

CHILD-SENSITIVE SOCIAL PROTECTION IN FIJI

Assessment of the Care and Protection Allowance



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ACRONYMS AND ABBREVIATIONS

C&P Allowance	Care and Protection Allowance
CCT	Conditional cash transfer
CRC	Convention on the Rights of the Child
CT-OVC	Cash Transfer for Orphans and Vulnerable Children
DSW	Department of Social Welfare
FAP	Family Assistance Programme
FGD	Focus group discussion
FJD	Fijian dollar
FNPF	Fiji National Provident Fund
GDP	Gross domestic product
HART	Housing Assistance Relief Trust
HIES	Household Income and Expenditure Survey
IDI	In-depth interview
ILO	International Labour Organization
MIS	Management Information System
NCHS/WHO	National Centre for Health Statistics, World Health Organization
NCSMED	National Centre for Small and Micro Enterprises Development
NGO	Non-governmental organization
NPL	National Poverty Line
PBS	Poverty Benefit Scheme
PIC	Pacific Island country
PMT	Proxy means test
PWO	Principal Welfare Officer
SOP	Standard operating procedures
SWO	Senior Welfare Officer
UN	United Nations
UNICEF	United Nations Children's Fund
VAT	Value-added tax
WO	Welfare officer

CONTENTS

EXECUTIVE SUMMARY	6
CHAPTER 1: INTRODUCTION	10
CHAPTER 2: METHODOLOGY.....	13
2.1. Research techniques employed.....	13
2.2. Characteristics of the interviewees	14
2.3. Description of settlements of the interviewees.....	16
2.4. Livelihoods opportunities in the research areas.....	17
CHAPTER 3: THE SITUATION OF CHILDREN IN FIJI.....	18
3.1. Poverty, vulnerability and insecurity of children in Fiji.....	19
3.2. Nutritional status of children	25
3.3. Access to education.....	26
3.4. Children’s health	27
3.5. Children with disabilities.....	28
3.6. Living conditions of children	28
3.7. Multidimensional child poverty.....	30
3.8. Summary.....	34
CHAPTER 4: RECIPIENTS OF THE C&P ALLOWANCE: AN ANALYSIS OF THE CHALLENGES FACED BY SOME OF THE POOREST CHILDREN IN FIJI.....	35
4.1. Livelihoods and incomes of C&P Allowance beneficiaries	35
4.2. Household division of labour and child labour.....	36
4.3. Risks, vulnerabilities and challenges faced by C&P Allowance beneficiaries.....	37
4.4. Challenges of adequately caring for children.....	41
4.5. Coping strategies.....	43
4.6. Foster Arrangements.....	45
4.7. Summary.....	46
CHAPTER 5: FIJI’S NATIONAL SOCIAL PROTECTION SYSTEM	47
5.1. Defining social protection	47
5.2. The National Social Security System.....	49
5.3. Personal Social Services in Fiji.....	54
5.4. Summary.....	54
CHAPTER 6: ASSESSMENT OF THE C&P ALLOWANCE: POLICY AND DESIGN	55
6.1. Investment in the C&P Allowance	55
6.2. Value of transfers.....	57
6.3. Coverage	59
6.4. Eligibility criteria and selection of recipients	61
6.5. Use of conditions for eligibility in social transfer schemes	67
6.6. Exit mechanisms.....	70
6.7. Summary.....	73

CHAPTER 7: ASSESSMENT OF THE C&P ALLOWANCE: OPERATIONS AND DELIVERY	75
7.1. Management and organizational structures	75
7.2. Assessment of the C&P Allowance Administrative Processes.....	78
7.3. Institutional factors affecting operations.....	92
7.4. Summary.....	97
CHAPTER 8: IMPACTS OF THE C&P ALLOWANCE ON RECIPIENT HOUSEHOLDS AND CHILDREN	99
8.1. Uses of the C&P Allowance	99
8.2. Impact of the C&P Allowance programme	101
8.3. Summary.....	103
CHAPTER 9: ESTABLISHING A COMPREHENSIVE CHILD GRANT FOR FIJI.....	104
9.1. Simulations of impacts of child grants	105
9.2. Coverage of the child grants.....	107
9.3. Costs of child grants	109
9.4. Cost-efficiency of child grants compared to the Family Assistance Programme	110
9.5. Building a more comprehensive lifecycle social security system	111
9.6. Summary.....	113
CHAPTER 10: CONCLUSION.....	115
Annex A: Methodology.....	119
Annex B: Qualitative data collection tools.....	123
Annex C: List of key informants.....	125
Annex D: Indicators used in the multidimensional poverty index.....	127
Annex E: Results of the multi-dimensional poverty analysis.....	129
Annex F: Social housing schemes in Fiji	131
Annex G: Department of Social Welfare organizational chart	133
Annex H: Description of the proxy means test methodology	134
Annex I: Summary of international evidence of impacts from investment in social security	135
Annex J: Summary of social transfer and related schemes in Fiji.....	140
Annex K: Data on quantitative analysis	142
Annex L: Other social services in Fiji that complement social security provision	147
Annex M: Detailed budgets for the Department of Social Welfare.....	148
Annex N: Distribution of recipients of C&P Allowance across Divisions	150
Annex O: Case studies.....	151
REFERENCES	171



EXECUTIVE SUMMARY

Despite Fiji's status as a middle-income country, a high proportion of children live in poor and income-insecure families. The Department of Social Welfare administers several social transfer schemes for low-income and vulnerable individuals and families, including the Care and Protection Allowance for children. This report examines levels of child poverty and vulnerability in the country, and reviews key policy and design issues, the operations of the Care and Protection Allowance, as well as its impact on recipients. The report makes recommendations to strengthen its implementation and further develop Fiji's national social protection system.

Fiji is one of the largest and most developed of the Pacific Island countries (PICs), with a per capita GDP estimated at US\$4,170 in 2014. However, poverty rates – at 30.6 per cent in 2008/09 – are high compared to other PICs, with poverty concentrated in rural areas and squatter settlements. Inequality has been rising in recent years and if not contained, could threaten economic growth and political stability. Children currently comprise around 34 per cent of the population. According to the most recent data, in 2008/09 they experienced higher poverty rates (35.3 per cent) than the general population. However, as in all countries, family incomes are dynamic, with many moving in and out of poverty over relatively short periods. As a result, a high proportion of children are likely to be vulnerable to falling into poverty. All of these children and their families are highly vulnerable to falling into poverty if they experience a crisis such as illness, unemployment, flooding, or the death of a

breadwinner. In fact, if the poverty line increases by only 20 per cent, the child poverty rate will rise by 34 per cent, reaching 47.5 per cent, while a 50 per cent increase will result in a child poverty rate of 61.3 per cent.

For the future of the nation, it is imperative that the Government continue to invest in Fiji's children, in particular by ensuring that their families have adequate standards of living and sufficient income to care for them. In practical terms, the right to social security for all of Fiji's children, which is stipulated in the Constitution and the Convention on the Rights of the Child, must be realized.

In recent years, it has been increasingly accepted that social security, in particular, the provision of regular and predictable cash transfers to families living in and vulnerable to poverty, should be a

key component of social policy in middle-income countries. There is strong international evidence that social security transfers can improve family and child well-being, including strengthening the development of children to become more productive members of society. Social security transfers also enable families to invest in income-generating activities or gain employment while also increasing national consumption, thereby providing a boost to entrepreneurs and the broader economy.

Fiji has a number of social security schemes, including a Poverty Benefit aimed at the poorest 10 per cent of households and a Social Pension for older people. The Care and Protection Allowance (C&P Allowance) is a small programme for children that reaches only around 5,000 children nationwide in specific familial categories, mainly single-parent and prisoner-dependent families, and foster families living in poverty. The Allowance aims to provide FJD30 to FJD60 per month to children, depending on age and disability; families are permitted to receive a maximum of FJD110 per month, plus a food voucher of FJD30.

On behalf of the Department of Social Welfare (DSW), UNICEF commissioned this report in 2014 to review the C&P Allowance, examine its implementation and assess the schemes impacts on beneficiaries. The report made a series of recommendations for improving the programme, which are set out in Chapter 10. A summary of the results is provided below.

Situation of C&P Allowance Beneficiaries

C&P Allowance beneficiaries are some of the poorest members of society, living in difficult circumstances, and in many cases, abject poverty. They face significant challenges in caring for their children and struggle to meet even necessary expenditures, such as food and education. Caregivers, some of whom are older people, also face challenges in covering their own health costs, which can significantly increase their vulnerability. Overall, however, it is children in female-headed single households that face the greatest challenges.

Review of policy and design issues

The current level of investment in the C&P Allowance is low when compared to investment by some other developing countries in Child Grants, with the annual budget reaching FJD5.99 million, the equivalent of only 0.08 per cent of gross domestic product (GDP). Furthermore, the budget is consistently underspent. Although the value of C&P Allowance transfer per child is in line with international experience for child grants, since families do not receive the full value of transfers, the actual monthly amount paid to an individual family is low and insufficient to move families out of poverty. Recipients of the C&P Allowance are not currently permitted to receive other social security benefits. Yet, Child Grants alone are not expected to lift families out of poverty. The purpose of these grants is to enable families to provide their children with additional support, with the main family income derived from other sources. Therefore, if the C&P Allowance is to fulfil its role, recipient families should be able to access other programmes such as the Poverty Benefit and Social Pension.

Currently, funds of the C&P Allowance are not entirely used. Only around 2 per cent of Fiji's children nationwide are beneficiaries, and coverage is negligible for some categories of children, in particular young children and those living with a disability. Yet, a high proportion of children in the population – perhaps 70 per cent – would benefit from a Child Grant. It is imperative that the C&P Allowance programme spend its entire budget, which would enable it to reach around 18,000 children, around 6 per cent of children nationally. An expansion of the Allowance should focus initially on single-parent families, and children and caregivers with disabilities, given that they are among the most vulnerable families in the country.

Although there is little robust evidence on the effectiveness of the selection process for the C&P Allowance, the research undertaken for this report demonstrated that almost all beneficiaries interviewed were included appropriately in the scheme. However, if the programme wants to continue targeting families living in poverty, it needs to recognize that accurately identifying those living in

poverty is challenging. The Poverty Benefit, another social security scheme, uses the proxy means test (PMT) targeting methodology, yet there is good evidence that this is not particularly accurate and has created a significant workload for Welfare Officers (WOs), including addressing a high number of appeals. If the Department of Social Welfare (DSW) wants to strengthen the C&P Allowance's selection process, its options are to build on the current system of means testing and provide training to WOs in its implementation. Alternatively, if the programme were to be expanded to also cover single mothers, and children and caregivers with disabilities, it could adopt a form of affluence testing, which would exclude wealthier families from the scheme rather than identifying families with the lowest incomes.

Although the C&P Allowance should only be given to children attending school, this condition is not enforced. International experience indicates that conditions do not add value and that effectively monitoring compliance with conditions is both challenging and expensive. The programme should remove the requirement that children attend school and instead focus on introducing incentives ('nudges'), i.e. effective messaging about attending school, into the scheme.

Although children are eligible for the C&P Allowance for a maximum of five years, this is not strictly enforced. Furthermore, in order for the investment in children to have a meaningful impact and be sustainable, most children should remain on the programme for much longer periods of time. The programme should, therefore, retain children until they reach 18 years of age.

Management of the C&P Allowance

The DSW has responsibilities for both social security schemes, including the C&P Allowance, and personal social services. WOs are expected to perform both tasks, although they require very different skills. Furthermore, due to the heavy workload generated by the social security schemes, in particular the Poverty Benefit, they have little time to adequately dedicate to their social work

responsibilities. The DSW should, therefore, create two distinct sections within its Divisional and District offices, one specializing in the delivery of social security transfer schemes and the other, in personal social services. WOs should be assigned to one of these sections, and their skills should be strengthened within their chosen area.

Review of C&P Allowance administrative processes

The delivery of the C&P Allowance requires a set of administrative processes to function effectively across the scheme's operational cycle, including: raising awareness of the scheme and eligibility criteria to potential beneficiaries; managing registration and enrolment processes for the selection of beneficiaries; paying transfers to recipients on a regular and predictable basis; and enabling people to submit grievances and complaints.

Even though the C&P Allowance scheme effectively delivers cash to almost all beneficiaries, there are weaknesses in its operational cycle. Its communications could be strengthened through the development and implementation of a communications strategy, adapted to the needs of potential recipients. The registration process is slow, largely due to the heavy workloads experienced by Welfare Officers (WOs). By simplifying and streamlining eligibility criteria and by improving the scheme's management information system, the registration process could become more efficient and workloads reduced. While the electronic payment system used to deliver cash through banks is effective, there are challenges with food vouchers, which should be replaced by cash. This would reduce the burden on those recipients who have to travel long distances to collect paper vouchers while generating more dynamic local markets. Although, in principle, the Grievance and Complaints Mechanism for the C&P Allowance follows international good practice, it is weak in dealing effectively with complaints about programme delivery. The DSW should improve the Grievance and Complaints Mechanism by establishing a three-tier system. However, more importantly, it should seek to reduce

the number of appeals associated with the Poverty Benefit, which are generating very high workloads.

Review of institutional mechanisms underpinning the C&P Allowance's operational cycle

The implementation and management of the operational cycle of the programme requires a number of core institutional mechanisms to be in place including: adequate and well trained human resources; sufficient equipment to support staff in their operations; programme documentation setting out the administrative processes; a well-functioning Management Information System; and an effective monitoring and evaluation system.

The C&P Allowance benefits from a committed work force of WOs. However, staff not only face heavy workloads that impact on their capacity to undertake their tasks, but also do not receive adequate training in the implementation of the scheme. A functional review should be undertaken to determine the appropriate allocation and skills of staff and systematic training on operational processes should be regularly provided. Provincial and District offices are under-resourced in terms of equipment and need to be provided with vehicles as well as sufficient computers, printers and photocopiers. The Management Information System (MIS) for the C&P Allowance is not fit for purpose and in many important respects, is outside the control of the DSW. The DSW should undertake a review of the MIS with the aim of developing its own MIS focused on the needs of its cash transfer schemes and linked, as appropriate, to cross-government MISs. Operational documents are limited in the guidance they offer to programme implementers and should be strengthened. Furthermore, a Monitoring and Evaluation framework should be developed so that the DSW can effectively oversee the Allowance and demonstrate its benefits.

Impacts of the C&P Allowance

The C&P Allowance is making a major difference to the lives of recipients. Without it, recipient families

and children would be worse off and some even destitute. The Allowance enables the State to invest in the children of Fiji, offering them the chance to become more fulfilled and productive citizens. However, the impact of the grant on Fiji's children is limited by its low coverage and the exclusion of C&P Allowance beneficiaries from other social security schemes. Most beneficiary families continue to live in extreme poverty despite receiving the Allowance and require further assistance from the State.

Analysis on the cost and impacts of an expanded Child Grant

Fiji should consider expanding its social security system, including extending the C&P Allowance to become a more comprehensive Child Grant in line with schemes in middle-income countries such as South Africa, Argentina, Uruguay and Mauritius. For example, it would cost FJD50 million to pay a benefit of FJD30 per month to 70 per cent of children aged 0-11 years. This would reduce the national poverty rate by 4.7 per cent, almost three times the impact of the Family Assistance Programme (FAP) in 2008/09. Impacts on children in beneficiary households would be even higher, reducing their poverty rate by over 14 per cent. The programme would also reach around 60 per cent of all households living in poverty, a significant improvement over both the FAP and the Poverty Benefit.

Conclusion

Strengthening the implementation of the C&P Allowance and ensuring that its current budget is fully used could improve the lives of a small number of Fiji's most vulnerable children. However, investment in a broader Child Grant that reaches the majority of children – combined with investments in other lifecycle social security schemes such as the Social Pension and a Disability Benefit – could help transform the nation, reducing poverty and inequality, strengthening social cohesion and helping generate economic growth. Fiji needs to make every effort to progressively realize this right to social security.



INTRODUCTION

Fiji is one of the largest and most developed of the Pacific Island Countries (PIC). It is a middle-income country with a per capita gross domestic product (GDP) estimated at US\$4,170 in 2014.¹ As Figure 1.1 indicates, the economy has struggled since 2000 with consistently low levels of economic growth and was particularly hit by the global food and fuel crisis of 2008/09. However, in the past two years, the International Monetary Fund (IMF) estimates that the economy has performed better.

The challenges faced by Fiji in generating economic growth are similar to those experienced by many other small island economies. It is geographically distant from global markets, making both exports and imports more expensive. As a small economy, it suffers from diseconomies of scale and is vulnerable to fluctuations in international markets. The dominance of sugar in the economy, at least in terms of employment, has made Fiji particularly vulnerable to variations in international prices.

Over recent decades, Fiji's economy has also suffered from ethnic tensions and political instability, both of which have deterred investment. Although corruption has been addressed in recent years, it has hindered effective government, and investment in public services has been insufficient to ensure access of everyone to quality services. In recent years, migration has increased, as reflected

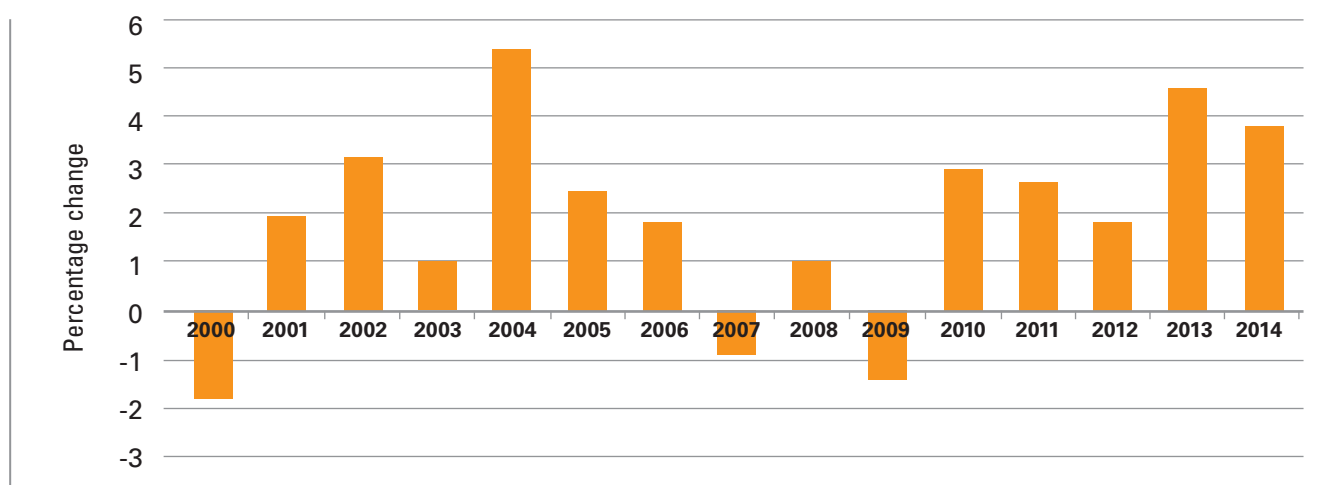
in a sharp fall in the proportion of Indo-Fijians in the population. Many of those who have left have been among the more skilled, resulting in a significant loss to the economy.

Poverty rates in Fiji – at 30.6 per cent in 2008/09 – are high compared to many other Pacific Island Countries and poverty is concentrated in rural areas and squatter settlements (World Bank 2011). Furthermore, inequality has been increasing, with the Gini co-efficient rising from 0.38 in 2002/03 to 0.41 in 2008/09. Internationally, this would be recognized as a high level of inequality. Indeed, it is higher than in countries such as the United States of America and the United Kingdom, which are undergoing an inequality crisis, with Gini coefficients of 0.34 and 0.39, respectively in 2011.² There is good evidence that high levels of inequality can reduce rates of economic growth and threaten

1 See IMF's World Economic Outlook Database at: www.imf.org/external/ns/cs.aspx?id=28

2 OECD Social Expenditure database at: <http://stats.oecd.org>

Figure 1.1 Percentage change in Fiji's GDP



Source: IMF's World Economic Outlook Database.

political stability.³ Furthermore, Fiji's ranking in the international Human Development Indicators (HDI) has declined significantly, from 44th in 1996 to 88th in 2012.⁴ There has been a mushrooming of squatter settlements in recent years, to a large extent in response to the collapse of the sugar industry.

Although there have been signs of improvements in the economy as the democratic transition has moved forward, the IMF predicts a fall in annual GDP per capital growth in 2015 to 2.5 per cent. In addition, there are questions about the source of past growth. It appears to have been driven primarily by tax-cuts and investment in infrastructure.⁵ Nonetheless, the Government has established a number of innovative social policies such as fee-free schools, free school transport and subsidized fares, as well as a small Social Pension for older people.

