfer) procedures and required incorporating 19 District Development Committees (DDC) in the UNICEF vendor system.

Funds were transferred through banks from UNICEF to the eleven DDCs included in the monitoring study between 30 June and 31 July 2015. DDCs from 11 sampled districts received the fund between 5 July and August 25, 2015. The time taken for funds to be received by DDCs ranged from 2 to 25 days (Table 7).

Majority of the VDCs/Municipalities received the allocation of funds between July and September 2015. Except for two districts, Sindhupulchowk and Dolakha, the emergency cash distributions were on-going in reaming VDCs/Municipalities during the study visits until 15 November, 2015. Due to the timing of the monitoring study it was not possible to assess the liquidation process of funds transfers. Further discussion of the timing of distributions is given in Section 5.2.5.

|  |  |  |  |
| --- | --- | --- | --- |
| Fund Transfer and Distribution Dates | | | |
| District | **Released to DDC** | **Released to VDC/M** | **Distribution Date** |
| Rasuwa | 15-July | 15-July | 30 July – 3 August |
| Okhaldhunga | 14-July | 20-July | 1st week, August |
| Ramechhap | 20-July | 28-July | After 9-August |
| Dhading | 12-July |  | 31 July- 22 Sept. |
| Nuwakot | 29-July | 2-August | After 21 August |
| Gorkha | 15-July | 24-July | After 30 July |
| Dolakha | 14-July | 8-July | 13-14 July |
| Lalitpur | 25-July | 1st week of Sept. | After 17 Sept. |
| Makawanpur | 14-July | 30-August | End of Sept.- 5 Oct. |
| Sindhupalchowk | 5-July | 15 August | After 15 Sept. |
| Sindhuli | 16-July | End of July | 3-4 August |

Table : Fund Transfer and Distribution Dates

### 5.2.3 Information dissemination and engagement of local actors

**Level and sources of awareness of cash distribution**

The household survey shows there is high level of awareness about the emergency cash transfer and that respondents heard about it through a variety of ways. Gaps in awareness coverage were noted in villages in rural, remote areas likes Fujel, Gorkha resulting in minor difficulties in distribution as beneficiaries did not bring the necessary documents. The majority of respondents heard of the emergency cash transfer from the VDC office (63.6%). Other respondents reported that the ways they were informed about the emergency cash transfer was through relatives (55.4%), the radio (31.0%), schoolteachers (12.8%), friends (11.5%), Ward Citizen Forum (7.9%), television (4.7%), newspapers/posters/leaflets (4%), SMS (2.5%) and from others including Scouts (less than 2%). Qualitative data further demonstrated that beneficiaries’ knowledge was based on a variety of sources.

Word of mouth seemed to be the most prominent form of awareness dissemination, both from primary sources (e.g. government officials) and secondary sources (e.g. WCF and peers). Secondary informants were especially common in rural areas and traditional methods of cultural communication were utilized in Gorkha by hiring messengers (*Katuwal*) to send information through villages by shouting aloud. Although, the radio proved to be highly effective and other forms of public printed dissemination were used, the findings show that these primary mass communication techniques cannot stand alone. Interviews revealed that these methods were critical to informing secondary sources who then spread knowledge by word of mouth.

**Coordination and implementation of information campaigns**

Despite the delivery of a large quantity of programme information leaflets on the cash distribution to district headquarters, quantitative and qualitative results showed that the coverage of these tools was minimal especially in rural areas. According to the NEPAN District Focal Persons’ (DFP) reports, leaflets were handed over to the Scouts Association to distribute to beneficiaries and communities in Ramechhap (16,000 pcs.), Makawanpur (13,000 pcs.), Lalitpur, Dhading, Sindhuplachowk, Dolakha and Okhaldhunga. The project envisioned that these actors would strengthen the programme information flows, support community mobilisation and provide additional local level accountability. Yet, the evidence from interviews regarding the effective engagement of Scout Association and CBOs in the distribution of these leaflets was mixed.

* In all districts there was initial coordination between government agencies and other organizations at district level and municipality to identify the potential groups/networks and how to mobilize them for information dissemination. But the discrepancy between districts arose during the implementation phase as there was a lack of coordination regarding information dissemination. There were mixed responses regarding mobilizing groups and volunteers, timing of information distribution, and transparency/coordination with local bodies as mentioned by informants from Lele (Lalitpur), Daman (Makawanpur), Barpak (Gorkha), Bhorle (Rasuwa), Samari (Nuwakot) and Maidi and Benighat (Dhading).
* The early provision of information and delay of cash distribution proved troublesome in coordinating knowledge of the cash transfer distribution. Respondents from the above listed VDC/Ms stated that information about the distribution was delivered one to five weeks prior to cash.
* Respondents indicated that Ward Citizen Forums, local DRR committees, CBOs and youth clubs were engaged in rescue and immediate survival needs management (including medicines, foods, water, and shelter supplies). But the same level of coordination and commitment was not utilized or enacted during the emergency cash/information distribution potentially because these stakeholders were occupied with these other engagements.
* VDCs/Municipalities like Okhaldhunga (Okhaldhunga), Gelu (Ramechhap), Naubise (Dhading), and Dhawa (Gorkha) mobilized their social mobilizers and community leaders for information dissemination about emergency cash transfer.

Despite the above-mentioned efforts, coordination of organizations and local groups was limited to the district level and almost absent at the community level. Some Scouts, CBO members and DDRC members responded that they were not invited to coordinate and collaborate with the VDC/M in the dissemination of information on the cash transfer.

### 5.2.4 Cash distribution process, access and experiences

**Experience of beneficiaries**

About half of the beneficiaries (52.2%) reported that they collected the cash transfer at their local VDC office, with 24% receiving the money in their village, 18% receiving a bank transfer, and 6% going to another VDC office (Figure 14). The highest percentage to collect the cash transfer from their own VDC office were from Dhading (82.1%), Makawanpur (72.5%) and Rasuwa (70.0%). The highest percentage of beneficiaries who collected the cash transfer in their own villages was from Ramechhap (52.5%) and Nuwakot (45.9%). In Lalitpur the largest percentage of beneficiaries (68.3%) collected the payment through the bank, which is understandable given the highly urban location. Except for Siddhicharan Municipality in Okhaldhunga, respondents from all other Municipalities mentioned that they received the payment through the bank.

Figure : Location of Cash Transfer by District

The survey has shown that the vast majority of beneficiaries, 77.3%, collected their own cash transfer. However, only 53% of people living with disabilities collected their own cash transfer (Figure 15). 43.9% of people with disabilities had other household members collect their transfer (which cannot be due to ill health and distances, and they need the supporting others). This could potentially portray accessibility challenges to collection. Additionally, beneficiaries reported that a friend or neighbor (60.8%) or family member (37.2%) was often present at the collection site to assist with the transfer.

Figure : Person who collected top-up by Social Allowance Category

Overall collection of the cash transfer was relatively efficient, with 72.5% reporting that it took less than half a day to collect and return home. Nonetheless, experiences varied greatly between districts depending on the distribution modality. Respondents from the qualitative interviews informed that in some villages, VDCs managed the distribution points in two or three locations across the VDC, for example in Bhorle, Rasuwa district, and also in Lele, Lalitpur. Respondents from Naubise, Dhading district, mentioned that they were satisfied with the emergency cash distribution procedure because distribution centres were made by clustering villages, which helped beneficiary access including for older and disabled people. In Rasuwa, Dhading and Okhaldhunga districts, respondents with disabilities or mobility restrictions due to old age reported that officials of the VDCs handed over the cash transfer on their doorsteps. Despite these positive examples, some of the respondents indicated that many people had difficulties in the rural villages, where there are larger distances to VDC offices, and between villages and Wards. In Hadikhola, Makwanpur, for example, the emergency cash was distributed at the VDC office for all nine wards. Despite some of the difficulties in access due to the large distances to payment centres, only 2.5% of beneficiaries reported that they were required to pay some costs to receive the cash transfer (in Dolakha (9), Sindhuli (5), Nuwakot (7) and Lalitpur (1)). All of these reported that the average payment of NRs 59 was for covering transportation costs.

Respondents were further asked about other issues regarding receiving the emergency cash transfer. 99% of all beneficiaries reported queuing and waiting, but 83.9% reported that they waited in line for 2 hours or less (Table 8). A marginal number (0.4%) of respondents reported other problems with incidents of theft (2) or attempted theft (2) experienced by Dalits and people living with disabilities. A small number of beneficiaries (7, 0.8%), all Dalits, also experienced incidents of negative attitudes from officials.

|  |  |  |
| --- | --- | --- |
| **Efficiency and Problems with Cash Transfer** | | |
|  | N | % |
| **How long did it take to collect the emergency top-up cash and come back home? (n=873)** | | |
| Less than half a day | 638 | 72.5 |
| Half a day | 157 | 17.8 |
| One day | 72 | 8.2 |
| Two days | 5 | 0.6 |
| More than two days | 1 | 0.1 |
| **How long did you have to wait at the distribution site to get cash? (n=873)** | | |
| Less than 1 hour | 469 | 53.3 |
| 1 – 2 hours | 269 | 30.6 |
| 2-3 hours. | 72 | 8.2 |
| 3-4 hours. | 36 | 4.1 |
| More than 4 hours | 27 | 3.1 |
| **Problems with Cash Transfer (n=578)** | | |
| Queuing and waiting | 522 | 99.1 |
| Bureaucratic hassle | 41 | 7.8 |
| Negative attitude of officials | 11 | 2.1 |
| Theft | 2 | .4 |
| Attempted theft | 2 | .4 |

Table : Efficiency and Problems with Cash Transfer

**Experience of VDC Secretaries and other local stakeholders**

VDC Secretaries generally reported that they had a good impression of the distribution of additional emergency cash transfers to vulnerable groups, however, it was also viewed as an additional burden. In addition, VDC Secretaries complained that there was no additional incentive and support for logistic arrangements such as traveling, photocopies or printing of relevant documents/reports.

One of the main problems was that, rather than distributing the top-up payment along with the regular social assistance payments, due to timing issues with the fund transfer, was not possible in 5 of 10 sampled districts. The cases of Lalitpur district provides an example. The District Development Committee (DDC) received the funds from UNICEF on 27 July but the budget was released to VDC/Municipality at the end of August (DDC requested the Finance and Administration Section to release the funds on 25 August). As a result, Lele, one of the sampled VDCs, started spending right after 17 September. Lele VDC officials noted that delays were due to internal preparation and other official workload, and having few human resources. They felt that they had to invest double effort because the timing was not aligned with the regular social protection allowances.

A further problem is that there is no banking system in remote areas and VDC staff mentioned that they had problems carrying a large amount in cash. In some VDCs they brought the cash from the bank in two or more installments. For example, Chhoprak VDC Secretary, Gorkha district, said that it was during the rainy season, there was no road transportation and no security. He had to carry a large volume of cash (around 2 million rupees), over rivers, and through forests, cliffs, and landslides.

By contrast, in the Municipalities where the transfers were made through the banking system, Municipality officials expressed this was much easier and that there was less chance of security related risks. However, distributions through banks were not without their problems, with delays due to workload as well as the banks being crowded during *Dashain* holidays. The Bank of Sindhuli reported distributing the cash transfer on different days include on Saturdays.

Despite these issues and challenges, respondents mentioned that all beneficiaries so far had received the emergency cash and they were satisfied with the emergency support as well as its distribution procedures. Feedback from other local stakeholders were that money should be distributed at the ward level in the presence of local political bodies and other related stakeholders in terms of accessibility and security reasons.

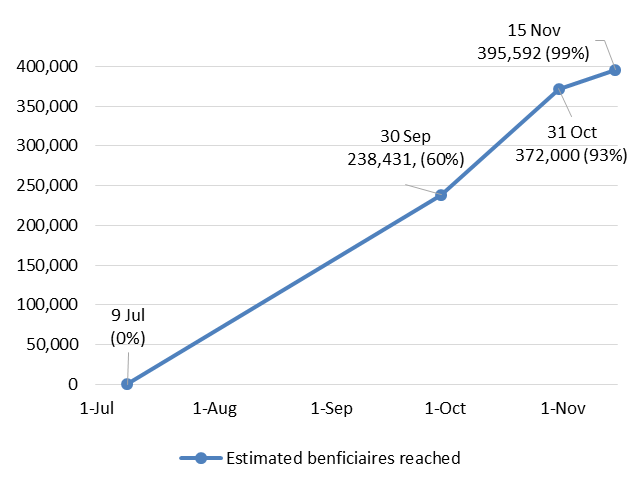
### 5.2.5 Timing of the distributions

The emergency cash transfer programme was intended to be implemented through the existing government mechanism along with the regular social assistance payments. Officials of the DDCs, VDC/Municipalities informed that generally the regular social assistance payments are distributed in Aswin 1 (mid-September), Magh 10 (end of January) and Jestha 15 (end of May) respectively. Following the earthquakes, the Jestha 15 payment was delayed, in most cases right to the end of the fiscal year in mid-July. About 45% (five) of the sampled districts were able to manage the emergency cash transfer together with the regular social assistance distribution (included sampled VDCs from Rasuwa, Sindhupalchowk, Dolakha, and Okhaldhunga & Ramechhap). The both payments were made separately in remaining six districts from Dhading, Gorkha, Makawanpur, Nuwakot, Lalitpur and Sindhuli districts (Table 9).

Table : Distribution Status by District

|  |  |
| --- | --- |
| **District** | **Distribution Status** |
|
| **Dhading** | Separately |
| **Dolakha** | Together |
| **Gorkha** | Separately |
| **Makawanpur** | Separately |
| **Nuwakot** | Separately |
| **Okhaldhunga** | Together in most of VDCs |
| **Ramehhap** | Together is most of VDCs |
| **Rasuwa** | Together |
| **Sindhuli** | Separately |
| **Sindhupalchowk** | Together |
| **Lalitpur** | Separately |

According to the NEPAN District Focal Persons (DFP) reports as of September 30, 2015, only two districts, Sindhuplachowk and Dolakha, reported completion of disbursement of the emergency cash transfers to beneficiaries by July 2015. The report mentioned that at this time emergency cash distributions were complete in 54% of VDCs/Municipalities in the other 17 districts, giving an overall completion rate of 60% at the target date for completion, within 6 weeks of the official directive from MoFALD to the DDCs (see outputs indicators). Further tracking distribution from the DFP reports showed that by 31 October, at least 93% of VDC/Municipalities had completed distribution, and by 15 November, 99% had completed (Figure 16).



According to most VDC/M officials interviewed, all distributions for emergency cash transfer programs were made between mid-July and end of October, and that they completed cash distributions within 1-2 weeks of receiving the funds from the DDC (for example, Chhoprak VDC received the fund from DDC on July 24 and distributed to beneficiary on July 30; Bhorle VDC received the fund from DDC on July 15 and distributed the emergency cash on first week of August). This suggests that the issue of timing and delays were more related to the process of fund transfer to DDC level than from DDC to VDC level.

Figure : Estimated Beneficiaries Reached over time

## 5.3 Coverage of the cash transfer and booklets, and reasons for exclusion

Of the 880 eligible beneficiaries sampled (those who were on the official government registration list), the survey found that 99.0% received the emergency cash transfer. Coverage was calculated with and without respondents from Gorkha and Ramechhap due to an issue over the sampling frames in these districts[[4]](#footnote-4). Nonetheless, Table 10 shows that the proportion of beneficiaries covered does not substantially change. These findings suggest that coverage was very high. The seven eligible individuals who did not receive the emergency cash transfer reported that they did not have the right documents or were refused by the officials (more on issues of exclusion shortly).

Because sampling of the VDCs was not random (the survey is statistically representative at the VDC level) and that there is potentially high variability in implementation, levels of displacement and earthquake induced death-rates between VDCs, it is likely that actual coverage will differ the survey findings. It is most likely to be lower – and at the time of writing, official government completions reports from the districts (10 of 19 districts) were indicating a coverage rate of 93%.

Nonetheless, the coverage rate of intended beneficiaries is high. This is further confirmed by respondents perceptions of coverage, which was also relatively high - 85.9% of beneficiaries perceived that all eligible beneficiaries are receiving the emergency cash and only 2.2% (19 cases) claimed to know of someone who was eligible but did not receive it.

Table : Coverage by Social Allowance Category

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | Did the eligible person receive top-up by Social Allowance Category | | Did the eligible person receive top-up by Social Allowance Category (excluding Gorkha and Ramechhap) | |
|  | N | % | N | % |
| Non-Dalit Senior Citizen age 70+ | 376 | 99.2 | 290 | 98.9 |
| Dalit Senior Citizen age 60+ | 102 | 99.0 | 71 | 98.6 |
| Widow and single women | 239 | 100.0 | 199 | 100 |
| Dalit Children | 138 | 97.9 | 100 | 97.1 |
| People living with disabilities | 72 | 98.6 | 55 | 98.2 |
| Endanger Group | 24 | 100.0 | 24 | 100 |
| Total | 873 | 99.2 | 673 | 99.0 |

While the principle of multiple payments for households with multiple vulnerabilities is in line with an equity-approach, there may be some concern over the fact that some highly marginalized indigenous beneficiary households received considerably large cash transfers. For example, a household with ten members will have received NRs. 33,000 ($330). Respondents to the qualitative interviews were also aware that the amount of money would increase depending on the number of eligible members in the household. For the most part, respondents seemed to understanding the principle of multiple payments as it aligned with the social assistance programme structure and they expressed their happiness and gratitude to the involved agencies.

Returning to the issue of exclusion, the survey suggested two main reasons for exclusion from the programme - they did not have the right documents or officials refused to accept their documents. However, the government reports suggest slightly higher levels of exclusion and there are a number reasons why this may occur. Qualitative interviews suggested that the main causes of exclusion include: i) lack of transportation in remote areas, especially for old aged and disabled; (ii) deaths of beneficiaries (although technically this results in ineligibility not exclusion), iii) lack of transfer certificate systems or internal migration, iv) migration to other cities or absence during the distributions v) implementation problems related to insufficient funds transfer from the DDC.

For example, in Bhorle VDC, there were 492 eligible beneficiaries on the list but the distribution of emergency cash was made to 465 beneficiary households, due to the death of 27 beneficiaries[[5]](#footnote-5). Of the sampled wards in some VDCs of Nuwakot, Sindhuli and Gorkha respondents commented that not all eligible Dalit children under 5 received emergency cash who used to previously receive the Child Grant due to inadequate budget released from DDCs for emergency cash transfer. According to the qualitative data, Dalit children grant respondent from Samari Ward No. 8, Nuwakot, respondents there commented that they (all eligible Dalit children) did not receive emergency cash due to VDC received an inadequate budget for them. Similarly, 24 Dalit children under 5 from Baseswor-3, Sindhuli and 8 from Fujel, Gorkha they did not receive emergency cash due to VDCs received an inadequate budget; for the reasons of improper planning, fund request and fund disbursement between DDCs and VDCs. Note all these children were registered on the beneficiary list.