Furthermore, the rights to social security, basic education and health have been enshrined in the Constitution of 2013, while the People's Charter for Change and Progress is guided by concerns of justice, fairness, unity and universality, as well as uplifting the disadvantaged and bringing Fijians together. These principles offer a basis for the introduction of further progressive and transformative policies.

Nonetheless, despite the challenges faced by Fiji continues, ensuring the well-being and development of the nation's children should be at the forefront of social policy thinking. It is imperative that the Fiji Government invest in their children, in particular by ensuring that their families have adequate standards of living and sufficient income to care for them properly. In practical terms, the right to social security for all of Fiji's children must be realized. By investing in the nation's children, Fiji will be investing in its own prosperity.

In recent years, it has been increasingly accepted that social protection has a key role to play in enabling middle-income countries to reduce poverty. There is good evidence from across developing countries of the significant impacts on well-being that can be generated by providing individuals and families with regular and predictable cash transfers (see Annex I for a summary of the evidence). It is also increasingly understood that investment in social protection is important not only for poverty reduction: in combination with investments in other public services such as health and education, it can strengthen human development, providing children with increased opportunities to build their capacities and become

³ See, for example, Cingano (2014), Ostry, Berg and Tsangarides (2014) and Oxfam (2014).

⁴ See UNDP Human Development Index reports at: <http://hdr.undp.org/en/data>

⁵ Recent government decisions on taxation have included reducing income tax, which is popular for the electorate but reduces the tax base for social spending. The gap has been filled with an increase in VAT, a regressive tax that negatively affects poor consumers more than affluent ones.

productive members of society. Investment in social protection can also enable people to engage more effectively in the labour force, increasing their productivity. The provision of cash to low-income and vulnerable individuals and families can increase their consumption and spending, thereby providing a boost to entrepreneurs and the broader economy.

Fiji has had a formal social protection system for almost a century, when, in the 1920s, it first provided a Destitution Allowance to older people who had previously been indentured workers. Since then, the system has expanded and currently includes a number of social transfer schemes including a Poverty Benefit targeted at the poorest 10 per cent of households, which replaced the former Family Assistance Programme, as well as a Social Pension and the contributory Fiji National Provident Fund (FNPF).

Fiji has one social protection scheme targeted at children, the Child and Protection Allowance (C&P Allowance). Until recently, the C&P Allowance had been provided only to children in institutional care. However, as part of the reform of the national social protection system in the past two years, around 2,000 families have been moved from the Family Assistance Programme (FAP) to the C&P Allowance scheme, which has been transformed into a form of Child Grant, providing – in theory – between FJD30 and FJD60 per month to children, topped up by a food voucher.

This report provides the results of a study commissioned by UNICEF to examine the C&P Allowance. The report aims to: build an understanding of the challenges faced by children in Fiji; examine the impact of the C&P Allowance on recipients; assess the implementation of the scheme by the Department of Social Welfare (DSW), with a particular focus on its operational systems; make recommendations on improving its delivery; and examine the costs and potential impacts of broadening the C&P Allowance to reach more Fiji children and meet their needs more effectively.

Following this introduction, Chapter 2 begins by describing the methodologies used in the research. Chapter 3 provides an analysis of child poverty, vulnerability and insecurity, mainly based on an analysis of the national Household Income and Expenditure Survey (HIES) for 2008/09. Chapter 4 describes the situation faced by families in receipt of the C&P Allowance. Chapter 5 examines Fiji's broader national social protection system as a prelude to assessing the C&P Allowance; Chapter 6 examines policy and design issues of the Allowance; Chapter 7 provides an operational assessment of the scheme; and Chapter 8 outlines the impacts of the scheme, based on qualitative research among recipients. Chapter 9 looks forward and analyses the potential for Fiji to invest in expanding the C&P Allowance so that it becomes a Child Grant that reaches a high proportion of the nation's children. Chapter 10 provides a short conclusion.

Chapter 2



METHODOLOGY

This chapter provides a brief overview of the methodology used in the research, which employed a mix of quantitative and qualitative approaches. It begins by briefly describing the techniques used in the research, followed by descriptions of the characteristics of interviewees in the qualitative research, the types of communities in which they were found, and the nature of livelihoods prevalent in the research areas.

2.1. Research techniques employed

A detailed description of the methodology in this report can be found in Annex A, a summary of which is provided below:

- A comprehensive literature review was undertaken to gain an in-depth understanding of the context within which the C&P Allowance operates, with a particular focus on the situation of children in Fiji.
- In-depth interviews were undertaken with caregivers in receipt of the C&P Allowance, across a range of urban and rural areas, as well as a small number of similar non-beneficiaries and ex-beneficiaries. These were complemented by interviews and focus group discussions (FGDs) with children from beneficiary families as well as key informants from local government, non-governmental organizations (NGOs) and communities. These interviews provided information on the situation of beneficiary families, their relations with the C&P Allowance scheme, and the impacts that the scheme has had on their lives.
- Further key informant interviews were undertaken with government departments, including the DSW, Ministries of Health, Education, and Finance, as well as national NGOs. These interviews provided information on government policy and the broader context within which the programme operates.
- An analysis was undertaken of the operations and implementation of the C&P Allowance through interviews with DSW officials in the department's central office in Suva as well as in Divisional and District offices. The research also examined beneficiary information in the DSW database, including in files and the electronic MISs.
- Quantitative analysis was undertaken of the 2008/09 national HIES to examine the situation

of children, analyse the effectiveness of targeting methodologies, and estimate the impacts of different reform scenarios for the C&P Allowance including the expansion of the Allowance into a national Child Grant as well as for the broader social security system.

- A costings model was developed for Fiji’s social security system, which enabled the costs of reforms of the system to be projected to 2050.

The core of the research was the qualitative fieldwork undertaken with beneficiaries of the C&P Allowance and key informants at the local level. The field research was undertaken in a number of locations across Fiji, which are shown in Figure 2.1. Further details are provided in Annex A.

The following sections describe the basic characteristics of the interviewees for the research, the locations in which they live, and the main type of livelihoods in these areas.

2.2. Characteristics of the interviewees

As indicated by Table 2.1, the qualitative research was undertaken by two teams, one in the South and East, and the other in the North and West. In total, they met with 94 caregivers and seven children in one-on-one semi-structured interviews, most of whom were beneficiaries of the C&P Allowance. These interviews were complemented by eight FGDs with a total of 54 children. Most of the

Figure 2.1 Locations of the qualitative research fieldwork



Table 2.1**Number of interviews with caregivers and children**

Participant	Number of interviews	Participants - South/East			Participants - West/North			Total participants
		Beneficiary	Non-beneficiary	Ex-beneficiary	Beneficiary	Non-beneficiary	Ex-beneficiary	
Individual caregiver	94	36	8	5	38	2	5	94
Individual children	7	4	-	-	3	-	-	7
Focus group discussions with children	8	30	-	-	24	-	-	54
Total	109	70	8	5	65	2	5	155

Table 2.2**Number of interviews within the Department of Social Welfare**

Operations Assessment	Director	Assistant Director	IT	Principal Welfare Officer	Senior Welfare Officer	Welfare Officer	Clerk	Total
Number of participants	1	2	1	1	3	17	2	27

caregivers were female, reflecting the target group of the C&P Allowance.

In addition, as Table 2.2 shows, 27 members of staff of the DSW were interviewed in the Operations Assessment. Since the focus was on the delivery of the programme on the ground, the majority of those interviewed were WOs, complemented by key staff in the central office of the DSW in Suva.

Table 2.3 describes the basic characteristics of the caregivers interviewed. There was a relatively even inclusion of caregivers from different ethnic backgrounds. Most caregivers had received formal education, at least to primary level, but more commonly to secondary level. The majority of children lived with their biological parents, but some were in fostering arrangements, primarily with grandparents. The average age of caregivers was around 35-45 years old, but 14 were over 60 years old. The average household size was five members, with an average of 2.6 adult members.

Interviewed households were classified into three categories:

Table 2.3**Basic characteristics of caregivers interviewed**

Ethnicity of caregiver			
I-Taukei	Indo-Fijian	Other	
55	38	3	
Education of caregiver			
None	Primary	Secondary	Secondary +
3	32	57	2
Care arrangements			
Biological parent		Foster arrangement (extended family, primarily grandparents)	
74		20	
Age of caregiver			
Under 20	20 to 39	40 to 59	60 +
0	30	50	14

- those with children living with single parents (mothers): 30 per cent of beneficiaries interviewed;
- those with children living with mothers who themselves were living with their other

family members: 50 per cent of beneficiaries interviewed;

- those with children living in fostering arrangements with an extended family: 20 per cent of beneficiaries interviewed.

2.3 Description of the housing of the interviewees

The interviewees lived in a range of locations, across urban, peri-urban and rural areas. In urban and peri-urban areas, interviewees lived in four types of communities:⁶

- Hart Homes, similar to ‘corporation housing’, are structured modern village settlements spread across the Suva-Nausori corridor and Lautoka. Residents comprise mainly single, divorced or widowed females, including some prisoner dependents and several people with special needs. Most residents are I-Taukei.
- Government-subsidized housing is found in the vicinity of Suva and comprises families, mainly I-Taukei, living in poverty from all backgrounds. They have purchased their low-cost homes with subsidized, low-interest repayments.
- Squatter settlements are found in Suva but also proliferate in the urban and peri-urban environs of other large towns such as Lautoka, Ba and Labasa. They mainly comprise families displaced from their land who have moved to the city in search of jobs, as well as families who have migrated in search for a better life. Migrants to squatter settlements either move in with immediate and/or extended families or build small, lean-to houses. There is a reasonable balance of ethnicities within the squatter settlements.
- Rota Homes are model community housing established by the Rotary Club of New Zealand

and Australia. Houses are rented for around FJD20-30 per month. The Rotary Club also provides an education officer who handles enrolment in school and contributes school supplies. Only households in Rota Homes in Lautoka were interviewed.

Most of the urban settlements are densely populated, in particular the squatter settlements. Most of the beneficiaries have small gardens, producing vegetables and root crops and helping reduce their weekly food budget. The settlements tend to be relatively close to the main amenities in the towns and which allow most beneficiaries to access services, shops (including supermarkets), primary and secondary education, health care and hospitals within 10-15 minutes; It takes other beneficiaries up to 20 minutes by public transport, which is usually very accessible. Some beneficiaries also have access to pre-school facilities. In most cases, electricity and piped water are available, although in the town of Sigatoka, access to water is less consistent and toilets are mostly pit latrines.

In the rural communities visited, caregivers tend to be resident in traditional I-Taukei villages or in small formal settlements. However, in some areas, such as the rural areas of Ba, communities are widely dispersed. Generally, Indo-Fijian communities are more scattered, with people living as farmers on leased land. The majority of houses are traditional, self-built dwellings and lean-tos, with some formal housing in rural Ba. Most houses visited had no piped water; water was carried to the house by bucket. Most toilets were pit latrines. While many communities had electricity, a large number of the beneficiaries of the Allowance did not.

Although service outreach to rural locations is improving, access is more challenging than in the urban areas. For example, families in rural Labasa need a 30-45 minute bus ride to reach health centres, and public transport is only available during

6 See Annex F explaining the different housing assistance schemes.

the day. Access to specialist services requires a trip to urban centres, which can entail a bus ride of up to 2.5 hours in the case of Labasa, or a 50-km trip in the most isolated hinterland communities in the South and East. Since there is often no access to tertiary education in the rural communities, students have to move to urban centres during the school year.

2.4. Livelihoods opportunities in the research areas

The urban and peri-urban areas where C&P Allowance beneficiaries live fall into one of three broad categories of livelihoods:

- **Sugarcane growing areas:** Livelihoods in the urban and peri-urban areas around the sugar processing and food production hubs of Lautoka, Ba and Labasa are based on a mix of market and wage income centring on the sugar industry, including milling and manual labour cutting cane. The Fiji Sugar Mill is a significant employer in Ba. In Labasa, there is also a small garment industry, based on piecework, and shops provide further employment. Due to the seasonal nature of the sugar industry, most beneficiaries with a wage income also rely on more traditional sources of livelihood. Ba and Labasa are centres for fishing, while the backyard gardening of root crops is common. The decline of the sugar industry has led to an increase in poverty.
- **Tourism areas:** The Coral Coast region in the southwest of Viti Levu is one of the principal regions for tourism in Fiji. Sigatoka is the principal town for the Coral Coast and services both the resorts and the rural communities in the hinterland. Savusavu is a small coastal town in the northern province of Vanua Levu and is growing as a tourist destination, with three resorts and a yacht harbour. In these areas, there are opportunities for formal sector employment in the hotel industry, where

beneficiaries are employed as chambermaids and salespeople. However, others continue to engage in more traditional activities such as fishing, gardening and market vending. Other wage-earning jobs for women include house-girls and child carers. Three interviewees work in the handicrafts industry in Sigatoka. In Seqaqa, there is also work for labourer in the construction industry, although mainly for men.

- **Suva and surroundings:** Many settlements are close to the town so it is easier to access wage labour, including formal sector employment. However, these are mainly blue collar, low-skilled jobs, including as garment workers, house-girls, maids and cleaners, salespersons, grass-cutters, waiters, security officers and civil servants, as well as church workers. There is also a variety of small businesses in the area including market vendors, operators of canteen businesses, and sellers of snacks, coconuts, handicrafts and traditional mats. It is common for wage labour to be supplemented with small-scale own production.

Due to the combination of distance and weak local economies in the rural areas, it is generally difficult to access formal or regular employment. Agricultural livelihoods predominate. Common forms of employment in the locations studied include day labouring (farming or forest work) and seasonal cane cutting. There is also extensive root crop production for subsistence and sale,⁷ small-scale market vending of vegetables and grog, employment in transport, the collection and sale of voivoi (leaves to make mats), and fishing/harvesting of shoreline products for sale in coastal areas. In Seqaqa, poultry and livestock are also undertaken. I-Taukei communities tend to rely on subsistence farming and small casual labour, while Indo-Fijians are more likely to work as taxi and van drivers and day labourers, or undertake small-scale commercial farming of root crops and pineapples.

7 The sale of root crops include dalo, cassava and yam, which are sold either wholesale for export by several inland-highland villagers or in the local markets.

Chapter 3



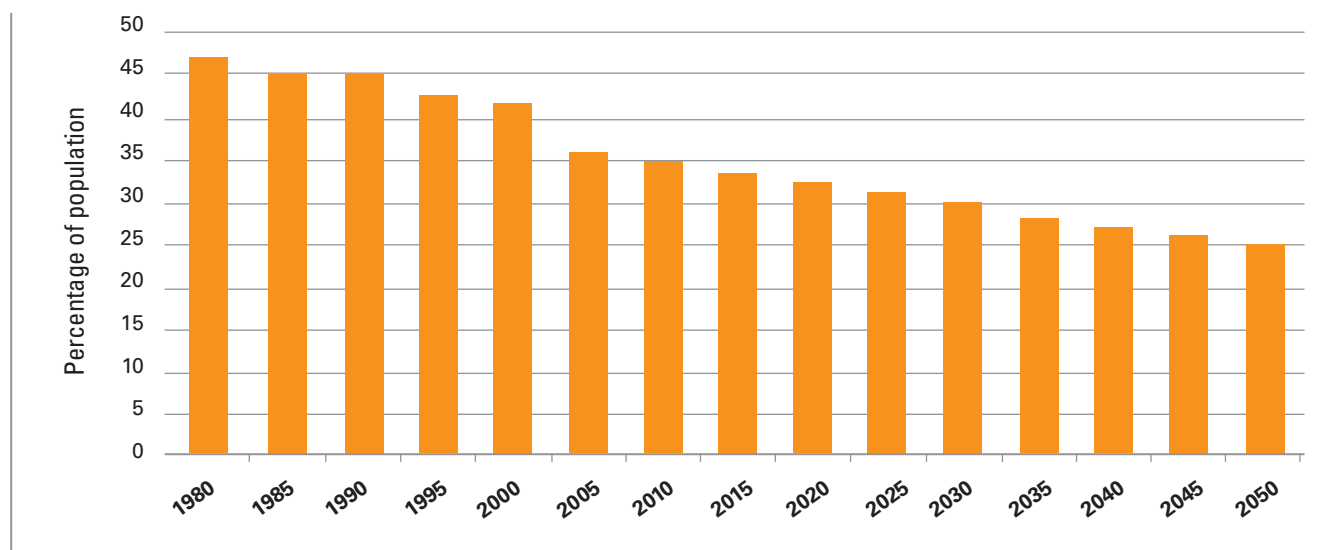
THE SITUATION OF CHILDREN IN FIJI

There are an estimated 303,000 children aged 0-17 years in Fiji, comprising 34 per cent of the population. As Figure 3.1 indicates, the proportion of children in the population has been falling in recent decades and is expected to continue as the overall population ages. Nonetheless, by 2030, children will still comprise 30 percent of the population. Therefore, children are – and will remain – a substantial proportion of the population.

This chapter describes the challenges faced by children in Fiji. It begins by discussing the poverty rates of children both nationally and disaggregated by family arrangements, geography and ethnicity,

as well as the proportion of children who are vulnerable to poverty and live in families with insecure incomes. Section 3.2 examines the nutritional status of children; Section 3.3 discusses

Figure 3.1 Estimated proportion of children aged 0-17 years in the population (1980-2050)



Source: United Nations, Department of Economic and Social Affairs, Population Division (2013). World Population Prospects: The 2012 Revision.

their access to education; Section 3.4 examines children’s health; and Section 3.5 looks at the situation of children with disabilities. Section 3.6 discusses the living conditions of children and Section 3.7 provides a multidimensional perspective on child poverty.

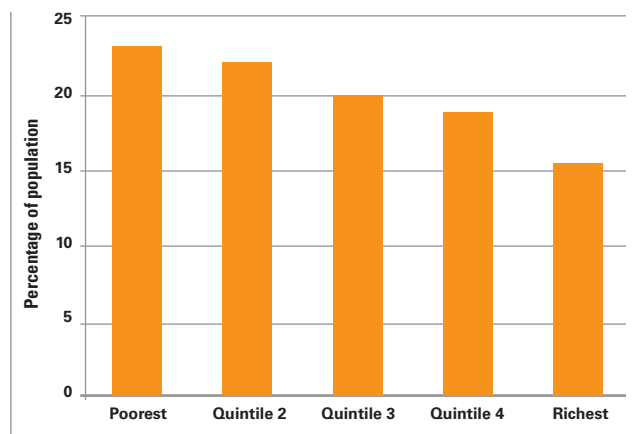
3.1. Poverty, vulnerability and insecurity of children in Fiji

The children of Fiji are more likely to live in poverty than are the rest of the population.⁸ As Figure 3.2 indicates, while the national poverty rate was 30.6 per cent in 2008/09, the child poverty rate for those aged 0-17 years was 35.3 per cent.⁹ However, this analysis is based on income measures in line with the standard practice of the Government of Fiji. The World Bank (2011) provided a higher estimate of the national poverty rate – at 35.2 per cent – using a consumption measure. Furthermore, poverty rates may, in fact, have been higher in 2008/09 since the HIES may not have registered the full impact of flooding in 2009, which wrought significant damage. Among flood-affected families, Narsey Lal (2010) estimated that the proportion under the Basic Needs Poverty Line increased from 54 to 77 per cent.

The poverty of children is further illustrated by an analysis of their distribution across income quintiles. Figure 3.2 indicates that, in 2008/09, children were over-represented among the poorest two quintiles and under-represented among the most affluent 40 per cent of the population.

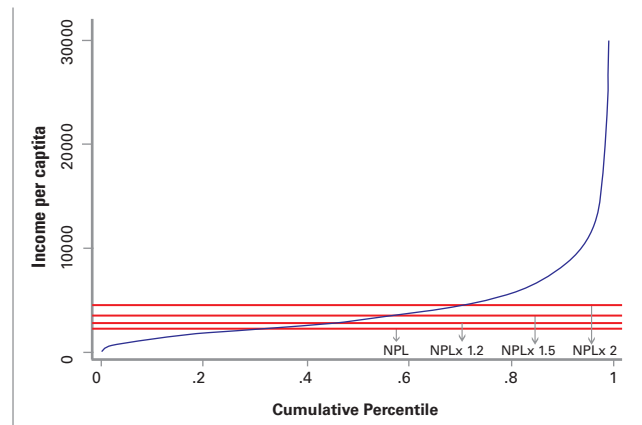
However, it is important to recognize that the ‘poor’ are not a static group. Incomes and consumption rise and fall over time as families are hit by shocks or take opportunities. In all countries, there is significant churning (fluctuation) around poverty lines, with large proportions of the population moving in and out of poverty. As shown by Figure 3.3, which shows household per capita incomes from poorest to richest, a large proportion of the population is concentrated within a relatively small income range. Poverty among children would rise by 34 per cent if the poverty line were only 20 per cent higher, reaching a rate of 47.5 per cent. Indeed, a 50 per cent increase in the poverty line would result in a child poverty rate of 61.3 per cent. All of these households would be highly vulnerable to falling into poverty if they suffered a crisis such as illness, unemployment, flooding, or the death of a breadwinner. Indeed, Box 3.1 discusses the challenges of poverty lines and how they are not very useful for determining social policy.