Of the 873 beneficiaries to receive the emergency cash transfer, 100% of them stated that they received the correct amount of NRs. 3000. For the most part, the qualitative study supports this finding, however it did highlight some specific cases where the full amount may not have been received due to adequate planning for budgeting and implementation difficulties. For example, Dalit children were reported to have received NRs. 2,760 (27$) instead of NRs. 3,000 ($30) in Siddhicharan Municipality-4, Okhaldhunga district due to inadequate budget. Similarly, in Suri-7, Dolakha, the marginalized indigenous groups received their regular social security allowance partially as there were 300 eligible beneficiaries but the VDC received budget for only 200 persons and distributed proportionally (note this is for the regular allowance not the emergency cash).

The programme intended to provide a behavioural change booklet to all beneficiaries of the emergency cash transfer. The survey found that only 6.5% of beneficiaries received the additional information during the cash distribution. It varied by district, but most of these cases occurred in Gorkha (19), Rasuwa (8) and Okhaldhunga (8), and were most commonly reported by Widows/Single Women (19), Non-Dalit Senior Citizens (18) and Dalit Children (18).

Qualitative data also showed that distribution of booklets varied by district and there was discrepancy between key informants’ and beneficiaries’ responses. The officials of Hetauda Municipality, Makawanpur, said meetings were held among the representatives of District Disaster Relief Committee (DDRC), local political groups/parties, scout associations, and Municipality/VDCs officials to mobilize the networks for booklet dissemination. In Lele, Lalitpur, booklet distribution occurred three days before emergency cash transfer in mid-September and was said to be very useful for behavioural messages. District Focal Person from Okhaldhunga reported some of the booklets were distributed by scout associations and rest of the booklets are in Women and Children Office. In another districts, like Dolakha, there were complaints regarding the inadequate quantities of leaflets.

Interaction with beneficiaries and community stakeholders in different villages showed that very few of them received leaflets, in line with the quantitative results. The few that did receive during or before the cash distribution said that the messaging was less useful as no further information was given upon receiving the booklet. For example, when the monitoring team from NEPAN visited Anaikot, Kavre, only one beneficiary out of nine, reported to have received a blue booklet when she went to the local market nearby at Panchkhal.

## 5.4 Grievance and redress mechanisms

The survey data shows some awareness of the channels for lodging a grievance about the regular social assistance programmes. However, this may be the case because of the limited number of institutions at the local level. In case of a problem, most beneficiaries reported that they could complain directly to the VDC/M (87.6%). In addition, 35.4% identified community groups, 26.6% identified local leaders, and 19.4% identified a local teacher (Figure 17). Very few respondents were aware of the SMS service, the role of the Scouts Association, and the Radio phone in show.

Figure : Mechanisms for Submitting Complaints

98.9% of respondents did not report a complaint, of which 91.4% said they had no reason to do so. Of those who didn’t complain, 4.3% (37) of beneficiaries reported that they did not make a complaint because it would be too much hassle/trouble or they though it would not have any effect. Of the 10 individuals that did make a complaint, 9 approached the VDC/M and 1 approached a local leader. Half the complaints were about the officials being rude, and at the time of the survey half the complaints had been resolved.

The qualitative analysis confirms that the majority of respondents either had no reason to, or were not willing to, make a complaint, with most respondents appreciating the emergency support and suggesting a further round of such support. However, further analysis of qualitative data suggests there is a “culture of silence” within beneficiary communities.

Respondents highlighted a range of complaints from different areas. In Dhawa, Gorkha, new registration renewal work had been halted, and in the last 12 months three new VDC Secretaries were transferred. Enumerators from Gorkha and Nuwakot shared that the VDC Secretary rarely stays in the office. Document error was found to be a problem, for example, Maidi Ward No. 1, in Dhading District, the age of some older people is different to the age written on their citizenship card. Because of this error they are not getting the grant. Conversely, in few cases, people who are not yet of the age to be eligible, are getting the grant due to the document error.

## 5.5 Programme monitoring

### 5.5.1 Awareness, monitoring and feedback through SMS survey

A separate SMS-based beneficiary survey was conducted by UNICEF to register receipt of payments and provide feedback and monitoring. Here we include the summary of the SMS survey findings from UNICEF. Overall, use of the SMS-based monitoring service was much lower than expected, with a total of 2,700 individuals engaging with the system.

The monitoring survey found that only 21 beneficiaries, spanning all social allowance categories, reported that someone requested they send an SMS about the programme to 3344 using the word “CASH”. Dolakha (7) had the most incidents of this occurrence. Of the 21 beneficiaries that were requested to use SMS, only 1 Non-Dalit Senior Citizen actually sent the SMS message, or 0.1% of beneficiaries.

Combined analysis of the SMS survey data and a follow-up sample survey of SMS respondents (by phone) suggests that of those who originally self-reported as being eligible for the emergency cash payment, 57% received the payment, 32% were actually ineligible, and up to 18% of respondents did not receive the emergency cash payment despite being eligible. This is likely to be an overestimation of the actual exclusion error in the total beneficiary population. This finding therefore compares favourably with the original target to achieve at least 80% coverage of the beneficiary population as per M&E Plan.

The main reported reason for exclusion from the program is that the distribution has not taken place (37% in the original SMS survey and 43% in the follow-up survey). It is possible that even at the time of the follow up survey, there were still some VDCs/Municipalities that had not yet completed distribution. Other reasons include that the beneficiary did not attend the distribution, they were not aware of the distribution, and that they were rejected as a beneficiary by the VDC. These findings are based on a very small sample and should be taken only as examples of the types of issues to have been reported.

Anecdotal evidence suggests that one of the reasons for non-beneficiaries misunderstanding their eligibility status is that they had registered for the relevant social assistance program in the previous year but had not yet come on to the beneficiary list. The majority of the distributions in the first 11 districts were based on the previous fiscal year beneficiary lists. Further anecdotal evidence suggests that some eligible persons missed the distributions because of displacement or absence from their VDC. It is difficult to draw other firm conclusions from the data about the extent of and reasons for exclusion from the program.

### 5.5.2 Problems in Monitoring

The project collected programme updates data as well as tracking of delivery (through District Focal Person) and completion reports (from Government). Programme monitoring and evaluation procedures organized by UNICEF are in place (Operational Guidelines and Monitoring and Evaluation Plan), and it is noted that they are all working as well as they should. In the districts, District Focal Persons have been collecting information in coordination with DDC and VDCs/Municipalities and a few meetings were held with district level stakeholders organized by DDCs.

Officials of UNICEF and Government also made occasional field visits and collected information updates and lessons learned at DDC offices and VDC/M level distributions. Officials of the Ministry of Federal Affairs And Local Development (MoFALD) and NEPAN visited in Nuwakot, Dhading, Gorkha, Ramechhap and Sindhuli. In addition the NEPAN monitoring team visited Bhorle VDC in Rasuwa, Lalitpur and Kavre (in Kavre and Lalitpur it was possible to undertake real time spot-checks of the emergency cash distributions).

During the study team leader’s field visits, officials from DDC/Municipalities indicated that monitoring committees for social protection programmes include local leaders, Scout associations, school teachers, volunteers, and different organizations assigned to monitor the distributions of emergency cash. KII respondents commented that government led monitoring visits were limited at district headquarter Municipalities during the emergency distributions. Interviews with beneficiaries revealed that monitoring by the government monitoring committees at each distribution centres was lacking.

DDC and VDC officials expressed that there is a lack of human resources in DDC and VDCs and the cost of monitoring as well as the uncertainty of strikes in the Terai, blockades and fuel shortages across the country it was not possible to conduct monitoring visits in remote areas. Further there was no allocation of budget for operational costs in terms of transportation and local travel allowance. The time needed get around villages is difficult given the lack of roads and transportation.

A government led monitoring team was mobilized in Dolakha and Sindhupalchowk comprised of DDR committee members, volunteers, political parties, social mobilizers, and local leaders. But the scope of monitoring was limited to the urban areas around the district headquarters which is not representative of the entire district. Social Protection Officer, Program Officer, In-charge (Social Protection) from Makawanpur, Rasuwa, Dhading and VDC Secretary from Chhoprak (Gorkha) and Belkot (Nuwakot), Technical Assistant from Bhorle (Rasuwa) indicated that due to security problems in remote VDCs, insufficient staffs in VDCs and high risk of traveling, lost or thefts of money (some cases in past in Dhading), it was not possible for VDC officials to carry out monitoring activities effectively.

# 6 Cash Transfer Outcomes, Potential Impacts and Improvements

The Emergency Cash Transfer Programme Monitoring and Evaluation Plan and Framework identified expected outcomes and longer term impacts. Given the timing of the monitoring study and data limitations, this section aims to identify the experiences of beneficiaries in using the cash transfer and any short-term outcomes. Specifically, the monitoring and evaluation framework identified the objective and outcomes in Table 11.

Table : Programme Objective and Outcomes

|  |  |
| --- | --- |
| **Objective** | |
| 400,000 vulnerable individuals and their households in earthquake affected districts are better able to meet basic needs and to increase their resilience to negative outcomes  No. of households: 330,000  No. of secondary beneficiaries: 1,100,000 | *Primary objectives of the programme*   * Household food-security is improved along at least two common indicators of quantity, quality, and diversity * Living conditions of the household are improved in relation to shelter, clothing, essential household goods and hygiene practices |
| **Outcomes** | |
| Households are better able to meet their basic daily needs including those of children | * Transfer income is allocated to basic needs of household members including food, household items, clothing, medicines and shelter * Transfer income is allocated to specific needs of children * Any use of transfer income towards community needs is voluntary and is perceived as positive |
| Households avoid harmful coping strategies and adopt positive behaviours towards children’s well-being | * Engagement in high-risk and harmful productive activities is reduced * Distress sale of productive assets and debt accumulation is reduced * Households find the positive behaviours promoted by the programme useful |
| Households are able to recover and invest in livelihoods without undue negative effects on children | * Allocation of transfer income to productive assets and employment opportunities * Children’s engagement and time spent in family enterprise and domestic work does not increase as a result of productive investment of the cash transfer |

This section discusses the effects of the emergency cash transfer in response to immediate needs and behavioral change objectives. The impact on the target beneficiary is assessed to the extent possible) – and assesses the positive and negative changes constructed by the intervention – intended or unintended, as well as, direct or indirect changes – as reported by respondents.

## 6.1 Emergency Cash Transfer Usage

As discussed earlier, the process of distributing emergency cash transfer varied over time in different locations. In addition, the monitoring process was also carried out prior to completion of cash distribution in all the venues. Consequently, the obtained results may vary in terms of expenditures and future plans of expenditure.

The quantitative data finds that an overwhelmingly high proportion of beneficiaries (89.7%) had already expended all or almost all of the emergency cash transfer. This suggests that demand was high for additional immediate cash income among the affected population. Analysis of spending patterns confirms that majority of the money has gone to meet short-term consumption and basic household needs (Figure 18). The survey found that the cash transfer was most commonly used for food (81.0%), medicines (44.8%), household accessories (36.7%) and clothes (32.1%). Some households also made expenditure on children’s education (12.7%), social or religious works (10.9%), health care/treatment (10.6%), shelter maintenance (10%), to pay back loans (5.9%), savings (4.4%), and on productive activities (3.1%), with little variation across districts. Expenditures disaggregated by social assistance category showed largely similar results, but that spending on education was a greater priority among households with Dalit children (42.7%) and those of marginalized indigenous beneficiaries (30.4%).

Figure : Cash Transfer Expenditures

Spending patterns in terms of where the largest sum of money was allocated is similar to overall spending patterns, with 46% of beneficiaries spending most money on food, followed by medicines (18.1%), and household accessories (28.9%). Of note, is that a large minority of beneficiaries (23.3%) allocated the largest share of the cash transfer to savings, suggesting that nearly one quarter of households had lower immediate needs. Patterns of majority expenditure were similar across most districts and social allowance categories, however, respondents from Rasuwa (16.7%) and Nuwakot district (25.5%) showed relatively low food expenditures. Qualitative information depicted that these locations had received a substantial amount of food and other relief donations from various institutions (see above as mentioned in section 4.4). For those households that had yet to spend some or all of the cash transfer, they predicted the greatest need for food (45.7%) and then medicines (18.1%).

|  |
| --- |
| **Use of cash for the purposes other than basic needs**  *Sangsingi Lopchan aged 72 years is a senior citizen from ward no. 3 of Bhorle VDC from Rasuwa. His wife is fully disabled. They have three daughters all of them are married. “We have little land but we cannot work in the field”, said Lopchan. The land is given for renting in crop sharing basis. There is no other source of income. This is only the seasonal income. “We use the social pension to buy the basic necessities such as foods, cloths and households materials. This time we altogether received NRs. 12,000 that was more than previous receiving”, says the couple. While recalling back to the receiving amount is each payment, he said there is additional NRs. 6,000 (assuming 3,000 each for emergency cash) we have received. According to them, they have spent some amount. Rest of the money is savings for emergency needs in futures as wells for coming famous festivals Dashain and Tihar.* |

Box : Example of Use of Cash

## 6.2 Immediate and Medium-term Potential Impacts of Emergency Cash Transfers and booklets

### 6.2.1 Primary objectives of the programme

According to the analysis of expenditure patterns in Section 6.1 there is strong evidence that the emergency cash transfer has met one of the primary objectives of the programme, which was that household with beneficiaries are better able to meet their daily needs. Food, clothing, household items and medicines were all high on the priority list for use of the cash transfer. Within the objectives of the programme – to support basic consumption of vulnerable groups – 21% of respondents reported the transfer amount was enough and 63% reported it was nearly enough (Figure 19).

Figure : Top-up’s Sufficiency

The programme outcomes are also concerned with whether children have benefited from the response. The earlier findings (Section 4) showed that although the majority of direct beneficiaries were not children, two-thirds of beneficiary households included children (under age 18) as members. Given that majority of expenditure has been on food and other basic household necessities, children are very likely to have directly or indirectly benefited. In addition there is evidence of expenditure on educational items from both the survey and qualitative interviews. They will also have benefitted where the money was spent on clothing, repairing shelter or other collective household goods. Some respondents from Daman (Makawanpur) and Harkapur (Okhaldhunga) used the emergency cash for paying back loans; others felt relief as it helped them pay for labor charges for constructing temporary shelters. Similarly, the emergency cash transfer helped buying textbooks, school dress and stationary of the respondents’ children in many instances. In the qualitative interviews at schools, it was students who mostly agreed that it contributed to their education because it helped them purchase school stationaries. The interviews with children’s groups were always unanimous in insisting that the emergency cash has made a contribution for children’s education. However, referring to the use of money for buying daily needs items, such as food, some respondents felt that the money didn’t contributed much in terms of aiding students to return back to schools. For instance, a head teacher from Baireni, Dhading commented, “how can we say it helps children to return to school when most of the money is spent on buying daily needs?

The findings suggest that some of the cash transfer may have contributed to meeting some of the other expected outcomes of the programme, specifically reduced risk of harmful coping strategies and promotion of productive activities. The earlier findings (Section 4) showed that a large minority of households faced some food insecurity. Given that the majority of households and the largest amounts of cash were allocated to food expenditure, this suggests that it may have contributed to reductions in these coping strategies, including reduced consumption and consumption of less preferred foods, and borrowing or taking loans for food. In addition, both the survey and qualitative interviews show that a minority of households used the cash transfer for productive purposes or to help manage debt (thus avoiding negative coping strategies). About 7 % of survey respondents stated that they used it for clearing debts and for saving for emergency needs. Respondents viewed the emergency cash transfer as a complemental increment to the existing social assistance programme that helps reduce distress at a terrible moment by increasing spending capacity, as well as allowing for some savings and startup of small businesses, albeit on a small scale. Respondents in the qualitative interviews from most of the districts reported using the cash for more than purchasing basic needs/commodities - also for paying off debts and wages for labors such as agriculture. This also supports the survey evidence that a minority of households (5.6%) planned to use the money in productive investment. However, it is not possible to say anything more about the contribution to productive capacity in beneficiary households and the knock-on effects on household members.

The behavioural change booklet’s contribution towards increasing household resilience was likely to be minimal. The findings on coverage in Section 4 showed that just 6.5% of beneficiaries received additional information at the cash transfer distribution. However,91.2% of the beneficiaries who received this information found it at least “somewhat useful”, which suggests that of coverage was higher the impacts could have been greater. No other promotion or discussion of the behavioural change booklets was found to have occurred. Focus group discussions conducted at different villages found that majority of the beneficiary respondents went to the distribution centres and just collected the money and come back home. The impact of the cash transfer on household resilience (ability to cope and bounce back), may have depended on the number of eligible beneficiaries in a household.

### 6.2.2 Potential “misuse” of the money

While the vast majority of beneficiaries and government respondents viewed the emergency cash transfer programme as a positive initiative, the qualitative study also revealed some potential problems regarding use of the emergency cash transfers. In informant interviews with Ward Citizen Forum members from Narjamandap (Nuwakot), Dhawa (Gorkha), Ichok (Sindhupalchowk), schoolteachers and SMC members from Bageswori (Nuwakot) and Lamidanda (Dolakha), beneficiary respondent from Bhorle (Nuwakot) indicated that some people had spent some of the money on cigarettes, alcohol and social gatherings. For example, a school management committee member of Pokhre, Lamidanda from Dolakha, shared that although the emergency cash support is good in many aspects, a few people have misused this cash transfer on alcohol and smoking. In other villages, beneficiaries there also mentioned that other household members have taken the money and spent themselves, while other respondents highlighted that the cash may be more effective if combined with other programmes.

Box : Examples of Misuse of Cash

*“My son and daughter-in-law has taken the* emergency cash *and spent it themselves. But we have to buy salt, oils and foodstuffs for the house.”* **A beneficiary from Suri-7, Dolakha**

*… but it was much more effective when cash transfer together other programs such as community health, sustainable livelihoods and awareness programs, new settlement schemes, water and sanitation and health hygiene and other community development activities***. A beneficiary from Gorkha**

### 6.2.3 Perceptions of the initiative and other observed outcomes

The emergency cash transfer programme was targeted to the most vulnerable groups by age, gender, caste and excluded widows and single women and people living with disabilities. The overall impression and feedback from beneficiaries and other key stakeholders suggests that the project was effective in meeting immediate basic survival needs of beneficiary households. The survey found that 86% of respondents perceived the cash transfer programme as a good initiative (Figure 20).