Figure 3.2 Percentage of children per income quintile



Source: Authors’ analysis of HIES 2008/09.

Figure 3.3 Cumulative distribution function graph showing a range of poverty lines for children



8 The poverty analysis presented in this Chapter relies on household income data collected in the 2008 HIES. The national poverty line was set at FJD2,258.4 per adult equivalent: it is set at FJD2,397 for urban areas and FJD2,123 for rural areas at. A simple equivalence scale of 1 for individuals over 14 years old and 0.5 for children under 15 is applied. Standard Foster, Greer and Thorbecke (FGT) family of poverty-measures were estimated for the overall population using the total sample and for children by restricting analysis to individuals under 18 years of age.

9 Using the poverty gap as a measure, poverty was also deeper among children than adults (11.6 for children compared to 10 for the national population).

Box 3.1

The challenge of using poverty lines for developing social policy

Poverty lines are essentially political creations. Policy-makers and analysts can create poverty lines at any point across the income spectrum, and with judicious use of assumptions, can create whatever poverty rate is desired. While poverty lines can be useful tools for measuring progress in tackling poverty over time, providing that assumptions and measures remain constant, they are much less useful as tools for policy-making.

The challenge for policy-makers is exacerbated by the volatility in incomes of individuals, families and households. People continually experience changing circumstances that impact on their incomes. For example, if caregivers withdraw from the labour market due to the birth of a child, family income is reduced while expenditures rise. Also, people are continually at risk of shocks and crises such as ill-health, disability and unemployment, which also impact negatively on their incomes and expenditures. By contrast, opportunities such as investing in income-generating activities or gaining a salary increase may arise, which can improve people's incomes. As a result, large numbers of people constantly move in and out of poverty, irrespective of where the poverty line is set. In Indonesia, for example, although the poverty rate in 2011 was 12 per cent, in fact, around 43 per cent of the population experienced living below or close to the poverty line between 2008 and 2010 (World Bank 2012). Furthermore, a growing number of voices are arguing that poverty lines in developing countries are too low and that more realistic poverty lines should be set at between US\$2 and US\$10 per day.

The choice of equivalence scale when analysing household surveys also has an influence on the prevalence of poverty. In our analysis for this report, we found that, if all individuals in Fiji, including children, were given equal weight (i.e. an equivalence scale measure of 1), the prevalence of poverty would rise to 41.7 per cent nationally and 51.3 per cent for children under 18 years old; in contrast, if the Oxford equivalence scale were applied, which assigns a weight of 1 for the first 'adult' above 14 years, 0.7 for all remaining adults and 0.5 for children under 15 years, this would result in a national poverty headcount of 9.8 per cent, and 10.5 per cent for children under 18 years old.

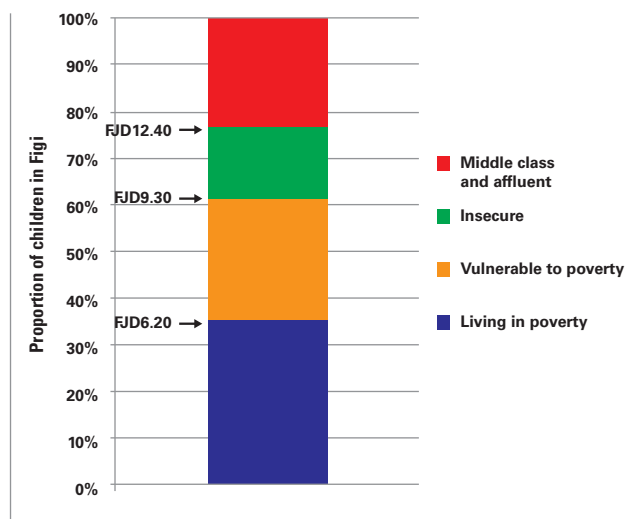
Therefore, a broader conception of poverty and well-being should be used when determining social policy, recognizing that social security should not only provide transfers to those living in poverty, but also be used to reduce the risk of people falling into poverty.

It is helpful to categorize children according to income-based 'classes'. Figure 3.4 shows four classes of children in Fiji, recognizing that over time there would be significant movement between them. It is considered that over 60 per cent of children lived in were vulnerable to poverty in 2008/09, while a further 15 per cent were members of families that did not have secure incomes and were probably still struggling to provide for their children, since their per capita income was less than FJD9.30 per day. A mere 23 per cent of children were living in households that were more secure

and could be regarded as middle class, although, in reality, the middle class should probably be expected to have per capita incomes significantly higher than FJD12.40 per day.

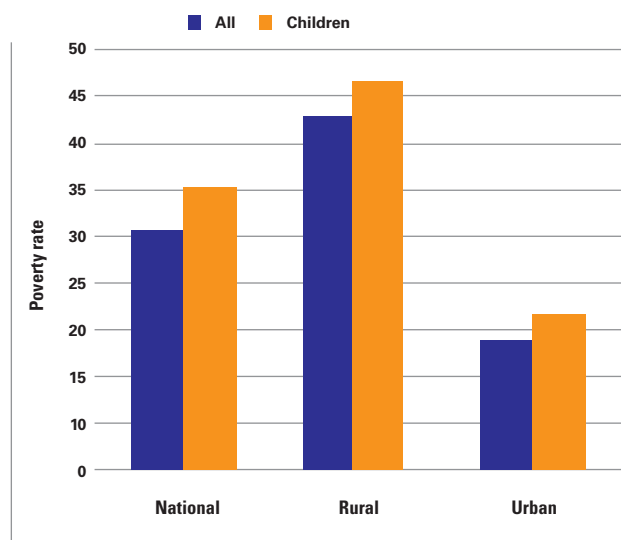
The distribution of poverty varies according to geography. As Figure 3.5 shows, in rural areas, the child poverty rate reached 47 per cent in 2008/09, compared to 22 per cent in urban areas. However, caution needs to be exercised in interpreting the urban poverty rate, since squatter settlements were significantly under-represented in the 2008/09

Figure 3.4 Potential distribution of 'classes' of children in Fiji, using per capita income per day



HIES.¹⁰ Indeed, the World Bank (2011) suggests that poverty rates in squatter settlements were higher than in rural areas: for example, they estimated that, in the northern area, poverty rates in squatter settlements were 55 per cent compared to 53 per cent in rural areas.¹¹ Furthermore, they found even higher poverty rates in urban 'low class' housing. Other surveys have indicated similar high levels of poverty in squatter settlements. Barr (2007) suggested that between 60 and 80 per cent of those living in squatter settlements were below the poverty line, while Chung (2007) indicated that 62 per cent of households in squatter settlements earned less than the minimum income that residents themselves believed was necessary to survive.¹² In fact, in a 2006 survey by the Department of Housing, 80 per cent of respondents in squatter settlements indicated that they could not afford three meals per day (Lingam 2006, in Chung 2007). The poverty in squatter settlements and lack of opportunities for many people are highlighted by increased scavenging by squatters in the rubbish piles in Lautoka (Storey 2006).

Figure 3.5 Poverty rates of children and the national population in rural and urban areas



Source: Authors' analysis of HIES 2008/09.

Therefore, urban poverty rates are likely to be higher than those indicated by the 2008/09 HIES. It is probable that the highest rates of child poverty are found in rural areas, squatter settlements and 'low class' urban housing.

The prevalence of child poverty also varies significantly by region (Figure 3.6). The child poverty rate – at around 50 per cent – was highest in the Northern Region, which has suffered from a lack of investment in infrastructure, services and markets. Many people of working age have moved to urban centres, leaving behind a high proportion of children and older people. Poverty rates were lowest in the Central region in 2008/09.

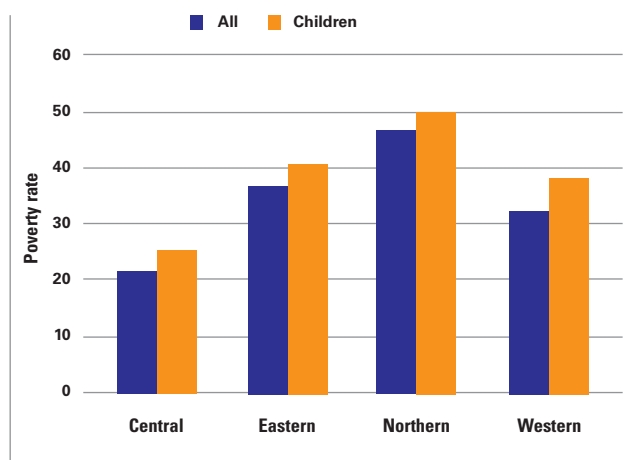
However, the distribution of children in poverty in terms of absolute numbers offers a different picture, as indicated by Figure 3.7. The highest number of children living in poverty in 2008/09 was in the Western Region, due to the density of the population. The Eastern region – despite high poverty rates – had only around 6 per cent of the nation's children living in poverty.

10 Squatter settlements comprised 4 per cent of the sample of the 2008/09 HIES. Yet, in 2007, 12 per cent of the population were already residing in squatter settlements, with the percentage continually rising.

11 The sample size in the 2008/09 HIES for squatter settlements was too small to provide reliable estimates. However, the World Bank (2011) used small area estimation techniques, which, in combination with census data, could provide estimates of poverty rates in squatter settlements.

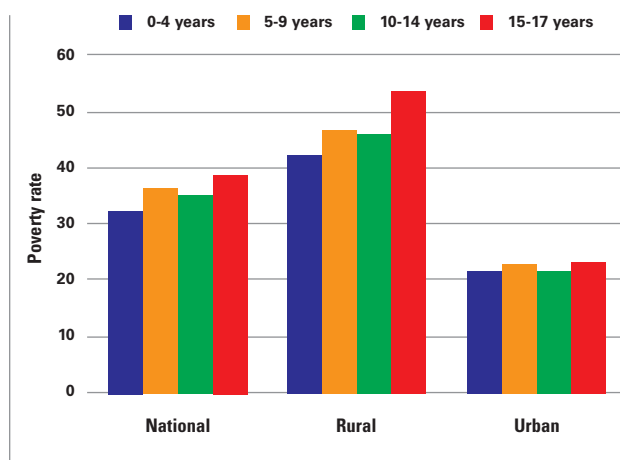
12 In 2007, squatter residents estimated that F\$127 per week was necessary as a minimum income (Chung 2007).

Figure 3.6 Poverty rates across different regions of Fiji



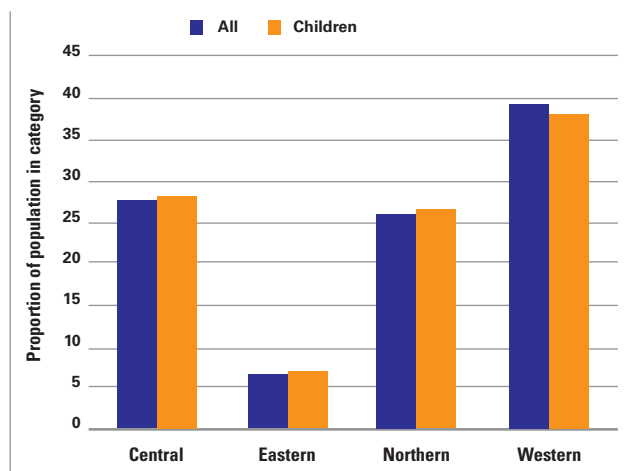
Source: Authors' analysis of HIES 2008/09.

Figure 3.8 Poverty rates for different age groups of children



Source: Authors' analysis of HIES 2008/09.

Figure 3.7 Distribution of children living in poverty across Fiji's regions



Source: Authors' analysis of HIES 2008/09.

Poverty rates among children in 2008/09 varied according to age. As Figure 3.8 shows, older children experienced higher poverty rates, potentially because they were more likely to be living in larger households. However, caution needs to be exercised with these results: the assumptions

used in the equivalence scale when analysing the HIES, giving children aged 0-14 years a value of 0.5 of an adult, would necessarily result in lower poverty rates for younger children compared to those aged 15-17 years. Nonetheless, the results do suggest that families with children of secondary school age, in particular those in rural areas, face greater challenges, which may threaten their ability to remain in and perform well at school.

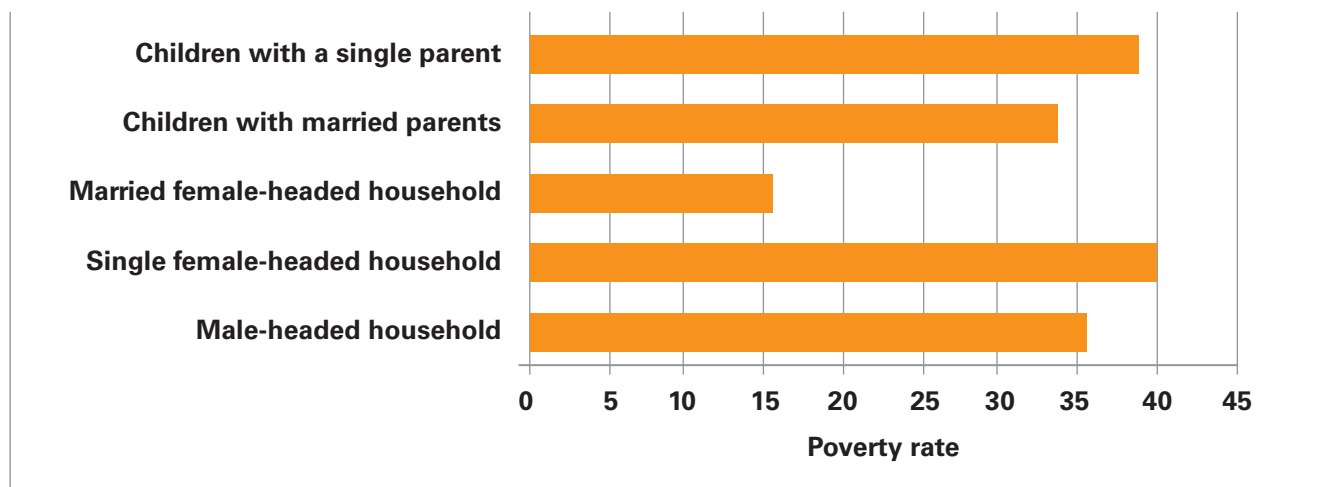
Children live in different family circumstances that influence their exposure to income poverty. According to the 2008/09 HIES, 89.6 per cent of children lived in male-headed households, while 10.4 per cent lived in female-headed households (comprising 14.7 per cent of all households).¹³ There are two different types of female-headed households:¹⁴ those headed by married women whose spouses had probably migrated for work at the time of the household survey, where 2.1 per cent of Fiji's children reside, and those headed by single women, where 8.3 per cent of children lived. Furthermore, the 2008/09 HIES indicated that 6.3 per cent of children lived with a single parent, while 80.2 per cent had married parents.¹⁵

13 Average household size for female-headed households is 5.2 members, compared to 5.8 members for male-headed households and 5.7 members overall.

14 Note that a female-headed household does not necessarily refer to one headed by the child's mother; it could be headed, for example, by the child's grandmother.

15 Due to data limitations, determining the parental care of the remaining 13.5 per cent of children included in the sample is not possible.

Figure 3.9 Child poverty rates according to family arrangements

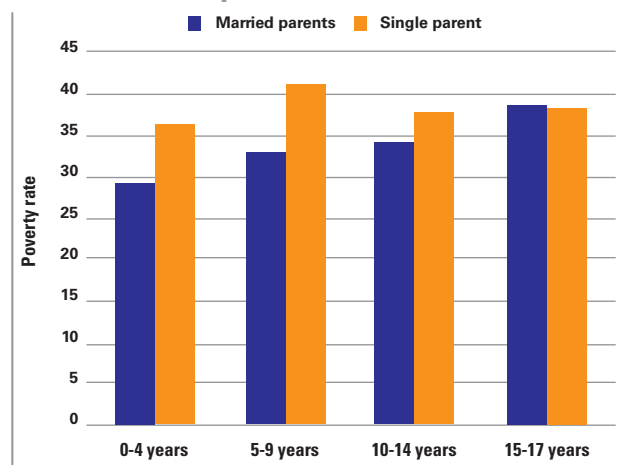


Source: Authors' analysis of HIES 2008/09.

Figure 3.9 shows the poverty rates of children according to the head of the household and the marital situation of their parents. The highest poverty rates were in households headed by single females or among children living with only one parent, which in effect, are the key target groups of the C&P Allowance. Households headed by married women had significantly lower child poverty rates, probably because their husbands were working overseas and sending home substantial remittances. These women in urban areas received on average, remittances of FJD6,115 per year, while those in rural areas received FJD1,886.¹⁶

The pattern of poverty among children with married and single parents varied according to age (figure 3.10). Children aged 5-9 years with single parents, i.e. those at primary school, experienced the highest poverty rates, at almost 42 per cent. Among children with married parents, the highest poverty rates were among those aged 15-17 years, which were similar to the poverty rates for children with single parents of the same age. However, this may well indicate that older children with single parents are more likely to have left secondary school and entered the labour market, thereby increasing household incomes in the short term while threatening the long-term future of these children.

Figure 3.10 Child poverty rates according to age of children and marital status of parents

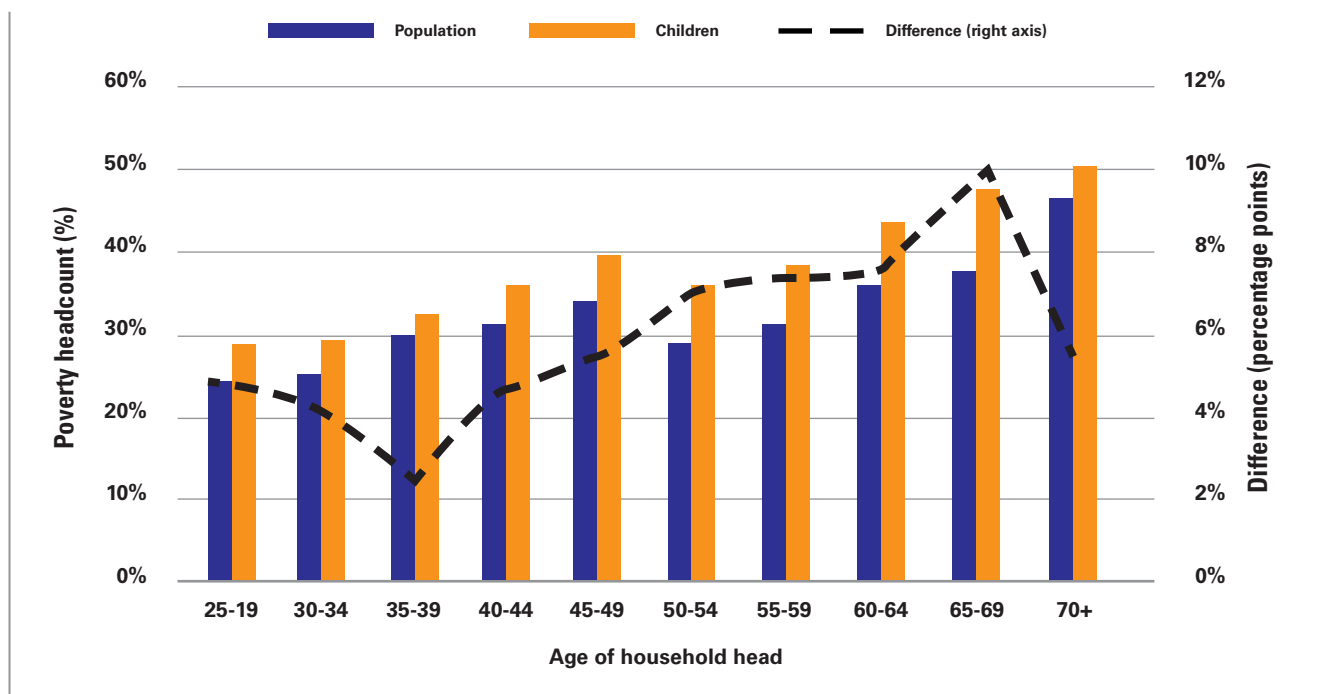


Source: Authors' analysis of HIES 2008/09.