Figure : Perceptions on Cash as Coping Mechanism

In the qualitative interviews, the respondents expressed happiness and gratitude to receive the NRs. 3,000 emergency cash payment, due to the distribution timing and its focus on vulnerable groups. FGDs in Saurpani and Handikhola expressed saying:

“*There was nothing around, thus, 3,000 rupees was really a great help. It came on right time. We are happy to receive emergency cash at the beginning of festive period. However, most of the cash was used in foods and cloths, which was of immediate needs. Everyone is grateful and think it was good.”*

Those who received the emergency cash transfer just before the *Dashain* festival found the emergency programme to be impressive, such as those from Narjamandap, Nuwakot. The timing of the transfer helped them spend the money during the festival, which has a huge significance in Nepalese culture. Some respondent felt the amount to be of great relief/help because their son/daughters are no longer taking care of them and they have difficulties securing their lives.

The qualitative study also shows that the emergency cash transfer programme has not only provided NRs. 3,000, but also raised new hopes amongst the earthquake victims; the hope that government cares for them, which is a positive attitude change of the targeted beneficiaries. For instance, in one of the village called Singati in Dolakha, the respondents explicitly stated that NRs. 3,000 as emergency cash transfer raised new hopes for them despite many people having lost their relatives, houses, property, and livelihoods opportunities. In addition, one good aspect of the cash distribution was regarded as the contribution it made towards constructing good coordination between the Government (DDC/VDC) and other organizations.

## 6.3 Opportunities for Improvement

According to the survey respondents, the main suggested improvements to the emergency cash transfer process included future similar payments (92.8%), a higher transfer amount (76.3%) and more people included (71.3%) in the future (Figure 21). Only 17.4 % said they preferred that something other than cash would be provided. The main suggestion of preferred alternatives of relief was for shelter materials, then food and educational support (Figure 22). This may reflect the difficulty in obtaining certain goods on the market and the benefit amount being inadequate to address shelter needs. However, as shown previously, 85.6% of beneficiaries thought that the emergency cash is a good initiative for helping people to cope post-earthquake.

Figure : Suggested Improvements

Figure : Preferred Alternative Forms of Relief

# 7. Summary and Conclusion

## 7.1 Successes in policy implementation

The emergency cash transfer programming has benefited 873 individuals of 880 sampled households in the 11 earthquake affected districts by providing additional support in meeting basic daily consumption needs, reducing the risk of harmful coping strategies, and to some extent contributing to longer term goals of education and livelihoods.

* ***Overall, strong inter-sector collaboration:*** A wide range of national, district and local stakeholders worked together to provide support, share knowledge of local structures and exchange lessons on best practices. While there were some weaknesses in the linkages and roles of certain actors, the multi-partner stakeholder response was essential for prporgamme delivery. National agencies included: National Planning Commission (NPC), Ministry of Finance (MoF), Ministry of Federal Affairs and Local Development (MoFLAD), and UNICEF. District and Local agencies included: DDCs, VDCs/Municipality Officials, Scouts Association, local FM Radio and CBOs.
* ***Implementation through existing national social protection programmes****:* Using the delivery avenue of the existing social allowance programmes allowed for a relatively quick (within July to November), efficient, and cost-effective delivering of emergency cash. It was cost-effective as additional funds were not needed to create a beneficiary list or delivery mechanism. Implementing parties reported that it was efficient in terms of using the mechanisms in place for coordinating between different levels of government. The programme was widely accepted and well-perceived by government officials.
* ***Widely accepted by beneficiary population:*** The emergency cash transfers received wide acceptance from the vulnerable beneficiary population and other community members.
* ***High coverage to targeted beneficiaries:*** 99% of the sampled targeted beneficiaries received the emergency cash, with 100% receiving the intended amount.
* ***Increased household ability to cope and recover by allowing members to spend on their specific immediate needs:*** The flexibility of unconditional cash increased household ownership and allowed them to choose to spend their money on their most urgent priorities. The data suggests that major priorities included food, clothing, household accessories, and medical and education costs.

## 7.2 Challenges/bottlenecks in policy implementation

Local stakeholders and involved agencies have identified and attempted to overcome a number of challenges in the delivery and operation of the emergency cash transfer programme.

* ***Fund transferring delays, despite pre-determined fund flow mechanisms:*** Although a relatively effective transfer fund flow mechanism is already in place, due to logistical arrangements, fiscal year turn-over and some confusion between districts, VDCs/Municipalities and communities, transferring of funds was delayed in most districts.
* ***At the time of monitoring, district officials had no reported completion of distribution and exact spending amounts:*** As of November 10, 2015, only Sindupalchowk and Dolakha districts have reported the completion of cash transfer distribution in all VDCs and Municipalities. Therefore, percentage of coverage and exact spending of cash transfer per district as a whole could not be reported by the monitoring study team.
* ***Emergency cash transfers were not distributed with the regular social allowance cash in about half the cases:*** Distribution dates of emergency cash transfers varied by district and VDC/Municipality. Therefore, the emergency cash was not delivered as a complement to the regular social allowance payments as originally intended in many cases.
* ***Linking cash transfers with behavioral change was challenging:*** As well providing immediate relief, the emergency cash transfer programme was designed to promote recovery and increase resilience through behavioral change messaging. However, given challenges in delivering the booklets, the second objective had limited success.
* ***Scout Associations roles were limited and not fully included in process:*** The role of the Scouts Association was found to be limited to district headquarters or their own village and interviews described examples of active groups of single women group or community-based groups (LGCDP and forest groups) not included or consulted about the emergency cash programme.
* ***Social mobilizers and networks were not fully utilized to advocate for behavioural message programming:*** VDCs have already established strong social mobilisation networks with trained social mobilizers, however only some VDC officials mentioned the mobilisation of the valuable stakeholders. Potentially due to lack of time and coordination, these potential local agents were not fully utilized in advocating for behavioural change messaging programming.
* ***Local monitoring operational procedures were vague and weak:*** There are clear operational procedures for terms of monitoring, coordination and facilitation of the cash transfers but its implementation at the field level is challenging. As a result, some households felt they just went to receive the cash and return home.
* ***Nepal’s current social and political climate impeded delivery and monitoring:*** The Unified Democratic Madeshi Front affiliated strikes across Terai and southern boarders created problems with transport and power supply sectors which hindered the monitoring study team.

## 7.3 Conclusion

This monitoring report provides further evidence that unconditional cash transfers are a valid and viable response for humanitarian aid. The emergency cash transfer programme was designed to align with the currently implemented social protection framework as means of strategically reaching eligible beneficiaries in an efficient and cost-effective manner. UNICEF’s collaboration with the Government of Nepal not only resulted in providing immediate relief to vulnerable groups affected by the earthquakes, but also has the potential to act as a catalyst for improving the coverage and delivery of social protection programmes.

This monitoring study has focused to three key aspects of the emergency cash transfer: earthquake impacts on beneficiary households, resulting cash usage, and implementation process and tracking of delivery. Analysis of challenges and bottlenecks are critical for cash transfer programming, whether as humanitarian aid or national social protection programming. The monitoring study visits ran from 24 August until 10 November 2015.

## 7.4 Key Policy Recommendations

* + - 1. **Provide further support to vulnerable populations in the medium term post-earthquake period**. While the emergency cash transfer programme was able to meet important basic needs in the months following the earthquakes, the beneficiary population remains highly vulnerable through the winter period and beyond. Household budgets will face increasing pressure as they wait for housing reconstruction support and there is a risk that negative coping strategies will be adopted. In this context, there is a need to provide further support to meet basic consumption needs and to support livelihoods of the affected population, and particularly for vulnerable groups.
      2. **Integrate the use of emergency cash transfers through social assistance programmes into future humanitarian relief responses.** The overall success of the response suggests that using existing social assistance programmes as a foundation for emergency cash transfers can be an effective part of emergency relief efforts and encourages collaboration between both development and humanitarian stakeholders. Standard operating procedures and the relevant modalities for rapid vertical and horizontal expansion should be developed and integrated into national emergency preparedness and response plans.
      3. **Use the learning from the emergency response as a means of improving social protection programmes.** Learning from the response has highlighted various weaknesses in the social protection system that limit its effectiveness both in normal times and as a tool for emergency response. Specifically, the current system has limited coverage of vulnerable groups, rigid annual registration processes, inefficient payment modalities, and limited capacity for local level implementation and programme monitoring. These lessons should be used by government and development partners to inform efforts to strengthen the social protection system.
      4. **Consider ways to increase the frequency and predictability of emergency cash payments to improve sustainability and longer-term impacts on household resilience.** The amount of cash provided was seen as adequate by the majority of beneficiaries in the short term. However, most beneficiaries suggested the need for additional payments, and other recovery phase analyses indicate the need for more continuous income support for vulnerable households while they manage reconstruction of their homes. This requires identifying alternative funding strategies and establishing implementation reforms. For example, current payment modalities (cash-in-hand through the VDC office) are not well suited to more frequent transfer payments. Alternative strategies include increasing short-term human resource capacity at the local level and promoting extension of branchless banking and other electronic payment systems.