A particular challenge faced by mothers is the difficulty of accessing child maintenance payments from estranged fathers (Chung 2007; Kidd et al. 2010). While it is possible to gain support through the family court system, it is a challenging task for many women. Furthermore, if estranged fathers migrate to Australia and New Zealand, there are no reciprocal arrangements in place to enable mothers to access child maintenance (ILO 2006). It does, however, need to be borne in mind that single

¹⁶ World Bank (2011). For comparative purposes, remittances received by married male-headed households are only FJD875 in urban areas and FJD317 in rural areas.

Figure 3.11 Difference between overall poverty and child poverty headcount, by age of household head



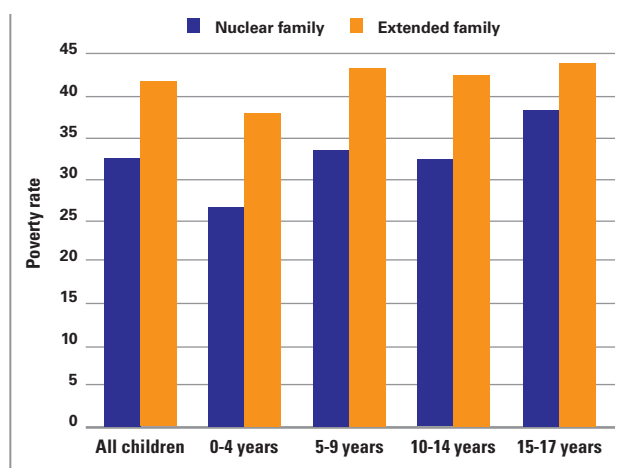
Source: Authors' analysis of HIES 2008/09.

fathers can also find it challenging to support their households. Chung (2010) provides an example of a widower who, having lost his wife, suffered a heart attack and struggled to raise four children.

A further determinant of child poverty is the age of the household head. As Figure 3.11 shows, children in households headed by older people have the highest poverty rates, reaching 50 per cent for those households headed by individuals 70 years or over. Furthermore, the rate of increase in poverty as the age of the household head rises is higher among children than among the general population: the difference between the overall poverty rates and child poverty rates among households headed by individuals aged 25-29 years is 4.6 percentage points, rising to 10 percentage points among households headed by individuals of 65-69 years of age. However, the difference narrows again in households headed by individuals over 70 years of age, which indicates the challenges faced by the oldest people, irrespective of whether they care for children or not.

Similarly, child poverty rates are lower in households comprising only nuclear families compared to households including extended family members, such as three-generation households with grandparents (figure 3.12).¹⁷

Figure 3.12 Child poverty rates in households comprising nuclear families and extended families



Source: Authors' analysis of HIES 2008/09.

17 There are other households that are more complex, including non-extended family members; the results for these households are not included here.

Child poverty rates vary between ethnic groups. As Figure 3.13 shows, across all children, the highest poverty rates are among Indo-Fijians. However, among young children aged 0-4 years, I-Taukei children experience higher rates of poverty while, at school age, particularly among children 5-9 years and 15-17 years, Indo-Fijian children are much more likely to be living in poverty. In fact, in contrast to the pattern across the national population, in which child poverty is higher the older the children (Figure 3.8), among I-Taukei children, there is little difference between age groups.

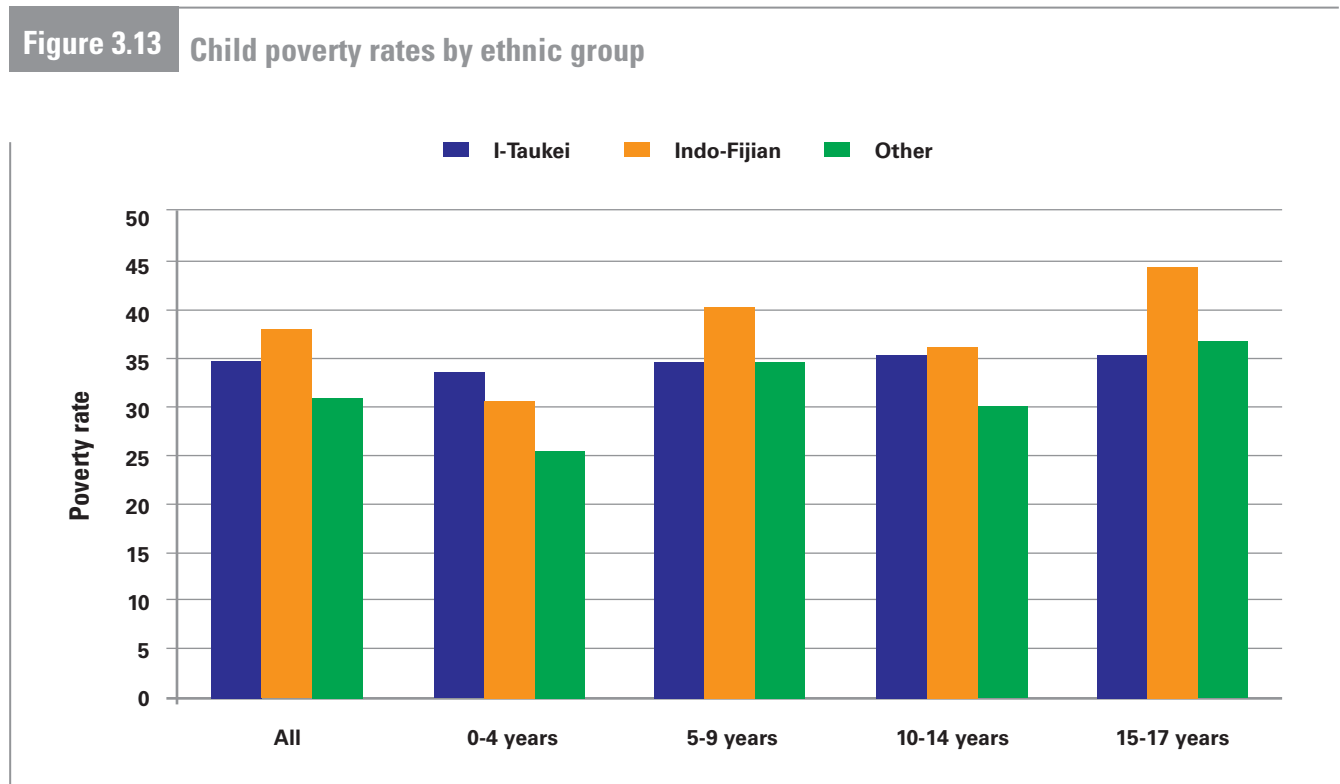
The prevalence of child poverty is highly influenced by the employment of the head of the household. Those living in households where the head is employed outside the subsistence sector have much lower poverty rates, at only 23 per cent. However, child poverty rates reach over 40 per cent when the head of the household is employed in the subsistence sector and nearly 45 per cent when the head of the household is outside the workforce. Nonetheless, the fact that over 20 per cent of children still live in poverty

despite living in households where the head is in 'gainful' employment suggests that employment alone is insufficient to address poverty and that, even in these households, the State should step in and provide additional access to social security.

3.2. Nutritional status of children

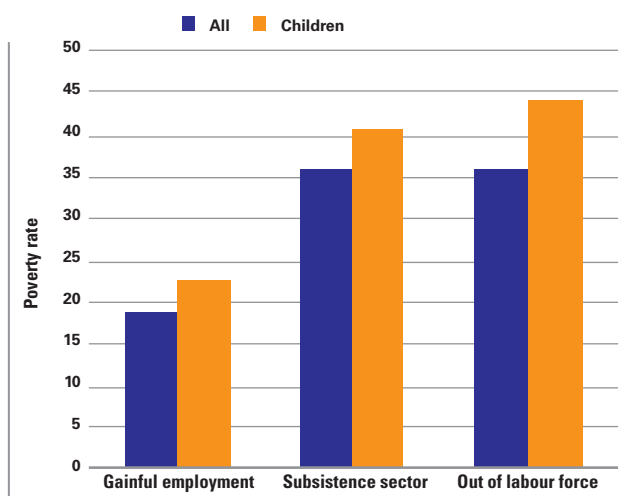
Compared to many other middle-income countries, undernutrition as measured by stunting rates is minimal in Fiji. As Figure 3.15 demonstrates, the rates of stunting among young children aged 0-4 years in 2004 were low, at just over 4 per cent for boys and 3 per cent for girls (National Food and Nutrition Centre 2007). Among boys there were minor differences between ethnic groups, with slightly more Indo-Fijians stunted than I-Taukei. According to informants at the Ministry of Health and Save the Children, cases of malnutrition reaching hospitals are often children with single mothers who have to work and cannot therefore properly care for their children.

Figure 3.13 Child poverty rates by ethnic group



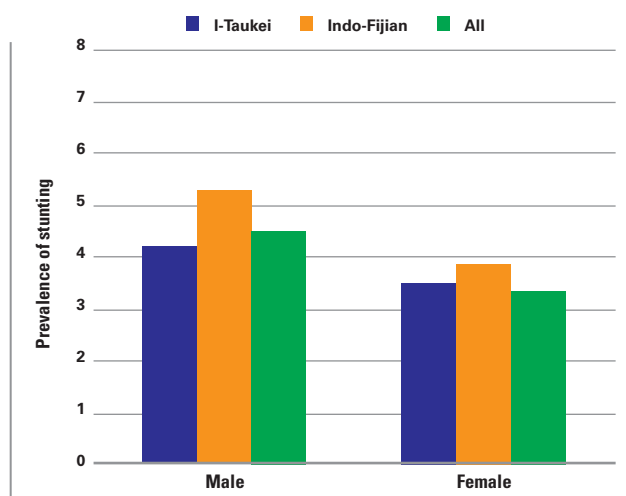
Source: Authors' analysis of HIES 2008/09.

Figure 3.14 Poverty rates according to type of employment of household head



Source: Authors' analysis of HIES 2008/09.

Figure 3.15 Rate of stunting among children aged 0-4 years



Source: Fiji National Nutrition Survey 2004.

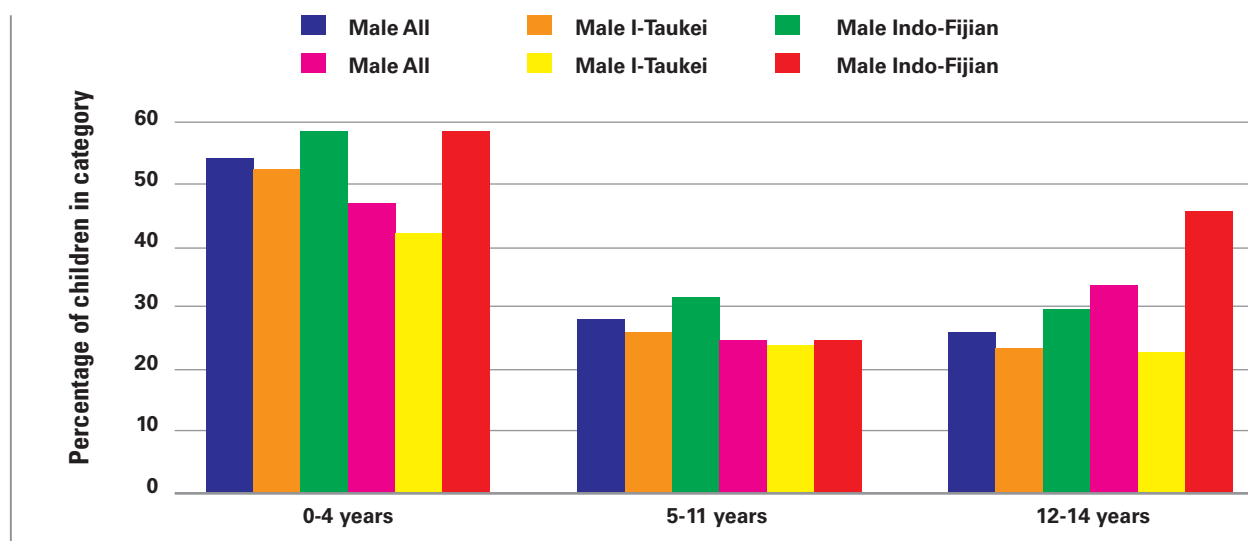
A further challenge for children in Fiji is obesity. Figure 3.17 indicates that around 11 per cent of boys aged 0-17 years and 17 per cent of girls were overweight in 2004. However, the highest rates of obesity were among I-Taukei girls, reaching more than a fifth of the group. The increase in obesity is the result of locally grown foods being replaced by cheaper imports of lower nutritional quality, as well as the excessive consumption of sugar and junk food (Fiji Islands Bureau of Statistics 2012a). Obesity at a young age contributes to a greater likelihood of

suffering from non-communicable diseases in later life. If not addressed, child obesity will, over time, result in a significant increase in the national health budget as the population ages.

3.3. Access to education

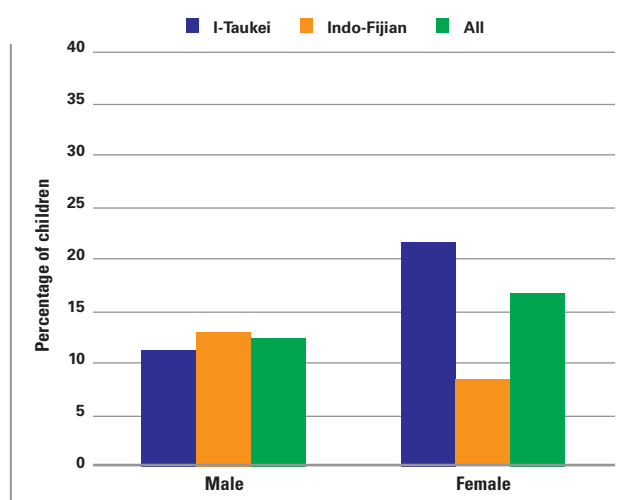
Enrolment of children in primary education is almost universal, as a result of concerted efforts by the Government to improve the sector in recent

Figure 3.16 Rates of anaemia among children (2004)



Note: Data on children aged 15-17 years are not available. Source: Fiji National Nutrition Survey 2004.

Figure 3.17 Percentage of overweight children aged 0-17 years



Source: Fiji National Nutrition Survey 2004.

years. However, dropping out of secondary school remains a critical issue. The percentage of children of secondary school age not in school in 2011 was 26 per cent in rural areas and 13 per cent in urban areas (Fiji Bureau of Statistics 2012). In a survey of child labour by the International Labour Organization (ILO), poverty was named as one of the principle reasons for children dropping out of school; 32 per cent stated that their families could not afford to keep them in school. In rural areas, there were drop-outs across all income quintiles, indicating that even those in the middle of the income distribution are struggling financially; the quality of schooling may be an additional factor for this. In urban areas, however, drop-out rates were higher among those in the poorest quintile of the population.

These findings were similar to those in a recent study commissioned by the Ministry of Education (ILO 2010).¹⁸ Financial difficulties and problems in school such as bullying and peer pressure were the most common reasons for dropping out. However, the study also found that families struggled to cover the costs of transport, school meals, uniforms and stationery. Furthermore, 8 per cent of children dropped out of school due to the ill health or disability

of their parents in order to help with household duties. Nonetheless, 36.2 per cent of children stated that they were not interested in school, which was not judged negatively because it probably indicates their perception of the quality of education. The report highlighted the need for improved school infrastructure and instruction in rural areas as well as incentives for children to remain interested in school.

Children who drop out of school are more likely to engage in child labour and are at risk of antisocial activities. An ILO survey highlighted the prevalence of child labour, including some of the worst forms, for example, hazardous work and sex work, which starts at 15-16 years of age on average and is particularly a risk for girls. The main causes of child labour are poverty, parental neglect/social problems and cash for personal needs. One reason for Fiji's high level of youth unemployment is that many children do not obtain an adequate education, with school drop-outs having more limited skills and knowledge.

3.4. Children's health

In the past two decades, Fiji has made great strides in improving the health and well-being of its children. Between 1990 and 2010, the mortality rate for children under five declined by 44 per cent, while the infant mortality rate fell by 40 per cent (UNICEF 2013). Half of the deaths of children under five occur in the first year of life, most of which occur in the first month. The main cause of death is neo-natal complications, which are linked to inadequate access to antenatal care and the lack of an early diagnosis of complications for expectant mothers.

Vaccinations for young children are now almost universal in their coverage, reducing child morbidity significantly. Immunization coverage is close to the level needed for herd immunity for all vaccines and 91 per cent of all children have received all ten antigens on the national schedule (Fiji National Immunization Coverage Survey 2013).

18 ILO (2010). This qualitative research was carried out in 34 informal settlements around Suva –Nausori corridor including in and out of school children and parents/guardians.

Improving reproductive, maternal, new born, child and adolescent health is a goal that has been firmly embedded in the National Health Strategic Plan, 2011–2015. In the past decade, however, the rate of improvement has slowed, with Fiji confronting many health care challenges deriving from limited resources for the health system, which has impacted negatively on its performance. Furthermore, between 2002 and 2009, there was a reduction in household expenditure on health among families in the middle- and lower-income quintiles, indicating that a high proportion of the population cannot access adequately paid jobs (World Bank 2011).

3.5. Children with disabilities

Children with disabilities are a particularly vulnerable group facing many obstacles preventing them from having an adequate quality of life. And yet, there is minimal information on their situation, and the HIES does not include questions on disability. A survey on people with disabilities by the 2010 Fiji National Council for Disabled Persons estimated that there are around 3,000 children with disabilities. It also notes that people with disabilities are “largely invisible” and disadvantaged in terms of access to education, health services, employment, livelihood opportunities and support services (FNCDP 2010; Naidu 2009).¹⁹ Due to a lack of awareness and understanding of disability in the wider community, discrimination against those living with disabilities is widespread (Stubbs and Tawake 2009). Girl with disabilities are far less likely to attend school than boys.

3.6. Living conditions of children

A key component of child well-being is the quality of their residence. If children live in poor quality housing with limited access to key utilities such as water, sanitation and electricity, they will find it more difficult to perform well at school and will be at greater risk of illness. This section presents evidence on the types of

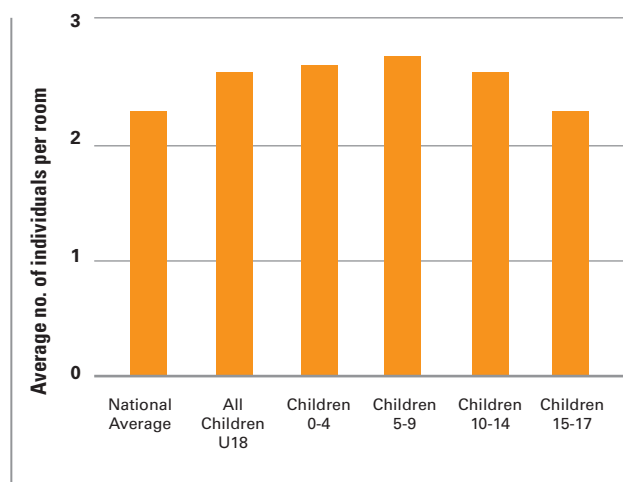
housing inhabited by children as well as their access to utilities. However, it needs to be borne in mind that, since the 2008/09 HIES significantly under-sampled squatter settlements, the figures for urban areas need to be treated with caution.

Most children live in overcrowded conditions, limiting their ability to rest and study at home while increasing the chances of tensions in the household. As Figure 3.18 shows, there is an average of at least two individuals per room in households across Fiji. However, young children live in more crowded households, with over 2.5 individuals per room.

Only 36.3 per cent of children in Fiji live in houses with walls made of concrete, brick or cement compared to 39 per cent of the national population. As Figure 3.19 shows, these dwellings are more common in urban areas; only 23 per cent of children inhabit them in rural areas, and a meagre 7 per cent in the Northern region. Most children live in houses with either wooden or tin walls, with wooden walls the main material in the Northern region.

In 2008/09, around 61 per cent of children were living in houses with metered water (Figure 3.20).

Figure 3.18 Numbers of individuals per room in houses inhabited by children



Source: Authors' analysis of HIES 2008/09.

¹⁹ Naidu (2009) notes that people with disabilities suffer from “official, institutional and social neglect” and that there continues to be a sense of shame about disabilities.