1. **Resolve the registration problems of the social assistance programmes.** One of the major contributing factors to exclusion of eligible (but not registered) vulnerable people is the annual registration process and lack of advance budgeting. Implementation procedures should be reformed alongside strengthening the necessary systems, such as Management Information Systems (MIS), to move towards a more regular (or open) registration process and more immediate entry into the programmes. This would also allow for rapid registration following disasters or other economic crises.
2. **Provide more support to local officials for implementation of the cash transfer.** VDC/M staff felt overburdened with the additional workload of distribution and the costs incurred by transportation and logistical operations. The provision of operational costs should be included in future programming. It is also important to invest in strengthening the implementing agencies’ capacity, motivation, ownership and accountability.
3. **Identify strategies to make better use of local groups and networks for community mobilisation, information dissemination and programme linkages.** VDC/Ms have already developed a local network of trained social mobilizers through the local governance and community development programme (LGCDP). Awareness and advocacy efforts should utilize these avenues and help to strengthen local civil society stakeholders to support programme objectives and to translate behavioural change messages into action. Linking cash transfers with other service providers, such as Female Community Health Volunteers (FCHV), could be fruitful in enhancing and expanding household resilience efforts.

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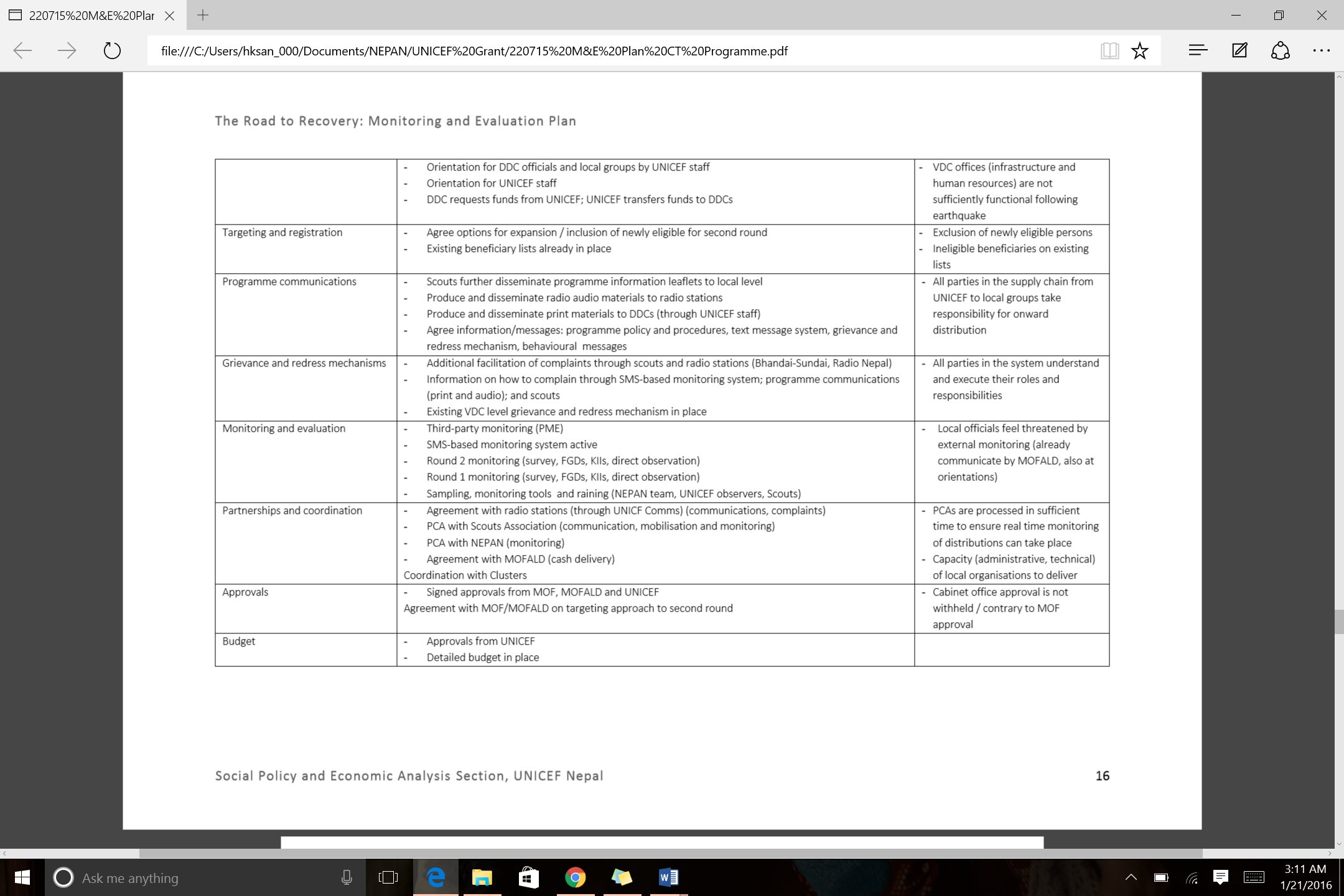
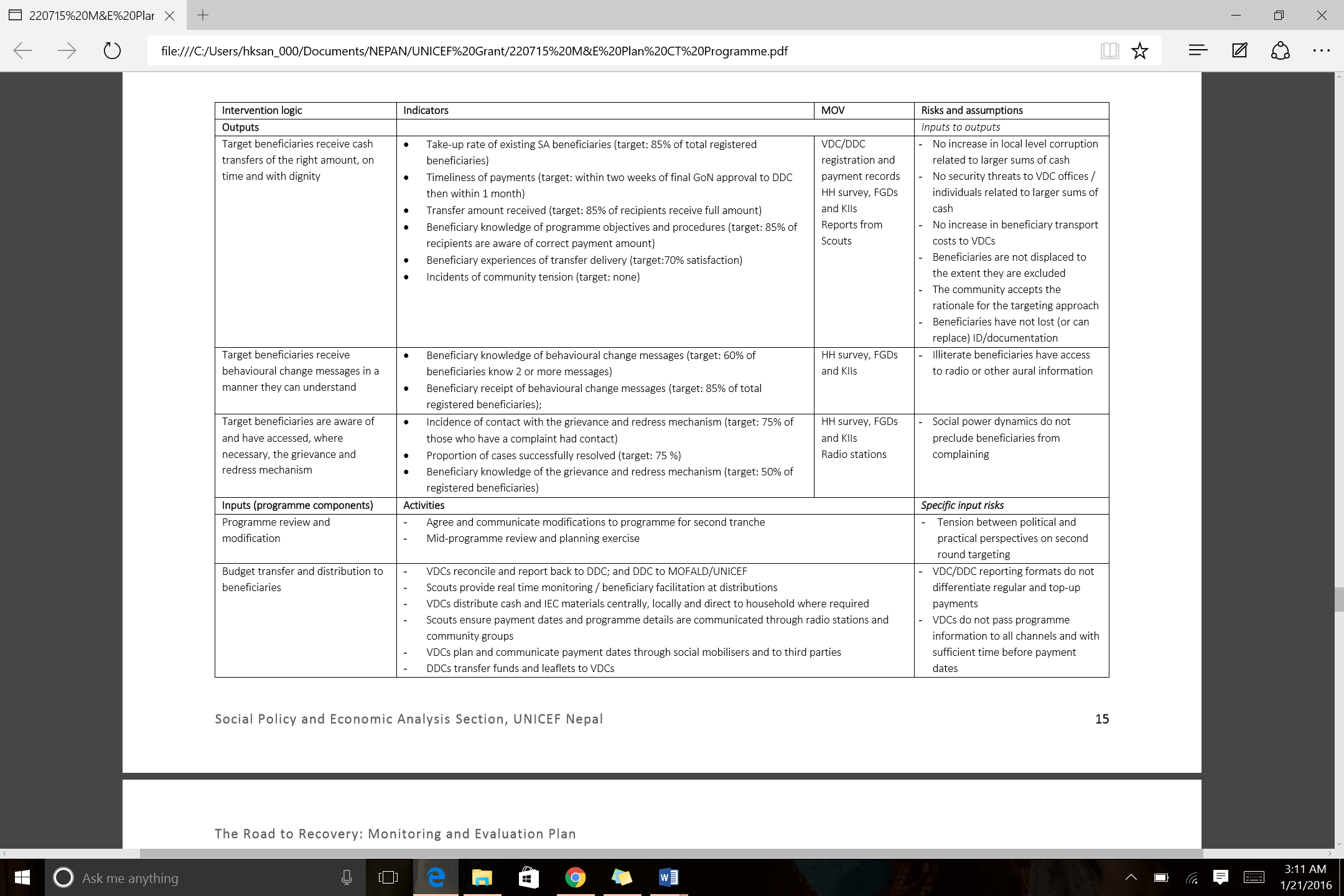
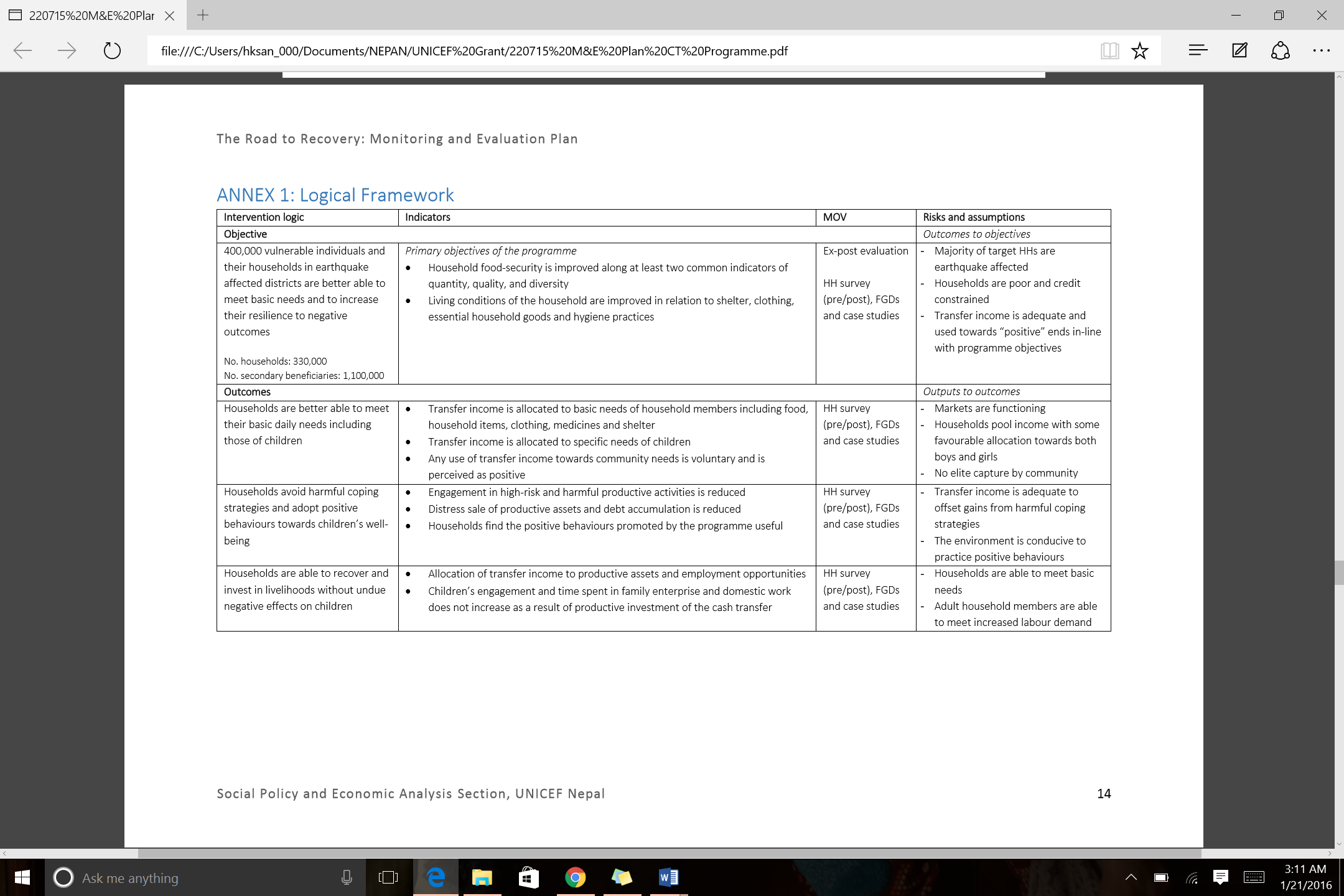
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# Annexes

Annex : UNICEF Monitoring and Evaluation Framework



Annex : Further Information on Sample

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sample by District and VDC/Municipality | | | | |
| District | **VDC** | **No. of Total beneficiary population** | **% Sampled** | **No. Non-response individuals Replaced** |
| Okhalghunga | Pokali | 345 | 5.80 | 0 |
|  | Okhaldhunga | 276 | 7.25 | 0 |
|  | Harkapur | 332 | 6.02 | 0 |
| Sindhuli | Baseshwor | 492 | 4.07 | 0 |
|  | Kamalamai Municipality | 2326 | 0.86 | 0 |
|  | Kuseshwor Dumja. | 474 | 4.22 | 0 |
|  | Puranu Jhangajholi | 595 | 3.36 | 0 |
| Ramechhap | Gelu | 427 | 4.68 | 0 |
|  | Bijulikot | 409 | 4.89 | 0 |
|  | Manthali Municipality | 419 | 4.77 | 0 |
|  | Phulasi | 488 | 4.10 | 0 |
| Dolakha | Bhimeswor Municipality | 1705 | 1.17 | 0 |
|  | Suri | 506 | 3.95 | 0 |
|  | Lamidanda | 366 | 5.46 | 0 |
| Sindhupalchowk | Chautara Municipality | 764 | 2.62 | 0 |
|  | Ichouk | 644 | 3.11 | 0 |
|  | Mangkha | 277 | 7.22 | 0 |
|  | Sangachok | 721 | 2.77 | 0 |
|  | Sindhukot | 601 | 3.33 | 0 |
| Lalitpur | Thecho | 588 | 3.40 | 0 |
|  | Lele. | 521 | 3.84 | 0 |
|  | Chapagaun | 951 | 2.10 | 0 |
| Nuwakot | Bageshwori | 644 | 3.11 | 0 |
|  | Bidur Municipality | 1624 | 1.23 | 0 |
|  | Belkot | 764 | 2.62 | 0 |
|  | Narjamandap | 592 | 3.38 | 0 |
|  | Samari | 740 | 2.70 | 0 |
| Rasuwa | Bhorle | 465 | 4.30 | 0 |
| Dhading | Baireni | 1180 | 1.69 | 0 |
|  | Benighat | 1079 | 1.85 | 0 |
|  | Nalang | 1209 | 1.65 | 0 |
|  | Nilkanth | 3995 | 0.50 | 0 |
|  | Naubise | 1071 | 1.87 | 0 |
|  | Maidi | 1238 | 1.62 | 0 |
| Makwanpur | Daman | 1414 | 1.41 | 0 |
|  | Handikhola | 1428 | 1.40 | 0 |
|  | Hetauda Municipality | 4329 | 0.46 | 0 |
|  | Namtar | 578 | 3.46 | 0 |
| Gorkha | Barpak | 502 | 3.98 | 1 |
|  | Chhoprak | 931 | 2.15 | 0 |
|  | Dhawa | 600 | 3.33 | 3 |
|  | Fujel | 606 | 3.30 | 0 |
|  | Prithvinarayan Municipality | 2784 | 0.72 | 0 |
|  | Saurpani | 592 | 3.38 | 0 |
| Total |  | 42592 | 2.07 | 4 |

Annex : List of Field Enumerators

|  |  |  |  |
| --- | --- | --- | --- |
| Dates of visits | Name of enumerators | | District |
| 6th September | Dabal Panday | | Sindhupalchowk |
| 6th September | Balram Sapkota | | Sindhupalchowk |
| 6th September | Baburam B.K | | Sindhupalchowk |
| 6th September | Balkrishna Sharma | | Okhaldhunga |
| 6th September | Mohan Damala | | Okhaldhunga |
| 6th September | Bijay Kumar B.K | | Okhaldhunga |
| 6th September | Sarala Silwal | | Rasuwa |
| 6th September | Ganga Katel | | Rasuwa |
| 6th September | Narayani Bhandari | | Rasuwa |
| 6th September | Januka Neupane | | Dolakha |
| 6th September | Sunita Adhikari | | Dolakha |
| 6th September | Urmila Khadka | | Dolakha |
| 27th October | Jeewan Rai | Gorkha | |
| 27th October | Nisha Timalsina | Gorkha | |
| 27th October | Namuna Ulak | Gorkha | |
| 27th October | Namaste Sayami | Dhading | |
| 27th October | Susma Aamgi | Dhading | |
| 27th October | Shristi Basnet | Dhading | |
| 27th October | Brajkishor Shah | Sinduli | |
| 27th October | Prabin Kumar Dahal | Sinduli | |
| 27th October | Manish Dwivedy | Sinduli | |
| 27th October | Dipak Kumar Tamang | Ramechhap | |
| 27th October | Rosha Khadka | Ramechhap | |
| 27th October | Roslin Karki | Ramechhap | |
| 27th October | Balkrishna Sharma | Makwanpur | |
| 27th October | Suresh Sapkota | Makwanpur | |
| 27th October | Suman Neupane | Makwanpur | |
| 27th October | Gorakh Bogati | Lalitpur | |
| 27th October | Akkal Tamang | Lalitpur | |
| 27th October | Kabita Bogati | Latipur | |
| 27th October | Sarala Silwal | Nuwakot | |
| 27th October | Sunita Adhikari | Nuwakot | |
| 27th October | Narayani Bhandari | Nuwakot | |