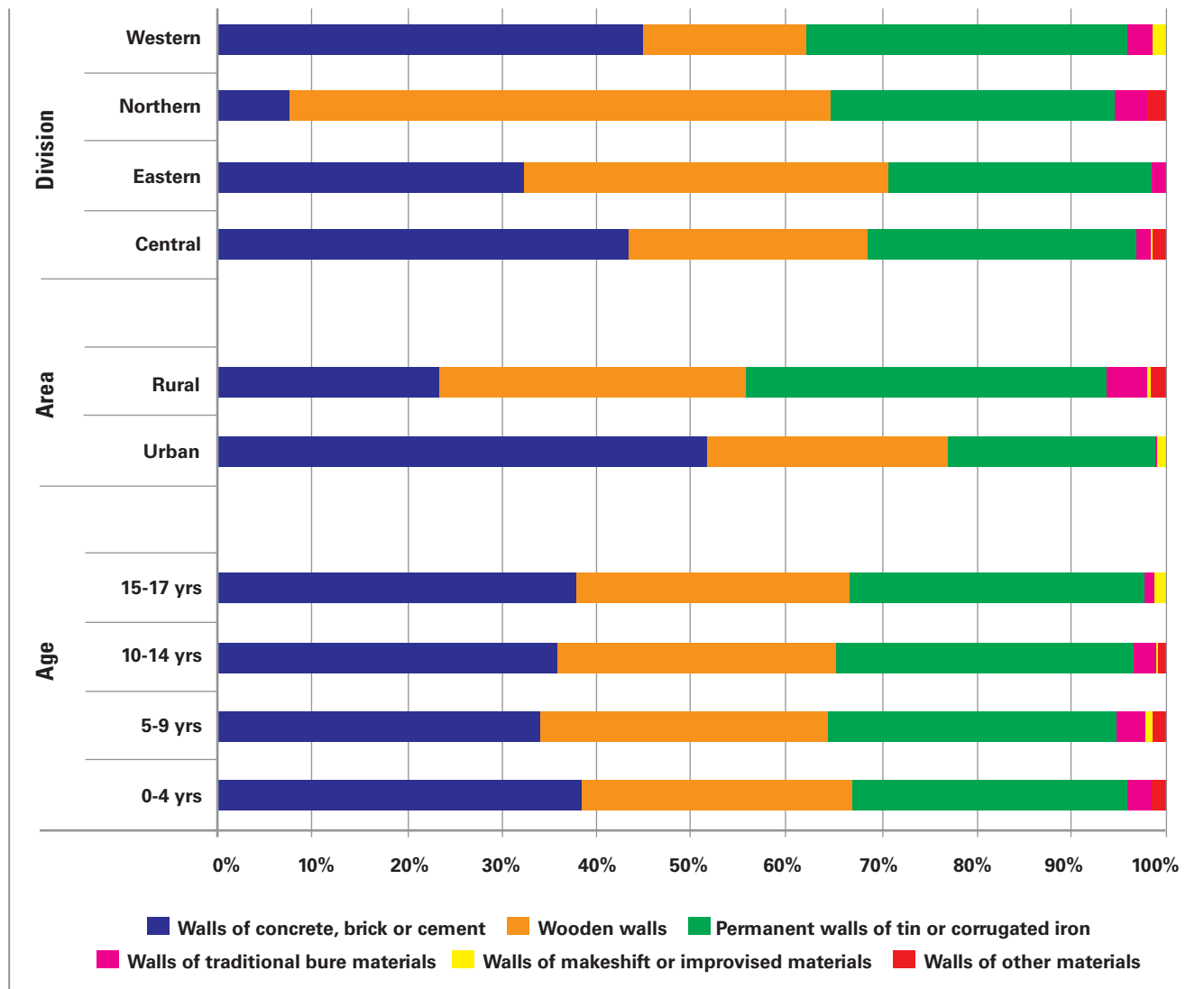
However, there were significant differences between urban areas (96%) and rural areas (30%). Metered water was also much less common in Eastern and Northern regions. The most common source of water for children in rural areas as well as in the Eastern and Northern regions were communal standpipes. There was a high proportion of children obtaining water from boreholes, roof tanks, wells and rivers.

Children’s access to adequate sanitation in 2008/09 was highest in both urban areas and the Central region, where the vast majority used flushing toilets

(Figure 3.21). Nonetheless, over half of children in rural areas had access to flush toilets, although a substantial number used water-sealed toilets or pit latrines. In the Northern and Eastern regions, water-sealed toilets were used by around a third of children, while in the Northern and Western regions, pit latrines were most common.

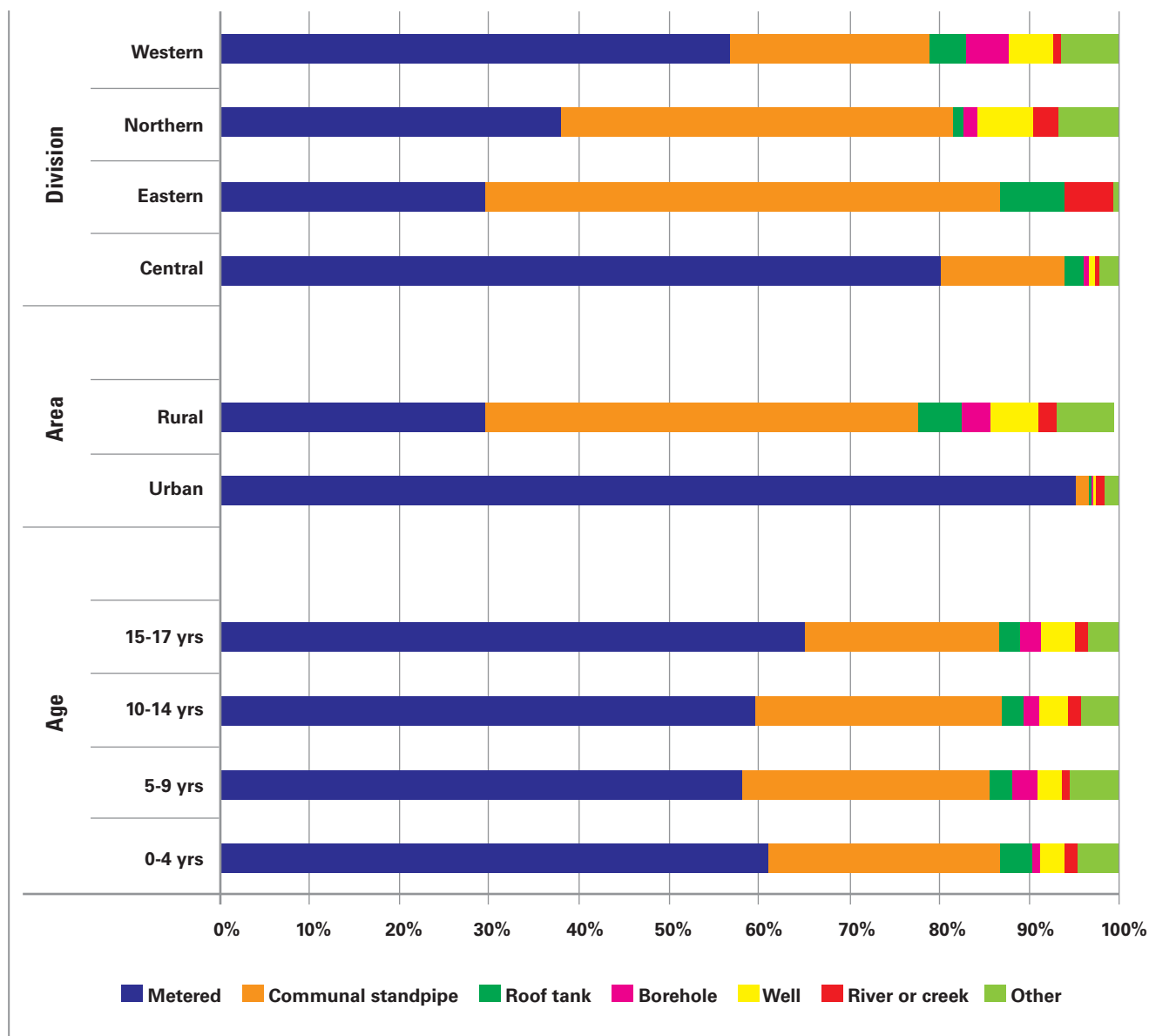
The coverage of children living in houses with electricity was higher than with other utilities. Overall, in 2008/09, around 84 per cent of children had access to electricity, although, in rural areas, the proportion was slightly lower, at 73 per cent; in the

Figure 3.19 Types of houses inhabited by children, by background characteristics



Source: Authors’ analysis of HIES 2008/09.

Figure 3.20 Main sources of water accessed by children, by background characteristics



Source: Authors' analysis of HIES 2008/09.

Northern region, children were the most deprived, at 32 per cent.

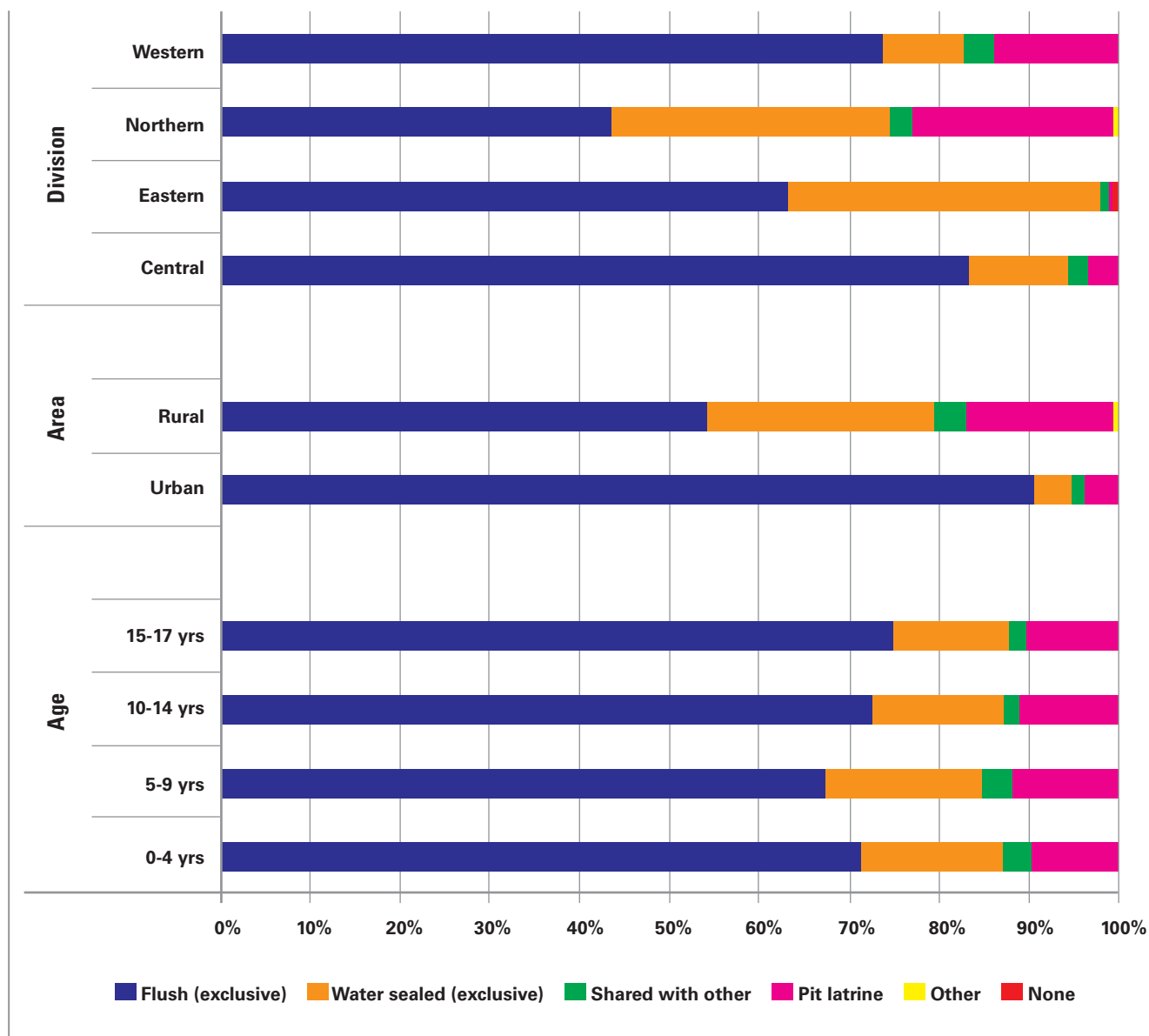
3.7. Multidimensional child poverty

Household incomes reflect only one aspect of child poverty. As indicated in the previous sections,

children can experience a range of deprivations. A more comprehensive picture of the extent of child poverty can be obtained by adopting a multidimensional lens and examining the experience of children across a range of indicators. Therefore, a multidimensional deprivation index was developed using the 2008/09 HIES.²⁰ Given the limitations of the data, the dimensions of

²⁰ The Multiple Overlapping Deprivation Analysis (MODA) is a UNICEF methodology that provides a comprehensive approach to the multi-dimensional aspects of child poverty and vulnerability. The methodology places the child at the heart of the analysis and concentrates on the aspects of wellbeing that are relevant for children at particular stages of their lives, indicating which deprivations children experience simultaneously. For more information, see UNICEF (2012).

Figure 3.21 Children’s access to sanitation facilities, by background characteristics



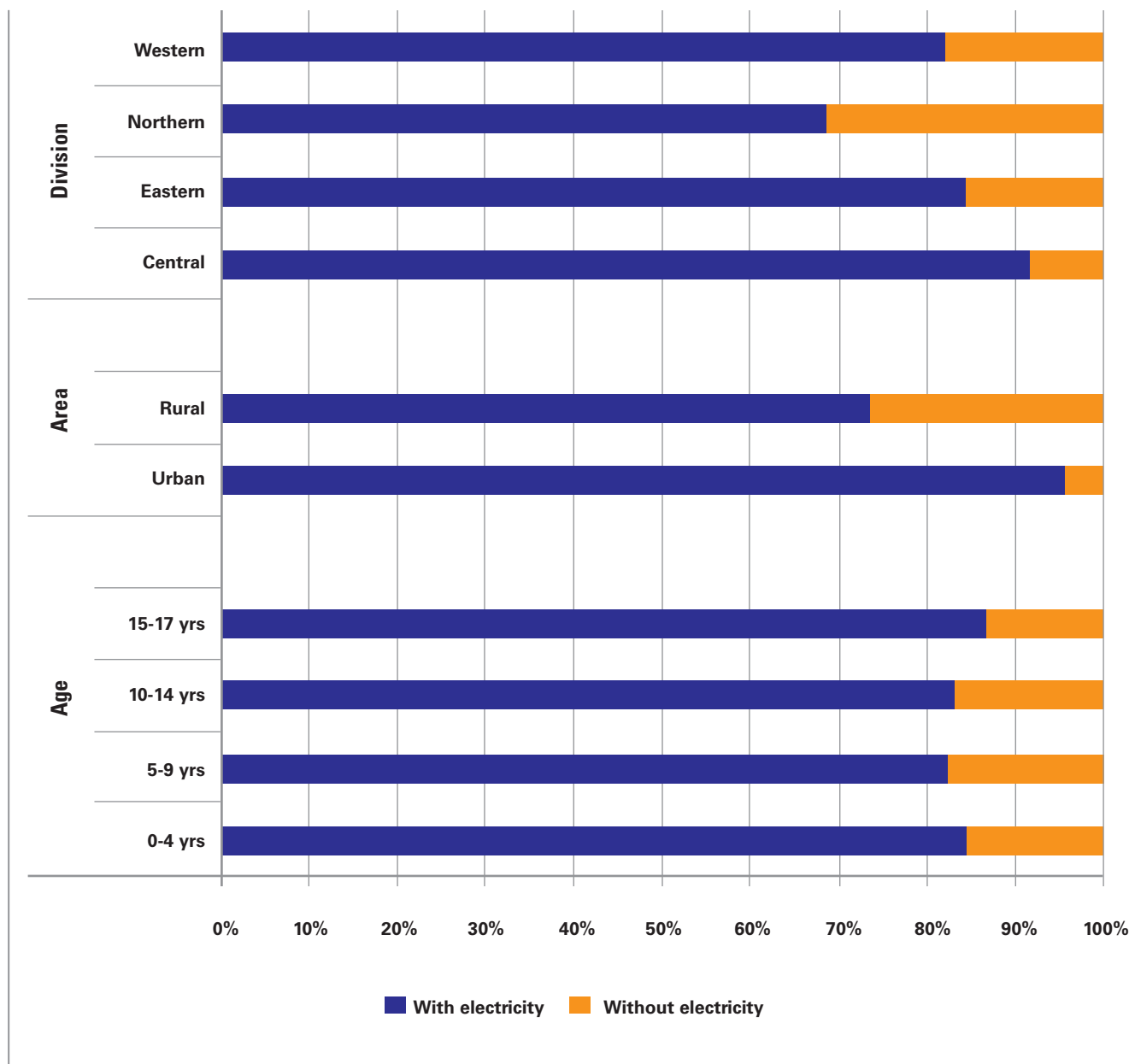
Source: Authors’ analysis of HIES 2008/09.

disadvantage that could be examined were limited to education, work, housing conditions, communications and access to information, as well as income poverty. The indicators included in each dimension are set out in Annex D, while more detailed results are provided in Annex E.

Figure 3.23 shows the proportion of children deprived in each dimension of the multi-dimensional poverty index. The highest levels of deprivation are in terms of income and

communications. It needs to be borne in mind that many of the criteria are very strict and their loosening would significantly increase the proportion of children deprived. For example, in this analysis, living in a house with wooden or tin walls is regarded as adequate, yet many of these houses would be poor quality. Similarly, access to a communal standpipe is regarded as sufficient, since this provides a source of potentially clean water, but it may be problematic for families to access it.

Figure 3.22 Percentage of children living in houses with and without electricity

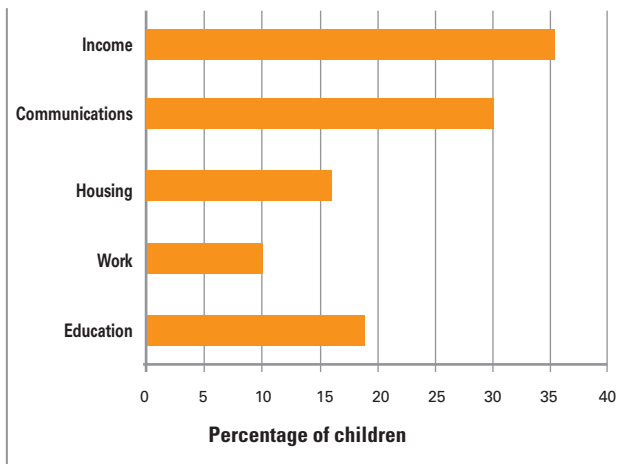


Source: Authors' analysis of HIES 2008/09.

A high percentage of children in Fiji (59%) are deprived in at least one dimension of poverty, which indicates the insecurity and hardship that the majority of families in Fiji experience (Figure 3.24). Around a third of children are deprived in at least two dimensions, while 14 per cent experience poverty across three dimensions.

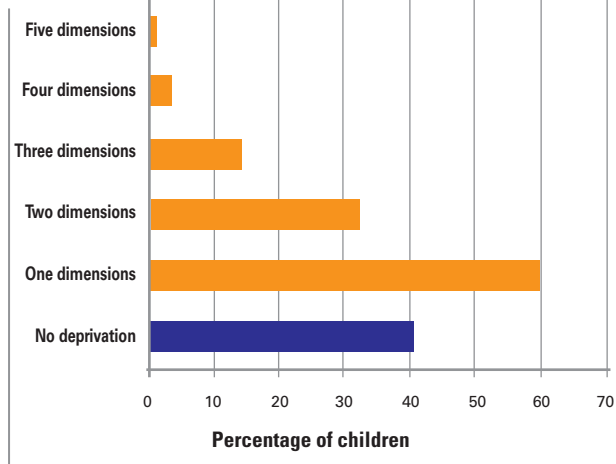
Figure 3.25 shows the prevalence and distribution of child multi-dimensional deprivation by age and geography. The prevalence of multidimensional deprivation of children – i.e. deprivation in at least two categories – generally rises by age categories, reaching 39 per cent among children aged 15-17 years. However, the highest concentrations of

Figure 3.23 Percentage of children deprived in each dimension



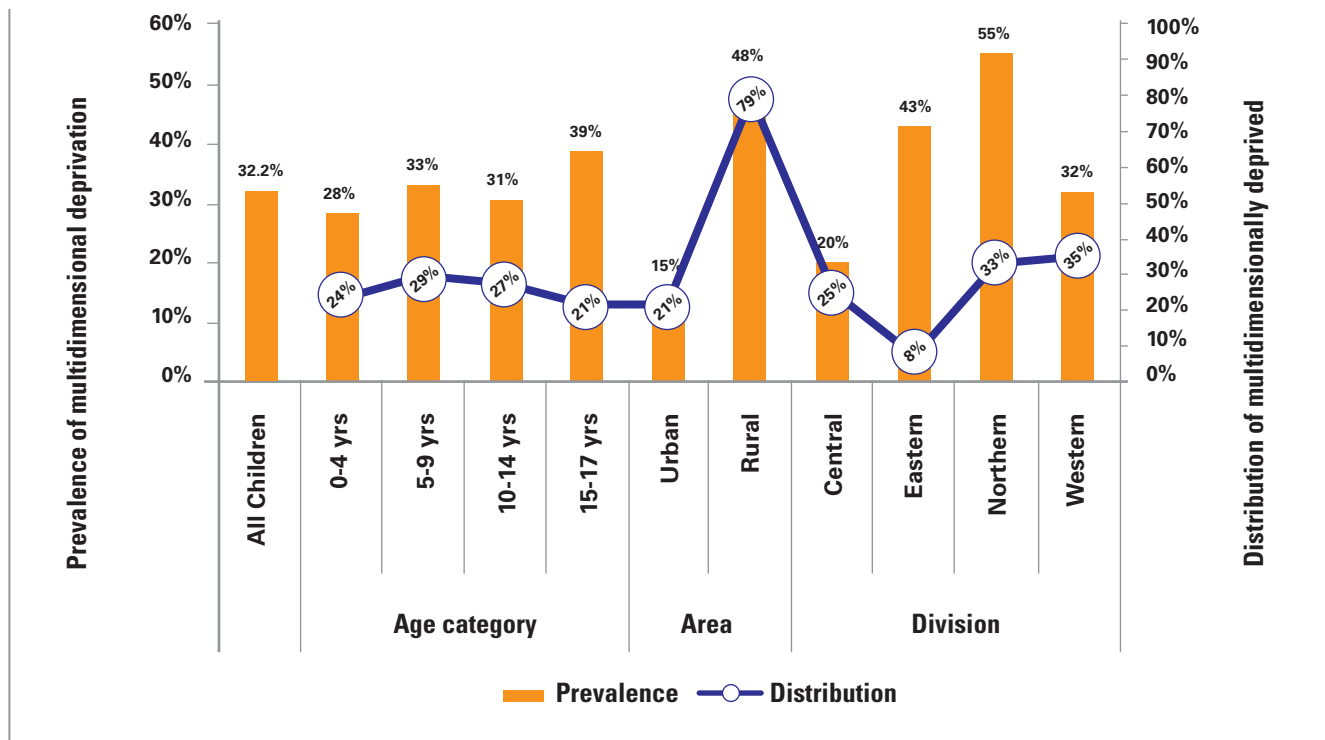
Source: Authors' analysis of HIES 2008/09.

Figure 3.24 Percentage of deprived children distributed by number of dimensions



Source: Authors' analysis of HIES 2008/09.

Figure 3.25 Prevalence and distribution of child multidimensional deprivation, by age category, area and division



multi-dimensional poverty is in the Northern region (55%) and among rural children (48%). In terms of distribution, the highest number of children experiencing multidimensional deprivation are

those aged 5-9 years. Furthermore, 79 per cent of those who are multi-dimensionally deprived are in rural households while, between regions, the highest concentration (35%) is in the Western region.

3.8. Summary

Despite Fiji's status as a middle-income country, a high proportion of children continue to live in families experiencing income poverty. Of more importance for policy is the proportion of children who either live in or who are vulnerable to poverty, since they could, at any point in time, drop under the poverty line. In 2008/09, 61 per cent of children in Fiji were in this situation and indeed, almost 80 per cent of children could be considered as living in families that do not having sufficient income to adequately invest in their development. Furthermore, 60 per cent of children are deprived in at least one dimension of a broader concept of poverty, and if the criteria used in the analysis of

multidimensional poverty were relaxed slightly, this proportion would rise significantly. Children in specific areas of the country are particularly disadvantaged, including those in squatter settlements, low quality urban housing, rural areas and the Northern Region.

If these results are translated into policy considerations, then the Government of Fiji should consider expanding its social security support to include a much higher percentage of children than currently reached. Indeed, as analysis later in this report will suggest, the Government should consider actively addressing issues of income insecurity among at least 70 per cent of children in lower age groups.

Chapter 4



RECIPIENTS OF THE C&P ALLOWANCE: AN ANALYSIS OF THE CHALLENGES FACED BY SOME OF THE POOREST CHILDREN IN FIJI

The beneficiaries selected for the C&P Allowance are among the most deprived children in Fiji. This chapter presents findings on the situation of families receiving the C&P Allowance, and thus highlights the challenges faced by some of the poorest families with children in Fiji. As noted in Chapter 2, the field researchers for this report met with 91 caregivers and 61 children. The in-depth qualitative analysis undertaken provides rich material on the challenges faced by these families, and the results are presented below. Subsequent chapters will present further findings from the research, including beneficiaries' experiences with the C&P Allowance and the impacts that it has made to their lives.

Section 4.1 of this chapter begins by describing the livelihoods and sources of income of C&P Allowance beneficiaries. Section 4.2 examines the division of labour in households, including a discussion on the extent to which children are engaged in labour. Section 4.3 examines the risks and vulnerabilities faced by C&P Allowance beneficiaries, while Section 4.4 discusses the specific challenges they face in caring for children. Section 4.5 examines the coping strategies of families and Section 4.6 briefly analyses fostering arrangements within families on the C&P Allowance.

4.1. Livelihoods and incomes of C&P Allowance beneficiaries

The most common livelihoods of C&P Allowance beneficiaries are shown in Table 4.1. In urban and peri-urban areas, most beneficiaries were involved in small-scale businesses, while others engaged in wage labour, mainly in the informal sector, with most families undertaking some small-scale gardening. In rural areas, farming was the most common activity among beneficiaries. In those communities dependent on sugar, the

Table 4.1

Most common livelihoods of beneficiaries interviewed

Top livelihoods, in order of importance	Urban/peri-urban	Rural (sugar communities)	Rural (inland and coastal communities)
Self-generated income through small businesses (sale of: food packs, snacks, roti parcels, market vendor, mats, handicrafts, jams and pickles, etc.)	1. Common in Hart homes, squatter settlements and government- subsidized housing areas	3. Combined with subsistence farming	2. Combined with subsistence farming
Wage labour (salesgirls, maids and cleaners, garage workers, bus and van drivers, farm labourers and cane cutters)	2. Common in urban/peri-urban areas	2. More common in the sugar growing areas	3. Rarer in the South and East
Self-generated income through farming (subsistence and cash crops such as dalo, cassava and Yaqona for commercial sale and exports and for home usage)	3. Small backyard gardens provide a small source of subsistence in peri-urban areas)	1. Practised in areas with access to communal or leased land	1. Practised in highland and coastal areas due to availability of communal land Also prevalent in rural villages and settlements due to availability of communal land for the I-Taukei and leased land for Indo-Fijians

next most common activity was wage labour in the informal sector, with only a few involved in micro-enterprises. However, in other rural areas, beneficiaries were more likely to engage in small businesses than wage labour.

All the beneficiaries involved in the research are living on low incomes and in poverty. In fact, as discussed in Chapter 8, in rural households, it is typical for the C&P Allowance to be the main source of income, complemented by self-production or insecure wage labour. In urban areas, most income is gained from wage labour, followed by the Allowance. However, a few beneficiaries enjoy small remittances from immediate siblings or family members living abroad and some receive occasional donations and monetary gifts from family members.

Most beneficiaries estimated their weekly household income at around FJD70-96,²¹ significantly below the most recent estimate of the Basic Needs Poverty

Line of FJD175 per week (Fiji Islands Bureau of Statistics 2012a). However, several households report very low incomes, below the estimated Food Poverty Line of FJD87 per week. These households – many living in rural areas or comprising sole caregivers – tend to be reliant on the C&P Allowance and Food Voucher as their sole source of income for at least part of the year.

4.2. Household division of labour and child labour

There is a clear and gendered division of labour within households. Women, mainly the children's caregivers, are responsible for most household chores, with some citing this as a constraint to gaining employment. They provide meals for household members and care for the children. Children stated that it was their mothers or grandmothers who were most likely to provide them with meals, school needs and support for homework,

21 Wages for various full-time, part-time or casual jobs ranged from \$30 to \$140 dollars weekly. A fair average wage of those interviewed can be around \$60 to \$80 weekly.

Box 4.1

Voices of children on their participation in the household economy

Children regard engaging in household and farm chores as normal. During focus group discussions and in children's visual representation of their daily activities, they listed that they help with: chores at home (cleaning, washing dishes, caring for siblings, washing/ironing school uniforms, preparing meals); tasks on the farm/garden (pulling cassava, weeding, caring for pigs, etc.); and income-generating activities (e.g. collecting coconuts for sale in the market). For the most part, these chores seem to be integrated into children's daily schedules and school attendance: some indicated that farming and market-related activities are generally undertaken during weekends. While these tasks are similar to those mentioned by parents, they emerged more strongly in interviews with children. Girls generally have less free time for leisure activities than boys.

and who would take them to the hospital when ill. There are a few male spouses who help with household chores, but the number is limited.

Children make an important contribution to the household economy. Girls provide most support to the caregiver in household chores, although boys also help by weeding the compound and gardens, cutting the grass and washing their own clothes. Children also help by generating income: subsistence gardening and market vending on evenings or weekends is considered normal. Some children are paid pocket money for their help. Labour outside the household for income is most common in the poorest households, in particular in rural areas, including casual labour during the harvesting of sugar cane, which mainly occurs during school holidays. There is little evidence that these activities are taking children away from school. One exception is found in rural Ba, where older high school children have left school to work in the cane fields.

4.3. Risks, vulnerabilities and challenges faced by C&P Allowance beneficiaries

Beneficiaries of the C&P Allowance described a range of risks, vulnerabilities and challenges that impact on their ability to generate higher incomes and hinder the well-being of children. They are similar in most locations and between ethnic groups. Some are covariate risks affecting all households within a community, while others

are more idiosyncratic, impacting on individual households.

4.3.1. Loss of male head of the household

One of the main factors leading to families falling into poverty is the loss of the primary breadwinner. Most of the C&P Allowance caregivers are female and many have experienced the death, desertion or imprisonment of the male breadwinner. When this occurs, household incomes fall dramatically, placing a significant strain on women to both care for children and find an income. One woman described how she had lost her husband's minivan business when he was sentenced to jail and had to sell the van to pay for the legal fees. Many women who had been deserted by their husbands found it very difficult to persuade them to pay maintenance for their children. And even if they win a case in court, the State's enforcement of payment by spouses is very weak. (Box 4.2 describes the challenges faced by a widowed caregiver.)

Women are affected by the loss of a spouse more than men, since many have no independent sources of income, assets or wealth to act as a buffer. Many beneficiaries stated that since they received limited or no support when faced with the loss of a breadwinner, they applied for the C&P Allowance. In Fiji's patriarchal society, most women are unable to mobilize adequate resources, except through a man.

Women can also lose their husband by leaving them, following physical abuse. Women in this

Box 4.2**A widowed caregiver looking after her grandchildren**

Mele (a fictional name) is a 74-year-old widow who has lived in Jittu estate for 25 years, a centrally located squatter settlement in Suva. She has raised five daughters and two sons, and is currently caring for four of her grandchildren after the death of their mother.

She made an original request to Department of Social Welfare (DSW) for support in 2000, but without success. At the time, her daughter was not married and Mele had three grandchildren and a foster son in the house. As both her and her husband's health deteriorated, she continued to pursue her request but received no feedback from the DSW. The daughter was asthmatic and died in 2001, leaving all her four young children under the age of five in Mele's care. The grandchildren's father still lived in the house but did little to help and was dependent on his mother- and father-in-law. He remarried in 2005 and was asked to move out since he was creating an additional burden on the household's income.

Mele's husband's died in 2010 and she became fully responsible for the household. They had had a canteen, which she struggled to keep in operation. Her health deteriorated due to diabetes and high blood pressure, and she was advised by her doctor to take it easy and rest. She closed the canteen and became dependent on her other married children to support her and her grandchildren. She started receiving the C&P Allowance of FJD60 per month plus a food voucher of FJD30 "after running to the Welfare Office for support for the last 15 years".

situation noted that domestic violence not only undermined children's and their own emotional well-being, but also their economic security.

Box 4.3 illustrates the experience of one woman who left her husband due to domestic violence.

Box 4.3**Experience of fleeing domestic violence**

Suvindra resides in a squatter settlement near Suva with four children under the age of ten. She suffered repeated violence at the hand of her husband for ten years. In fact, she is able to show the wounds left from the time he had threatened to crush her with a large boulder when she was pregnant, in an attempt to provoke an abortion.

She waited many years before reporting her husband to the police since her young children were still dependent on him for their material needs. Finally, after he attacked her with a cane knife, she escaped and ran to the police station, her clothes all torn. Her husband tried to intervene as she was giving her report to the police, arguing that it was a private matter, but the police arrested him and he was sentenced to five years in prison.

She was left alone with four small children under ten and no breadwinner. On the advice of a court official, she showed her husband's police report to the Social Welfare Office in Suva in order to seek assistance. The money she receives every month has enabled her to cope with at least some of the material consequences of her ordeal. However, she lives in some insecurity about the future of her squatter settlement as they have received repeated threats of eviction. Moreover, the low-lying area is prone to flooding, which, during the latest season, reached her house and spoilt her food and possessions. For a family living as close to the edge as Suvindra's, this ever-present combination of social, economic, and environmental factors poses a severe threat to the security and well-being of her children.

4.3.2. Juggling care responsibilities

The majority of the recipients of the C&P Allowance are sole caregivers. Many beneficiaries noted that their caregiving responsibilities for children, as well as for sick/elderly relatives, restrict their mobility and access to jobs since they must juggle the need to care for dependents, manage the house and seek employment. As a result, they are less productive economically and often have to restrict themselves to part-time, flexible and/or home-based occupations such as selling food parcels and home gardening. “Although households of very young children 0-5 years of age are likely to be the most disadvantaged, very few of them receive the Allowance (see Section 6.3). As a result, few of them were represented in the sample and thus the research could not produce reliable results on these families”

4.3.3. Poor health

A number of the caregivers suffer from major chronic health issues such as heart disease, diabetes, blood pressure, arthritis and asthma. The prevalence is highest among older caregivers, putting them at a significant risk. Ill health impedes people’s ability to work, especially in physical labour. It also reduces the length of their effective working day. Yet, as one beneficiary noted, “I must still work to put food on the table.” One Indo-Fijian had lung surgery after having been a victim of domestic violence from her husband. As a result, she became too weak and often could only work three days per week.

However, even younger single mothers faced the threat of poor health, often associated with hardship and the stress of living in continuous poverty. Households reliant on a single income earner, or with large numbers of dependents, are most at risk. One caregiver had to care for a disabled member – as well as children – but received no support from the State, accessing, instead, private specialized medical care, a major drain on resources.

Poor health not only reduces the potential for families to obtain income; the need to seek medical treatment also increases their costs, including the high cost of travelling to health centres in rural areas, with the result that families have to cut back on essential expenditures. Alternatively, some families do not seek medical treatment or they use herbal medications, which can render them in a particularly vulnerable state. Once their illnesses become chronic, caregivers can often no longer work or they may reduce the hours spent in employment. There were two instances found in the survey of children being removed from school to assume household duties.

4.3.4. Insecurity of livelihoods

Beneficiaries of the C&P Allowance are engaged in livelihoods strategies that are inherently insecure. Employment linked to the sugar industry is highly seasonal and only available for around six months per year. Although urban wage employment has less seasonal variation and is considered more stable, in Suva, there is significant competition for work, and in Ba and Labasa, there are few opportunities for skilled work. In sugar areas, the deterioration of the industry is increasing uncertainty. Small enterprises are vulnerable to external events including rises in rents, utilities, inflation in commodities, and decreases in incomes among the customers. There are examples of small businesses not doing well because of a combination of these factors. Box 4.5 provides an example of a male caregiver of foster children who has to juggle a range of income-generating options.

Obtaining good employment is limited by the insufficient education of many C&P Allowance beneficiaries, having completed only primary education. Low education attainment is a particular constraint in gaining employment in the tourism sector since secondary education is the minimum requirement. Although there are vocational training services available in some urban centres, they are too expensive for C&P Allowance beneficiaries.

Box 4.5**A male caregiver juggling income-generating options**

Tallat (a fictional name) is 51 years old and lives with his wife and three small children, two, five and nine years old as well as two of his sister's teenagers, 16 and 17 years old, who are at secondary school. He is a farmer on the land of his clan. Farming is his main source of livelihood and he produces cassava, dalo and vegetables for both subsistence and sale in the market. After their house was destroyed by Hurricane Jean, the family was granted another house by the village chief. His wife and youngest child are currently staying with his father-in-law because their child was ill.

Tallat has also been looking after his sister's children for eight years since she remarried and moved to Nadi. Assuming responsibility for these children creates an additional burden of mouths to feed. He points out that the main burden as a caregiver is putting food on the table. In addition to cultivating his own fields and participating in collective clan work, he sometimes hires out his labour to other villagers. His child's illness is creating more challenges. He has to rise early to make breakfast and do the housework, assisted by his nieces who help him cook and look after the younger children. He continually feels very tired.

4.3.5. Fluctuations in costs of essential items

A high proportion of food consumed by beneficiary households is purchased, and fluctuations in prices can have a major impact on well-being. Imported food is vulnerable to exchange rate fluctuations; many families noted that the costs of basic commodities have risen significantly in the past five years. Rural families with more access to subsistence crops have some protection, with urban families most vulnerable. Increases in utility bills are also believed by many interviewees to place pressure on family finances.

4.3.6. Social obligations

If families living in poverty wish to remain active members of their social networks, they are expected to fulfil their social obligations. Failure to do so can lead to their exclusion from the informal safety net offered by their kinship groups and communities. A number of I-Taukei beneficiaries found that contributing to the regular weekly church tithe was a major challenge: the amounts required could be significant and accrue over time, placing families in debt. As is common across the Pacific, rather than

the church being a benign figure supporting families living in poverty, due to the social obligation of church donations, it is often a cause of poverty (Kidd 2012). Some respondents in the research claimed that owing money to the church has been a contributing factor in their leaving their villages.

Similarly, contributing to funeral and wedding costs as well as other functions involving families or neighbours can be a significant burden for families living in extreme poverty. One Indo-Fijian woman on the C&P Allowance had to take a bank loan of FJD2,000 for her foster daughter's wedding and is struggling to make the repayments.

4.3.7. Threats from insecurity in communities

A number of single women highlighted their concerns about safety in communities, given that they were without the protection of a man. One beneficiary stated that she found it particularly worrying when her husband was in jail, noting that, "staying alone with kids is always frightening, especially when someone knocks at your door in the night: now I have to put barricades behind the door from inside every night to be safe." However,

Table 4.5

Challenges in adequately caring for children experienced by the beneficiary sample

Challenges	Suva and SE	North and West
Frequency of responses: * = under 30%; ** = 30-60%; *** = 60-90%; **** = 100%		
Meeting food needs	***	***
Education expenses	**	***
Health expenses	*	*
Child protection (security, providing a stable home, space and discipline)	*	**

community insecurity was considered more of an issue in urban areas, where social networks are not as strong. In squatter settlements, respondents noted risks such as the theft of clothing from clotheslines, and food from the kitchen, and violence due to high alcohol consumption.

A number of respondents were concerned about the risk of sexual harassment and abuse, particularly among teenage girls. Sexual harassment is an issue for girls living in squatter settlements and also in the sugar cane communities of the North and West: houses are widely distributed and there is much transitory male labour during the cane-cutting season. In Rakiraki, there are concerns about suspected human trafficking and child abductions.

4.3.8. Environmental shocks

Much of the country is vulnerable to heavy rains, floods or cyclones. Most informants regarded them as key risks, irrespective of whether they live in urban or rural settlements. Natural shocks impact on the ability of household to earn a living by destroying their productive assets or making it difficult for them to reach work. They also damage dwellings and possessions, creating additional expense for households already struggling on low incomes. In overcrowded urban areas with poor infrastructure, flooding brings health risks. During periods of flooding, residents in squatter settlements

reported no assistance from the Government, NGOs or the church.

4.4. Challenges of adequately caring for children

As Table 4.5 highlights, C&P Allowance beneficiaries find it challenging to provide their children with adequate care. The biggest challenge is ensuring an adequate diet for their children but many also struggle to meet education and health expenses. Ensuring the protection and emotional development of children was also noted. The following sections explore these challenges in more detail.

4.4.1. Meeting children's food needs

Due to the financial challenges faced by C&P Allowance beneficiaries, they struggle to provide their children with sufficient food of adequate quality, which almost certainly impacts on their nutritional status. It is particularly challenging near the end of the month, prior to receipt of the monthly allowance. The diets of families and children are generally not varied and are based mostly on carbohydrates, both root crops and cheap imports. A typical daily diet consists of rice/cassava for breakfast, rice or roti with curry for lunch, and rice/noodles with vegetables for dinner. There is a deficit of protein in diets; most families reported that they

Box 4.6**Children's aspirations about their future**

During interviews with children, they all expressed clear life goals, many of whom wished to continue to higher education. Future employment ambitions included: medicine, nursing, journalism, electrical engineering, tourism management and gospel singing. One child even wished to become an FBI agent. Due to the education they are receiving and their exposure to other stimuli through the media, these children see beyond the confines of the village, squatter settlement or social housing settlement, and aspire to higher professional achievements. Many know that employment opportunities are limited to low-skilled jobs such as shop assistants, garment factory workers on a piece-work basis, agricultural labourers (including cane cutting) and subsistence farmers. They want to move beyond these kinds of jobs and take advantage of their education.