Annex : List of KII Respondents

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| Sr. No. | District | Respondent Name | Position | Location | Type | Date Taken |
|  | Makawanpur | Ram Krishna Thapa | Social Development Officer | Hetauda Municipality | KII | 7/17/72 |
|  | Rasuwa | Kabiram Lamsal | Program Officer | DDC, Rasuwa | KII | 5/21/72 |
|  | Sindhuli | Bishwolal Shrestha |  | Bageshwor VDC | KII |  |
|  | Okhaldhunga | Krishna Prasad Dahal | Program Officer | Sidhicharan Municipality | KII |  |
|  | Okhaldhunga | Rajendra Kumar Dahal Khatri | Social Mobilizer | DDC | KII |  |
|  | Okhaldhunga | Pradip Paudel | VDC Secretary | VDC Pokali | KII |  |
|  | Ramechhap | Ramesh Adhikari | Program Officer | DDC Office | KII | 7/11/72 |
|  | Ramechhap | Dal Bahadur Karki | Nayab Subba | Manthali municipality | KII |  |
|  | Ramechhap. | Ramesh Adhikari | Program Officer | DDC office | KII | 7/11/72 |
|  | Sindhupalchok | Seshmani Khatiwada | VDC Secretary | Mankha- 6, VDC office | KII | 5/23/72 |
|  | Dhading | Hari Kumari Shrestha | Office Assistant | Nilkantha Municipality- 5 | KII | 7/10/72 |
|  | Dhading | Giri Prasad Bista | In-charge of Social Protection Section | DDC, Dhading | KII | 7/11/72 |
|  | Nuwakot | Prem Raj Niroula | VDC Secretary | Belkot VDC | KII | 7/12/72 |
|  | Nuwakot | Nur Prasad Dahal | Section Chief (Registration) | DDC, Bidur | KII | 7/12/72 |
|  | Nuwakot | Ram Kumar Shrestha | Nayab Subba (Registration) | Bidur Municipality Office, Bidur | KII | 7/12/72 |
|  | Gorkha | Janardan Pokhrel | VDC Secretary | Choprak VDC | KII | 1 Nov 15 |
|  | Gorkha | Bhaikaji Shrestha | Nayab Subba (Registration) | DDC | KII | 31-Oct-15 |
|  | Rasuwa | Minnath Poudel | Technical Assistant | Bhorle VDC | KII | 5/23/72 |
|  | Sindhuli | Uddhav Ghimire | Administrative Assistant | Kamalamai Municipality | KII | 10/30/15 |
|  | Dolakha | Narayan Prasad Sedai | Social Development Officer | Dolakha DDC, Bhimeswor- 10 | KII | 6/1/72 |
|  | Dolakha | Bhanu Bhakta Acharya | VDC Secretary | Sunkhani,-2 | KII | 5/22/72 |
|  | Lalitpur | Balkrishna Silwal | VDC Secretary | Lele VDC | KII | 7/11/72 |
|  | Lalitpur | Sarada K.C | Social Mobilizer | Kumaripati | KII | 7/17/72 |
|  | Makawanpur | Indra Bahadur Khadka | Representative (WCF) | Daman-3 | KII |  |
|  | Okhaldhunga | Hema Laxmi Rai | Representative (WCF) | VDC Okhaldhunga-. 4. | KII |  |
|  | Ramechhap | Yubaraj Shrestha | District reporter Mountain TV | Natila 8. Gelu VDC | KII |  |
|  | Dhading | Neeru Kharel | Representative (WCF) | Naubise- 6 | KII | 7/19/72 |
|  | Nuwakot | Pratap Tamang | Representative (WCF) | Narjamandap-9 | KII | 7/18/72 |
|  | Rasuwa | Jaganath Lamichhane | Representative (WCF) | Bhorle- 1, Chautara | KII | 5/25/72 |
|  | Gorkha | Prem Deep Surkheti | Representative (WCF) | Dhawa- 2, Chautara | KII | 2 Nov 2015 |
|  | Sindhupalchowk | Hari Chapagain | Representative (WCF) | Ichowk 6 | KII | 6/20/72 |
|  | Sindhupalchowk | Khim Bahadur Nepali | Representative (WCF) | Kusheswor Dumja- 3 | KII | 4 Nov 2015 |
|  | Dolakha | Madhusudan Acharya | Local leader | Suri- 7 | KII | 5/26/72 |
|  | Lalitpur | Shekhar Neupane | Representative (WCF) | Chapagaun- 6, Neupanegaun | KII | 7/14/72 |
|  | Makawanpur | Gokul Prasad Sharma | Head Teacher | Hadikhola-06 | KII |  |
|  | Sindhupalchowk | Shyam Roka | SMC Member | Shindhukot-03 | KII |  |
|  | Okhaldhunga | Meghnath Khatiwada | Schoolteacher | Shri Singhadevi Primary School, Harkapur 2 | KII |  |
|  | Okhaldhunga | Trilochan Khatiwada | SMC member | Shri Singhadevi Primary School, Harkapur- 2 | KII |  |
|  | Ramechhap | Ganesh Bahadur Bohora | Schoolteacher | Manakamana Secondary School –Natila- 8. Golu VDC | KII |  |
|  | Sindhuli | Bimal Poudel | Schoolteacher | Dumia Higher Secondary School. Kusheswor Dumia VDC 3 | KII | 4/11/15 |
|  | Sindhupalchok | Padam Prasad Parajuli | Schoolteacher | Jana Jagriti H.S.S., Sangachwok | KII |  |
|  | Dhading | Rajan Dhakal | Head Teacher | Bageshwori H.S.S, Baireni | KII |  |
|  | Nuwakot | Ram Sharan Adhikari, School teacher | Schoolteacher | Bageshwori H.S.S Bagheswori- 4, Chokade | KII | 7/16/72 |
|  | Gorkha | Tika Prasad Dhakal (Govinda) | SMC member | Shree Himalaya Higher Secondary School, Saurpani,. 4 | KII | 30 October, 2015 |
|  | Rasuwa | Gom Prasad Neupane, | SMC member | Shree Jwalamukhi Lower Secondary School, Bhorle, 7 | KII | 5/29/72 |
|  | Dolakha | Krishna Prasad Neupane | SMC member | Lamidanda-8, Pokhare | KII | 5/22/72 |
|  | Lalitpur | Pushpa Narayan Maharjan | Schoolteacher | Thecho VDC, Durikhel | KII | 7/16/72 |

Annex : List of FGD Locations

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | District | Location | Type | Date Taken |
|  | Gorkha | Barpak, Ward no 9 | FGD | 29 October, 2015 |
|  | Sindhupalchowk | Sindhukot VDC, Ward no. 2 | FGD | 6/17/72 |
|  | Sindhuli | Purano Jhangajholi VDC, Ward 3, Lite Bhanjhyang, VDC office | FGD | 7/18/72 |
|  | Gorkha | Fujel VDC, Ward 9 | FGD | 3 November, 2015 |
|  | Sindhupalchowk | Chautara Municipality, Ward no. 3 | FGD | 5/24/72 |
|  | Dolakha | Bhimeshwor Municipality, Ward no. 1 | FGD | 6/5/72 |
|  | Dolakha | Suri, Ward no. 8 | FGD |  |
|  | Ramechhap | Bijulikot VDC | FGD | 6 November, 2015 |
|  | Okhaldhunga | Okhaldhunga VDC, ward no. 4 | FGD | 5/24/72 |
|  | Okhaldhunga | Pokali, ward no. 2 | FGD | 6/2/72 |
|  | Makwanpur | Handikhola, ward no. 8 | FGD | 2072/07/14 |
|  | Makwanpur | Daman VDC, ward no. 6 | FGD | 7/19/72 |
|  | Sindhuli | Kusheswor Dumja | FGD | 4/11/15 |
|  | Sindhuli | Baseswor ward no. 3 Baleni. | FGD | 1/11/15 |
|  | Rasuwa | Bhorle, Ward no. 7, Chiti | FGD | 5/29/72 |
|  | Rasuwa | Bhorle, Ward no. 1, Ghale Gaun | FGD | 5/26/72 |
|  | Lalitpur | Lele, Ward no. 7, Bhanjyang | FGD |  |
|  | Lalitpur | Chapagaun, Ward no. 7, Neupanegaun | FGD |  |
|  | Nuwakot | Bidur Municipality, Ward no. 4 | FGD | 7/13/72 |
|  | Nuwakot | Samari, Ward no. 8 | FGD | 7/20/72 |
|  | Rammechhap | Fulasi VDC | FGD |  |
|  | Dhading | Maidi VDC, Ward no. 1 | FGD |  |
|  | Dhading; | Benighat VDC, ward no. 8 | FGD |  |



NEPAN is a non-profit making, member based organization, formed in Nepal in January 1995. As practitioners of participatory approaches, we believe that one cannot reach others but can help each other to learn. Unless the community members themselves get the opportunity to decide their own development, no sustainable development is possible. Mutual learning between outside facilitators and community members is therefore required. Thus, NEPAN aims to contribute in making development an inclusive and a participatory process.



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UNICEF is a leading humanitarian and development agency working globally for the rights of every child. Child rights begin with safe shelter, nutrition, protection from disaster and conflict and traverse the life cycle: pre-natal care for healthy births, clean water and sanitation, health care and education.

UNICEF has spent nearly 70 years working to improve the lives of children and their families. Working with and for children through adolescence and into adulthood requires a global presence whose goal is to produce results and monitor their effects. UNICEF also lobbies and partners with leaders, thinkers and policy makers to help all children realize their rights—especially the most disadvantaged.



<http://www.unicef.org/infobycountry/nepal.html>

1. According to 2011 CBS there were 579 VDCs, but recently the government has declared some VDCs into new municipalities. [↑](#footnote-ref-1)
2. Note, in two districts (Gorkha and Ramechhap) VDC officials had used the updated beneficiary list to mark the receipts of the cash transfer. Therefore, in these districts enumerators were forced to use the beneficiary recipient list not the original registry. The only difference between these lists is that deceased or migrated registered beneficiaries’ names were crossed off, thus potentially affecting coverage calculations. These districts have been removed from coverage calculations to account for this possibility. [↑](#footnote-ref-2)
3. Based on the Nepal Multiple Indicator Cluster Survey (MICS) 2014. [↑](#footnote-ref-3)
4. There is some question over whether the VDC level lists provided in Ramechhap and Gorkha were of registered beneficiaries of the social assistance programmes or confirmed recipients of the emergency cash transfer. [↑](#footnote-ref-4)
5. The VDC refunded of NRs. 81,000 to DDC Rasuwa. [↑](#footnote-ref-5)