The tragedy for many of these children is that they will not be able to afford the further education they require to realize their ambitions. Many children understand this and were unable to explain how they would access further education, since there are few opportunities for scholarships or educational loans.

usually only consumed it once a week or fortnight, although consumption is better in coastal areas. In urban areas, families rely mainly on canned food for meat. There was little evidence of extensive consumption of other processed food.²²

Caregivers found it particularly challenging when their children asked for food that was impossible to provide. When unable to meet such demands from children, mothers felt an acute sense of failure and guilt. Indeed, during interviews, some respondents broke down emotionally when discussing the challenges they faced in providing their children with sustenance.

4.4.2. Meeting children's education needs

The costs of children's education are a significant challenge for families, despite the measures put in place by the Government to reduce costs.²³ With the exception of a few households, children are enrolled in and reportedly going to school. Caregivers expressed gratitude to the Government for rolling out its free education policy together with bus subsidies. While reaching schools in urban and

peri-urban areas is not problematic, due to their proximity, many families in rural areas have to pay for transport to school or children have to walk. Caregivers have to meet a variety of other expenses, such as uniforms, school supplies and books, as well as school lunches, projects and trips, and access to the Internet. Some children dropped out of school to contribute to their families' incomes or take care of other family members: for example, one child dropped out of school because he had to look after his sick mother, including cooking, cleaning and shopping. Access to pre-school still requires a fee, which places an additional demand on caregivers with young children.

However, more children are managing to remain at school, which is creating expectations of reaching higher education and skilled employment (see Box 4.6 for a discussion on children's expectations). A major concern for caregivers on the C&P Allowance was how to financially support their children in vocational and higher education, which they regard as costly: in Ba, for example, one further education course costs FJD2,000 per year. Often due to pregnancies, teenage girls cannot benefit from further education.

22 A number of families fostering children had access to greater resources and ate protein regularly.

23 The researchers only met one family with a disabled child, so were not able to explore the challenges faced by children with disabilities.

Box 4.7**Children's views on what makes them happy or sad**

The children interviewed seemed to be happy and well-adjusted, with no significant stress. Children are generally happiest when socializing with friends, celebrating birthdays, attending parties, and playing sports, and some mentioned happiness from attending church. Causes of unhappiness are typically due to receiving a bad mark at school or from conflict with other children. It is closely linked to conflicts with others both in and outside the home (fighting, bullying, broken heart), yelling or being smacked by parents, and tellingly, the loss of loved ones (death) or broken families ("I miss my mother/father"). There are clearly psychosocial impacts on children resulting from the various shocks and family breakdowns that have been experienced.

4.4.3. Meeting children's health expenses

Health services for children are generally accessible, with primary healthcare free at the point of use through health centres and hospital. For example, Ba, one of the most impoverished regions, has the following: a 50-bed hospital; two nursing stations in the interior (45-50 minutes from the city of Ba) serving 1,600 and 380 people respectively; three health centres with four doctors and 20 nurses serving 54,000 people; and eight nurses supporting maternal health. All mothers are able to benefit from free maternal and child health checks, and immunization for children aged 0-5 years. Primary school children have access to free health services through schools, which includes health teams promoting nutrition and dental health.

Although caregivers view the health of their children as a priority, they do not regard it as a particularly challenging issue. This may be due to having few young children in the research sample and few children experiencing chronic illness. As noted earlier, guaranteeing children a good diet is a more important priority for caregivers. Some respondents mentioned that they face challenges in meeting the health and hygiene costs of teenage girls. There is minimal evidence of caries among the children interviewed.

4.4.4. Protection of children and their psychosocial well-being

Caregivers often noted the importance – and the challenges – of providing children with a nurturing

and protective home environment, as well as the difficulties they face in ensuring both this and the psychosocial well-being of children in their care. Many regarded their houses as poor quality and lacking in the space and amenities conducive to study. The Fiji Women's Crisis Centre noted that women selling produce at the markets in Ba are often accompanied by their children, who sometimes stay in the market stalls overnight without proper shelter. Many children are vulnerable to the emotional effects of family shocks, such as death, desertion and violence, but caregivers could not access counseling services for them. Box 4.7 describes children's views on what makes them happy or sad.

4.5. Coping strategies

C&P Allowance beneficiaries use a range of coping strategies to deal with the challenges and risks they face, in particular when incomes fall or costs rise. The main coping strategies are shown in Table 4.6 and include reducing food consumption, diversifying livelihoods, relying on families and communities, and social assistance. These are discussed in more detail in Table 4.6.

4.5.1. Reliance on family and community

The primary coping strategy identified by caregivers is relying on others through social networks, including, initially, family members, followed by friends and other community members. I-Taukei

Table 4.6

Coping strategies of C&P Allowance beneficiaries when experiencing insufficient income

Coping strategies	Suva and South and East Regions	North and West Regions
Reducing consumption of food	**	***
Taking children out of school		*
Diversifying income sources	***	***
Living with others, in particular with family		***
Taking on a debt		*
Asking others for help (<i>kerekere</i>)	**	**
Asking members of close and extended family for help	***	
Remittances from family members either abroad or in urban areas	**	*
Social assistance	***	**
Shopping on credit	*	*

Note: Frequency of response: * = under 30%; ** = 30-60%; *** = 60-90%; **** = 100%
 * It is unlikely that this reflects the true level of debt since respondents were reluctant to discuss it.

beneficiaries in rural areas have greater access to support from kin and communities than do Indo-Fijians. However, both ethnic groups are less embedded in social networks when living in squatter settlements. Single mothers, in particular, find it difficult to access support from others.

Support is informal and ad hoc and may not last long, tending to dwindle away after a month or two. It is common for support to be provided in kind rather than cash: for instance, when an Indo-Fijian woman's husband was jailed, her husband's relatives made an informal arrangement to help her and her children, including purchasing school uniforms, bags, shoes and textbooks. Support can be reciprocal: one caregiver's foster son helps others in community in return for bread. Some families in urban areas receive support in the form of garden produce from their kin in rural villages, and a tiny proportion of respondents benefit from overseas remittances.

4.5.2. Social Assistance

In addition to the C&P Allowance, some NGOs provide support to families. For example, the Fiji Education Network offers stationary, school supplies and uniforms to children living in poverty, while the Red Cross and The Salvation Army help victims of disasters. Some respondents received emergency assistance for shelters from the Government, but only sporadically. Families residing in the Rota or HART homes have access to the community-level support offered by these schemes.

4.5.3. Diversifying income

By accessing income from a number of livelihoods strategies, families are able to reduce their loss of income during a crisis. Indeed, as described in Section 4.1, families are well adapted to seek income or sustenance from a variety of sources.

In urban areas, this mainly involves seeking alternative sources of small casual income through wage earning or vending. In rural areas, I-Taukei families can rely on cultivating crops on communal land for sale or consumption, or they collect and sell natural products. However, the diversification of income may entail making children work, although this is most common at weekends. Overall, single mothers have fewer options to diversify income due to smaller families and a higher ratio of dependents.

4.5.4. Reducing consumption

Another common but damaging strategy during a crisis is to reduce food consumption. This includes purchasing cheaper and lower quality food, using traditional food sourced from home villages, reducing protein and consuming more vegetables, cutting out fruits and snacks, and switching to staples such as cassava or dry roti without curry. Reducing the number of meals is commonplace. Some caregivers themselves eat less to set aside food for children, but others explained that everyone reduces their consumption. One respondent stated: “I tell my children straight ‘you have to go without food’ and they understand.”

Box 4.8

Examples of fostering arrangements

A grandmother is fostering her grandchild because her daughter married and moved away from the village. However, the daughter regularly visits the village and spends time with her mother and her daughter. Another grandmother fosters her eldest son’s children because the mother had left the household. The father is living on his own without a fixed source of income and does not provide for the family.

4.6. Foster Arrangements

Foster arrangements among respondents are generally within the family, most commonly with grandparents, especially among I-Taukei. Fostering usually occurs when parents die, although there are cases of children being estranged from their mothers and living with grandparents (see Box 4.8 for examples). There are instances of urban I-Taukei households caring for the children of rural relatives attending urban schools. Foster arrangements are informal, but permanent. Children appear attached

Table 4.7 Categories of recipients of the C&P Allowance

Type of caregiving arrangement for C&P Allowance beneficiaries	Common characteristics identified
Children living with single parents (mothers): 30% of beneficiaries interviewed	<ul style="list-style-type: none"> • C&P Allowance more likely to be sole or principal source of income • More likely to have difficulty working due to need to look after children • More likely to live hand-to-mouth • Less likely to have support networks • Some children have nutrition issues • More likely to have transport issues
Children living with mothers who are living with their own family members: 50% of beneficiaries interviewed	<ul style="list-style-type: none"> • C&P Allowance important but not necessarily the primary source of income, used for children • More likely to have support networks, especially in villages • Unlikely to face nutrition issues
Children not living with mothers, but living with family: 20% of beneficiaries interviewed	<ul style="list-style-type: none"> • C&P Allowance important but not necessarily primary source of income: used for children • More likely to have support networks, especially in villages • Unlikely to face nutrition issues

to foster parents – although there was one exception – and no interviewee considered their foster children to be a burden. They regarded the children as members of their families.

4.7. Summary

C&P Allowance beneficiaries are some of the poorest members of society. All those interviewed are living in difficult circumstances, and in many cases, abject poverty, and are highly vulnerable to shocks and stresses. They face significant

challenges in caring for their children and struggle to meet even necessary expenditures such as on food and education. Caregivers also face challenges in covering their own health costs, which can significantly increase their vulnerability. However, the beneficiaries of the C&P Allowance are not homogeneous, but fit into three broad categories, as described in Table 4.7. Overall, however, it is children in female-headed single households that face the greatest challenges. All recipients of the C&P Allowance who were interviewed are clearly in need of the social protection support from the State.

Chapter 5



FIJI'S NATIONAL SOCIAL PROTECTION SYSTEM

As noted in Chapter 1, Fiji's national social protection system has been in existence for almost a century and consists of a number of schemes directed at different categories of the population. This chapter provides an overview of the national social protection system. It begins by examining how social protection is understood in Fiji, and based on current structures, proposes a definition that differentiates between social security and personal social services. Section 5.2 provides an overview of the current national social security system, describing the programmes and their impacts and coverage, while Section 5.3 briefly discusses Fiji's system of personal social services.

5.1. Defining social protection

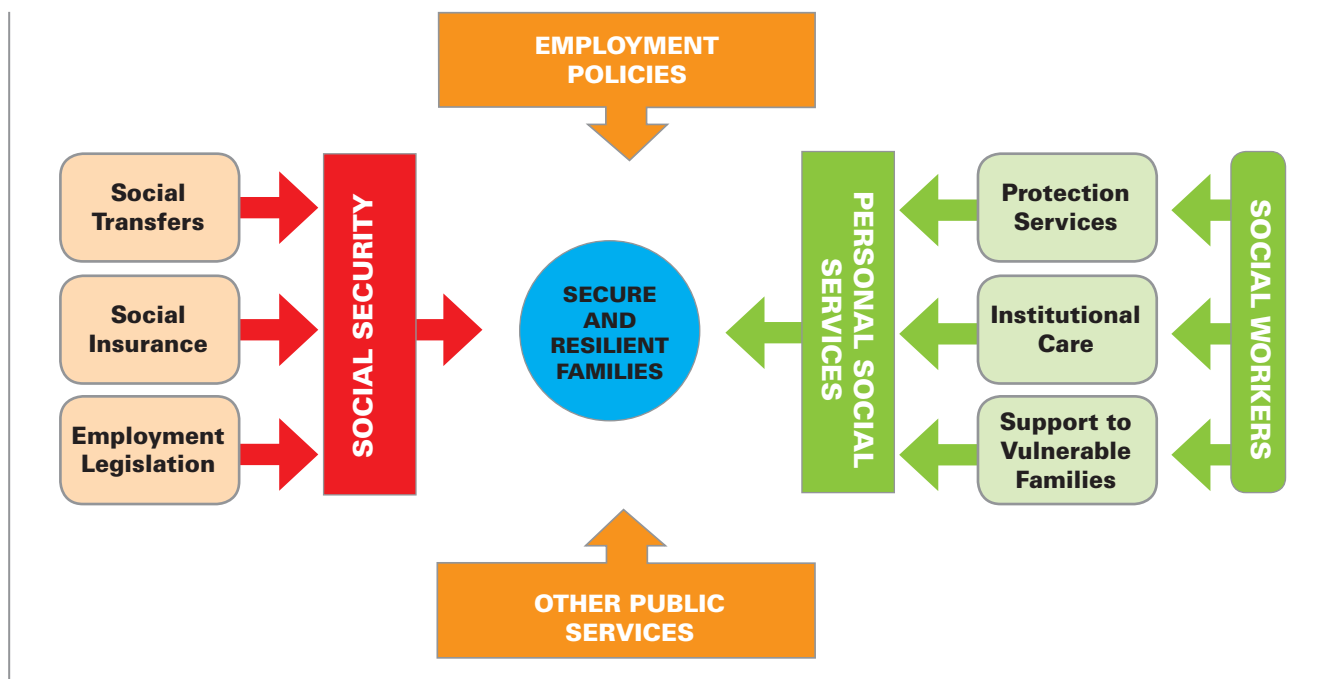
As the term 'social protection' has become internationally popular, its definition has become increasingly contested. Some analysts interpret the term very widely as almost synonymous with social policy, while others regard it more narrowly, as mainly cash transfers. The term 'social protection' has frequently been conflated with or replaced by the term 'social security, while, at other times, social protection and social security have been regarded as different concepts.

In Fiji, it is useful to conceptualize social protection as comprising two key components that are linked to the mandate of the DSW (Figure 5.1):

- social security, which aims to provide families and individuals with income security through regular cash transfers or by mandating employers to pay employees a decent wage;
- personal social services, which offer institutional care, protection for children and vulnerable adults, and ad hoc support to vulnerable families, and are underpinned by a system of social workers engaging closely with vulnerable families to support them in accessing public services and receiving additional help.

Furthermore, as Figure 5.1 indicates, if families are to be secure and resilient, it is important to offer them more than social protection. They should be

Figure 5.1 A proposed model of social protection for Fiji



able to access a range of other essential public services such as health, education, water and sanitation and legal support, as well as benefit from employment policies.

A range of core international human rights conventions have stipulated that access to social security is a fundamental human right. As Box 4.9 indicates, the right to social security was highlighted in the Universal Declaration of Human

Rights. This right has been repeated in a range of other human rights conventions, including the Convention on the Rights of the Child (CRC), which states: “States Parties shall recognize for every child the right to benefit from social security, including social insurance, and shall take the necessary measures to achieve the full realization of this right in accordance with their national law.” As noted earlier, the Constitution of Fiji also recognizes the right to social security for all citizens.

Box 5.1 Social Security in the Universal Declaration of Human Rights

The Universal Declaration of Human Rights of 1948 sets out the following basic human rights:

- Article 22: Everyone, as a member of society, has the right to social security and is entitled to realization ...of the economic, social and cultural rights indispensable for his dignity and the free development of his personality.
- Article 25: Everyone has the right to a standard of living adequate for the health and well-being of himself and his family, including food, clothing, housing and medical care and necessary social services, and the right to security in the event of unemployment, sickness, disability, widowhood, old age or other lack of livelihood in circumstances beyond his control.

Social security can be understood as comprising three types of support (see also Figure 5.2):

- **Social transfers:** regular and predictable transfers, usually in the form of cash, provided to families and/or individuals and financed from general government revenues. They can either be provided as entitlements, in which they are made available to everyone of a particular category, such as children, the elderly or people with disabilities, or directed to people living in poverty, as a form of welfare payment.²⁴
- **Social insurance:** transfers provided to individuals on the basis of contributions they and their employers have made during their working lives and which are paid when people experience a particular contingency, such as disability, old age, death of a partner, maternity or unemployment. The FNPF has a number of

characteristics similar to social insurance since it provides pensions to its members based on the contributions they make to the fund.

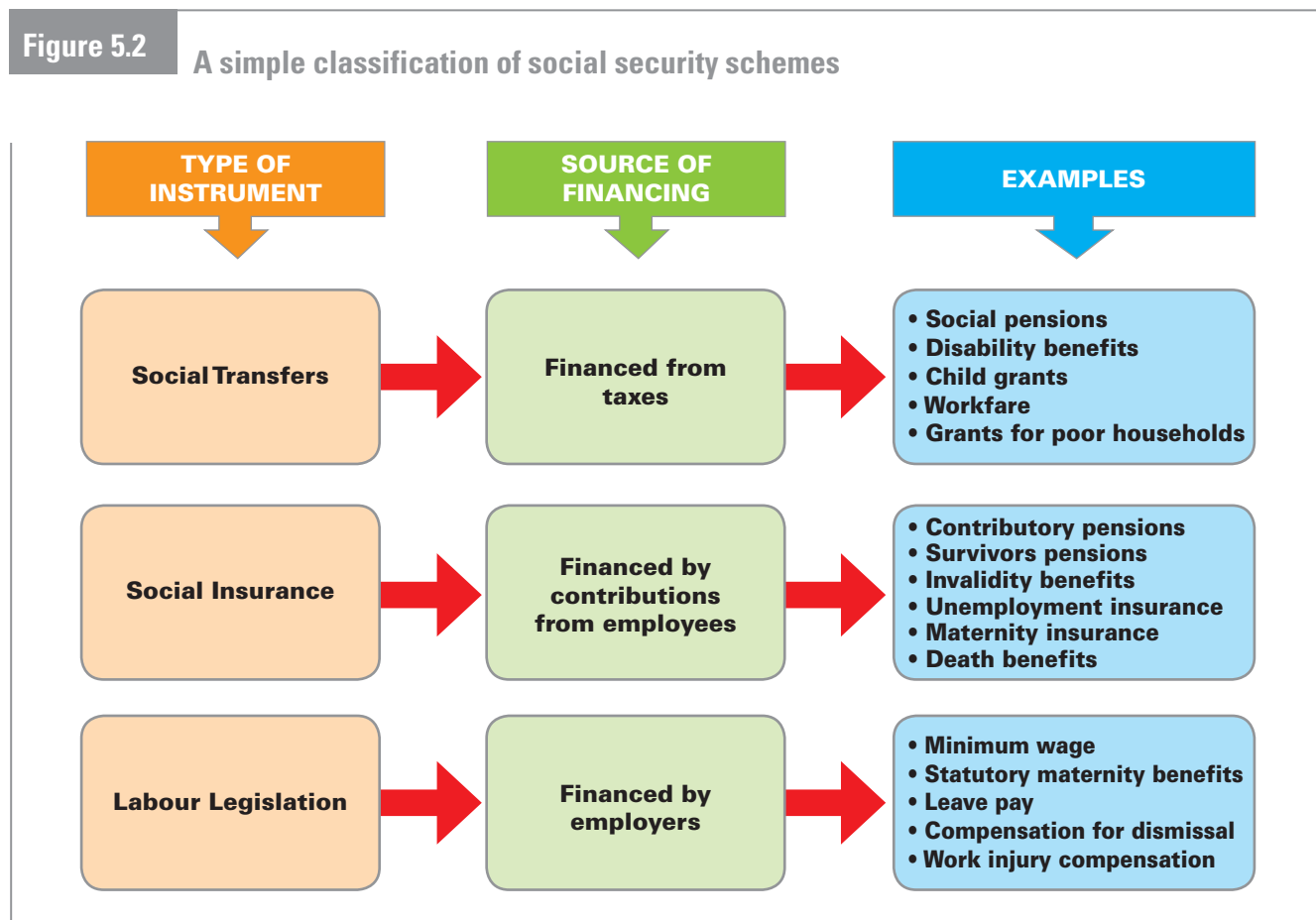
- **Employment policies:** labour laws and regulations by the Government that establish minimum standards of pay by employers, such as minimum wages and holiday pay.

The following two sections describe Fiji’s social protection system, examining both social security and personal social services.

5.2. The National Social Security System

Fiji’s social security system dates back to the 1920s, when income support, known as the ‘destitute allowance’, was provided to elderly

Figure 5.2 A simple classification of social security schemes



24 Some social transfers are a combination of entitlements and welfare, since they may be directed at particular categories of the population, but are only given to those living in poverty.

Table 5.1

Social transfer schemes in Fiji

Programme	Objectives	Eligibility Criteria	Transfer Value and Frequency	Coverage (Now and Theoretical)	Programme Costs 2013 (FJD)
Poverty Benefit Scheme	Poverty reduction	Among the poorest 10% of the population	FJD30-120 per month depending on household size	Around 8,000 households	22.6 M
Care and Protection Allowance (C&P Allowance)	Care and protection of dependent children that can be considered at risk of being deprived of education, health or other basic needs	Children of single mothers, deserted spouses, widows and prisoners dependents living in or on the verge of destitution and with no source of income, and children in residential care	FJD25-60 per month per child depending on education and disability status, up to maximum of FJD110.	Around 2,000 households	5.9 M
Social Pension Scheme	Prevention of destitution in old age	Elderly citizens over 70 years old who have no source of income and are not receiving a pension through the Government, the military or the Fiji National Provident Fund (FNPN), or support through the Poverty Benefit Scheme (PBS)	FJD30 per month	Aims to reach 9,000 individuals in 2014.	3.24 M
Food Voucher	Prevention of food insecurity for the vulnerable	All recipients of the above-mentioned programmes	FJD30 per month as a food voucher	All households or individuals receiving the above three schemes	8.64 M
Rural Food Voucher for Pregnant Women	Encourage access to health services during pregnancy	Rural pregnant women and mothers in the first trimester who are not accessing other cash transfer schemes	FJD30 food voucher for the 9 months of pregnancy and the first post natal month	As a new scheme in 2014, the number is unclear	Unknown

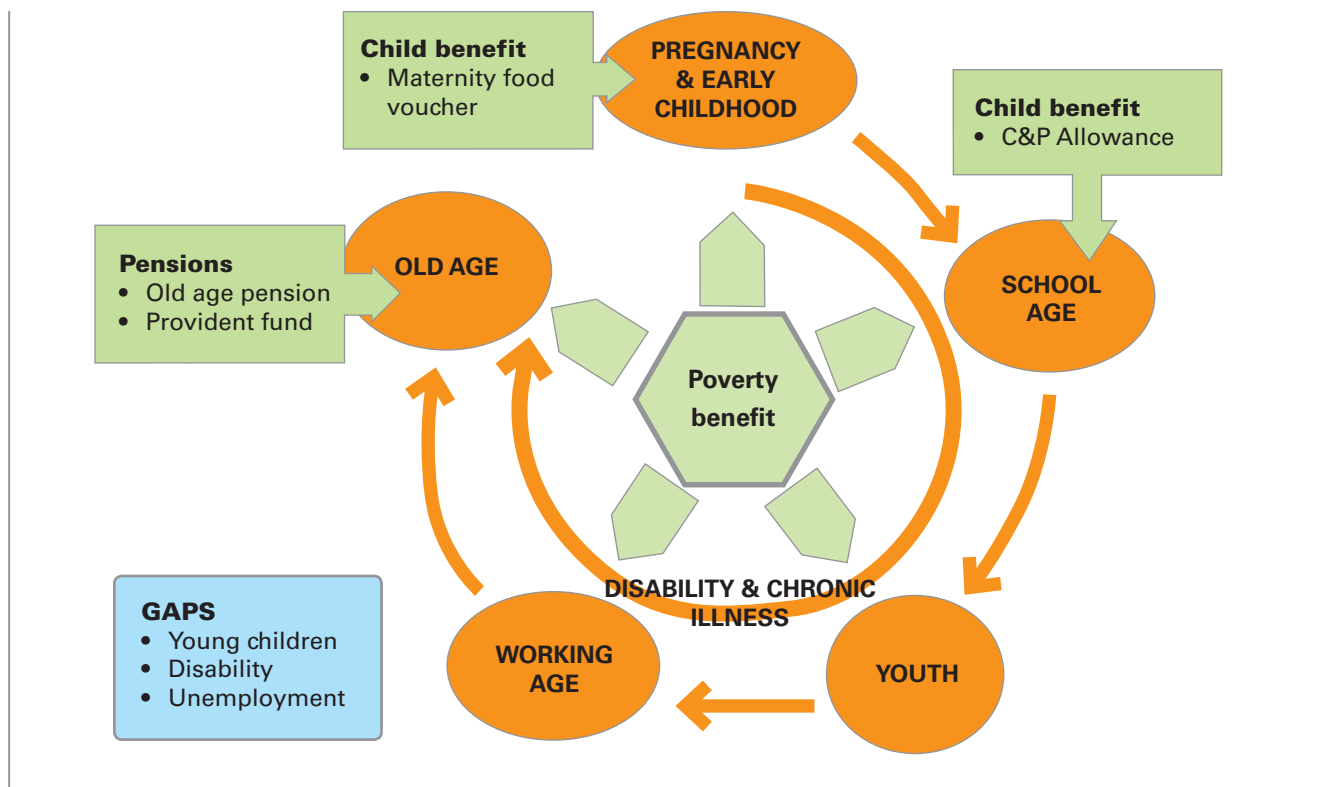
indentured labourers unable to support themselves. From the 1950s, other groups were included in the scheme, which provided beneficiaries with cash payments and cheques. From 1974, the scheme became known as the Family Assistance Programme (FAP). In 2010, around 25,500 people were receiving an average monthly cash benefit of around FJD63 (Kidd 2011). It was provided to poor households, reaching around 13 per cent of the population. However, those who receive the benefit needed to belong to one of the following categories: the chronically ill, the disabled, the elderly, or the various categories

of single-headed family. Single-headed families may be categorized as: those with a deserted spouse, those whose breadwinner has died, prisoners' dependents or single-parent families. The C&P Allowance was introduced in 1990 to cater initially for children in residential care, giving the institutions, which were run privately, a grant for each child.

Prior to 2010, the Fiji National Provident Fund (FNPF) was the other main social security scheme in Fiji. Everyone in the formal sector is expected to contribute to the FNPF, which offers contributors old

Figure 5.3

Fiji's social security schemes mapped across the lifecycle



age and disability pensions, as well as survivors' pensions to the widow(er)s of contributors. Members are also able to withdraw funds during their working lives, as lump sums.

Since 2010, the social security system in Fiji has undergone a rapid transformation. The FAP is in the process of being dissolved and transformed into a Poverty Benefit, which, in theory, should provide a household transfer to 10 per cent of the population. A Social Pension has been established for older people with no other source of income. The C&P Allowance has been converted into a form of child grant, and many families with children have been moved from the FAP to it. Food vouchers worth FJD30 supplement the programmes and are provided to each recipient. A further food voucher has also been established for pregnant and lactating

women. In addition, a number of indirect transfers have commenced, such as reduced bus and taxi fares for the elderly and people with disabilities, and free transport for schoolchildren living in poverty. A summary of Fiji's social transfers is provided in Table 4.8 and a more detailed description can be found in Annex J.²⁵

Fiji's social security system has developed along the lines of a lifecycle system, since many of its schemes are offered to individuals at different stages of their lifecycle. The main exception is the Poverty Benefit, which is a household transfer directed to the 'poor' at any stage of their lives, providing that they reside in a household. Figure 5.3 maps the current social security transfers across the lifecycle. Coverage of most transfers is low and, as this report will argue, should be expanded; the

25 Annex I outlines some of the broader social policies that facilitate access to social services.

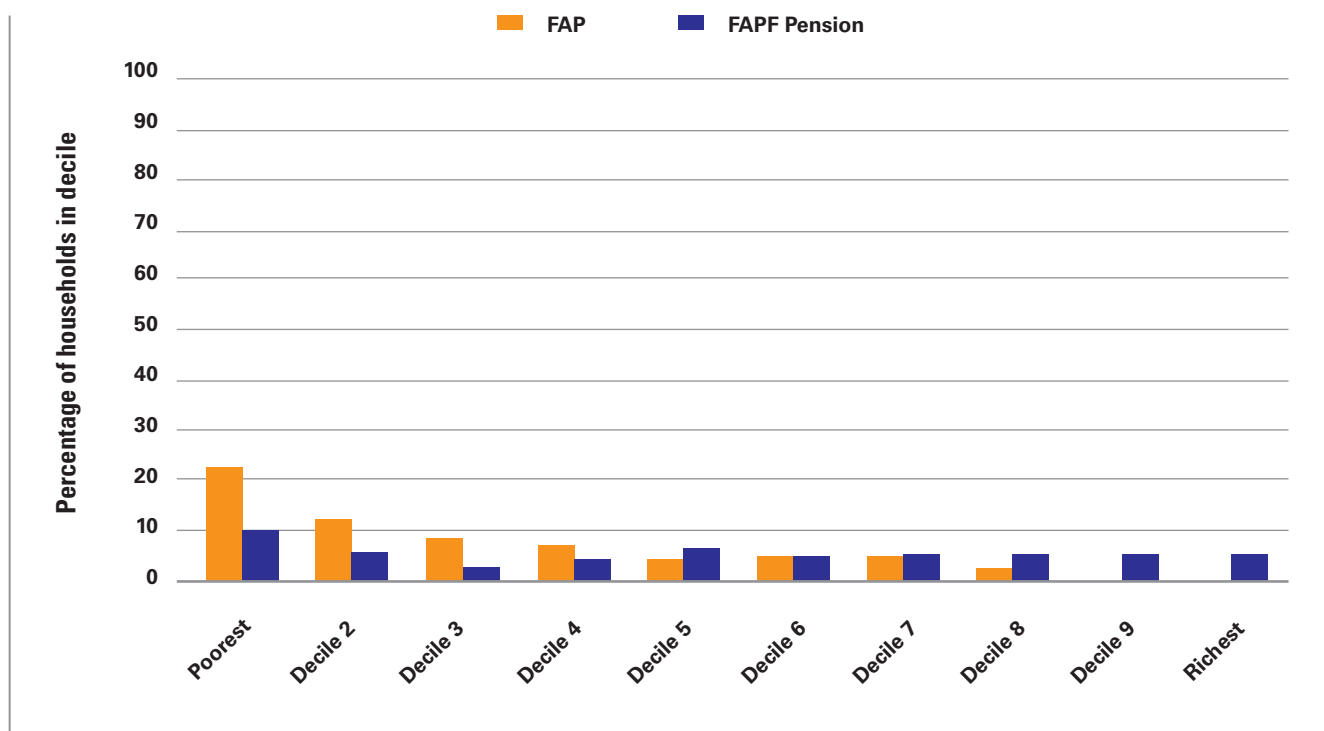
main gaps in the system in terms of schemes are for young children, people with disabilities, and the unemployed. Previously, people with disabilities had been a category in receipt of the FAP, but were removed when the scheme became a Poverty Benefit.

The coverage of households by the current social security system is unknown. However, according to the 2008/09 HIES, 22.4 per cent of the population received income from social security transfers, mainly from the FAP and the FNPF. Figure 5.4 indicates the proportion of households in each income decile receiving either the FAP or FNPF pension. Coverage was very low, even among those in the poorest deciles. Indeed, only 21.2 per cent of those living in poverty were in receipt of a social security transfer.²⁶

Coverage of children by social security schemes in 2008/09 was limited and is unlikely to have increased. Overall, in 2008/09, 5.7 per cent of all children were in households benefitted from the FAP scheme, representing 31 per cent of all recipients. Among children living in poverty, 10.4 per cent were recipients of the FAP.

The impact of Fiji's current social security system is not known. However, it is possible to examine the impacts of the FAP and FNPF in 2008/09 using data from the HIES. Figure 5.5 indicates that the reductions in the poverty gap and poverty rate of both schemes were limited but were marginally larger for the FNPF pensions, despite not being targeted at individuals living in poverty.²⁷ The minimal impact of the FAP was the result of its limited coverage and low value of transfers.

Figure 5.4 National coverage of selected transfer income sources by pre-transfer income decile (2008/09)



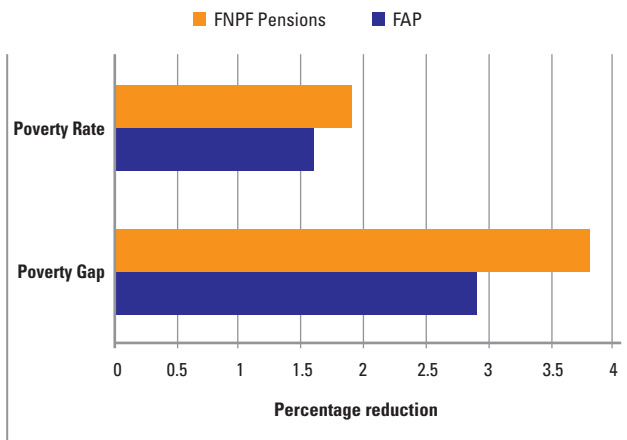
Source: HIES 2008/09.

26 This figure includes FAP and other welfare, FNPF pensions, workers' compensation, and FNPF withdrawals.

27 The national poverty rate would have been 31.2 per cent in 2008/09 without the FAP, compared to the actual poverty rate of 30.6 per cent, a reduction of 0.6 percentage points. The poverty gap would have been 10.4 per cent rather than actual rate of 10 per cent.

Figure 5.5

Percentage reduction in poverty rate and poverty gap as a result of the Assistance Programme (FAP) and Fiji National Provident Fund (FNPF) pensions



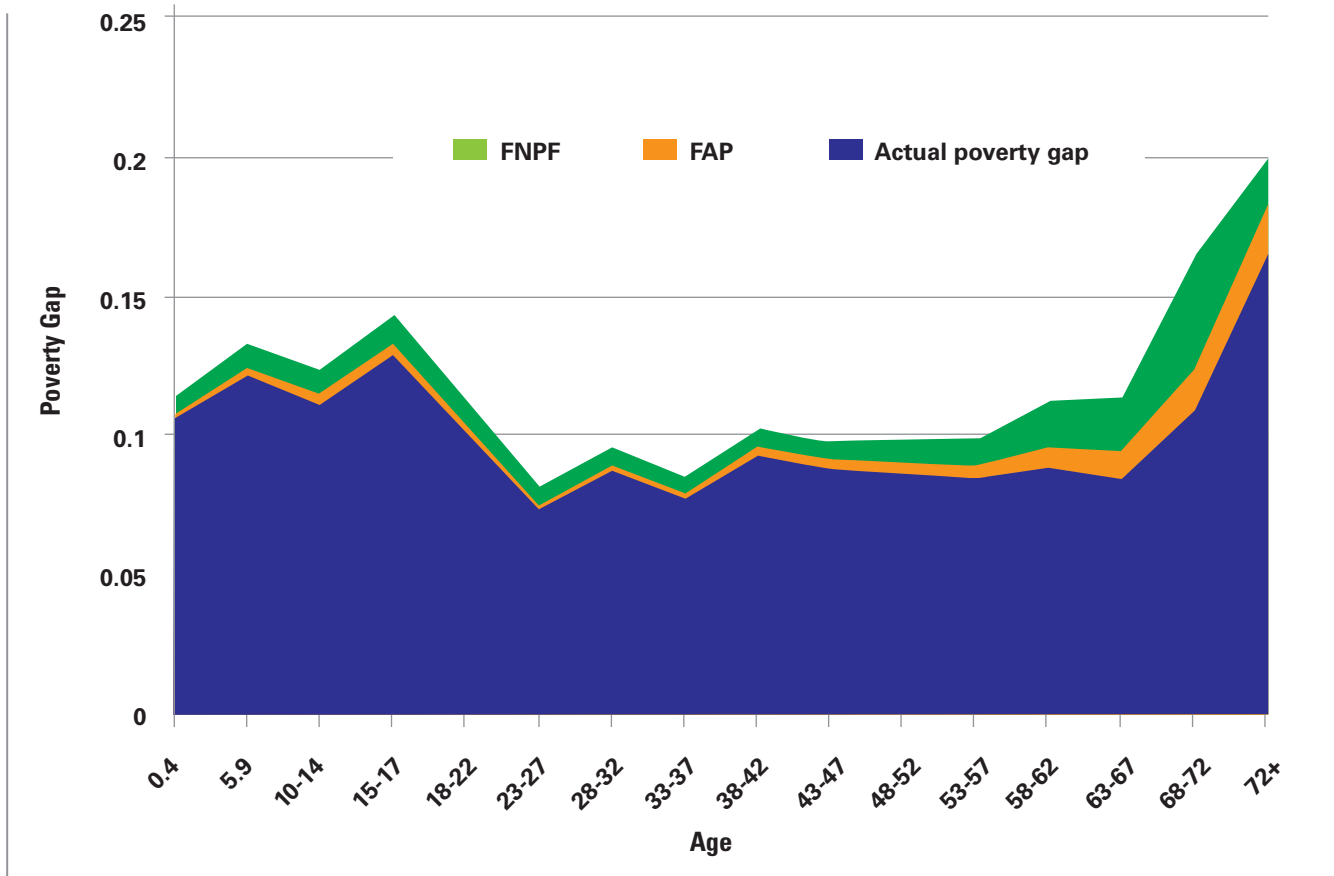
Source: HIES 2008/09.

Figure 5.6 illustrates the impacts of the main social security schemes on the poverty gap of different age groups across the population in 2008/09. It indicates that the FNPF transfers, both pensions and lump sum withdrawals, had larger impacts across all age groups than the FAP. It also shows that Fiji’s social security system had the largest impact on the elderly. Indeed, the FAP itself also had its highest impacts on the elderly.

The impacts of Fiji’s social security schemes on inequality are also relatively small. In 2008/09, the FAP reduced the Gini co-efficient by a mere 0.7 per cent, while the FNPF pensions reduced it by only 0.2 per cent (see Annex J for more details). As a result, Fiji’s social security schemes play a limited role in generating the social cohesion that may result from lower inequality. Other middle-

Figure 5.6

Impact of Fiji’s social security schemes on the poverty gap, by age group



Source: HIES 2008/09.

income countries with higher investments in social security benefit have enjoyed significantly higher reductions in inequality. For example, Brazil's almost universal system of old age pensions, which are paid at or above the level of the minimum wage, reduces inequality by 12 per cent, although the impact of the well-known poverty-targeted Bolsa Familia programme is only 0.6 per cent²⁸ (ISSA 2013). Similarly, in 2007 in Georgia, social transfers reduced inequality by 11.2 per cent, with a universal pension contributing 68 per cent of the fall (World Bank 2009).

5.3. Personal Social Services in Fiji

Fiji provides personal social services through the DSW. As will be discussed later, WOs have a dual function: they work on the cash transfers and also act as social workers, providing support to vulnerable families and individuals. However, due to high workloads and insufficient training, they are not well placed to adequately perform the task of social workers. Institutional care services, such as orphanages, are provided by the private sector or NGOs but can receive financial support from the DSW.

5.4. Summary

Fiji's national social protection system comprises two components: social security and personal social services. While the national social security system has grown in recent years, its impacts are still relatively low, given the low level of overall investment. Indeed, evidence indicates that the contributory FNPF, which focuses on formal sector employees, has larger impacts than the national system of tax-financed social transfers. Yet, social transfers should be a key tool of any government for reducing poverty and tackling inequality. The main reason for their minimal impact is their limited coverage and low level of transfers. Other middle-income countries invest significantly more than Fiji in social transfers and as a result, benefit from much greater impacts. Proposals for expanding Fiji's national system of social transfers, including developing a comprehensive Child Grant, are discussed in Chapter 9, together with evidence on potential impacts. Furthermore, there is significant scope for expanding the system of personal social services, which, as discussed in Chapter 7, could be achieved by a reorganization of the DSW.

28 See Kidd and Huda (2013) for a fuller explanation: www.developmentpathways.co.uk/resources/bolsa-unfamiliar-pathways-perspective-9/

Chapter 6



ASSESSMENT OF THE C&P ALLOWANCE: POLICY AND DESIGN

As discussed earlier, the C&P Allowance has only recently become a regular and predictable transfer to children living in families. Previously, it was only provided to children in institutional homes. Since 2011, some families with children that were receiving the FAP have been moved to the C&P Allowance. In September 2014, the C&P Allowance reached 4,939 children in around 2,000 households, and it is expected that a number of other families will be moved from the FAP as it closes down (E-Gov database). Caregivers are provided with a monthly transfer calculated on the basis of the number of children in their family. As with other transfers, the cash is delivered to families electronically, with recipients also benefitting from the food voucher scheme.

The research undertook a review of the C&P Allowance covering three aspects (key policy and design issues; the operations of the scheme; and the impacts of the scheme on recipient families). This chapter will examine key policy and design issues, which include the level of investment by the Government in the scheme, the value of the transfers, the coverage of the scheme, eligibility criteria and selection mechanisms, the use of eligibility conditions, and criteria to determine the exit of beneficiaries from the scheme.

6.1. Investment in the C&P Allowance

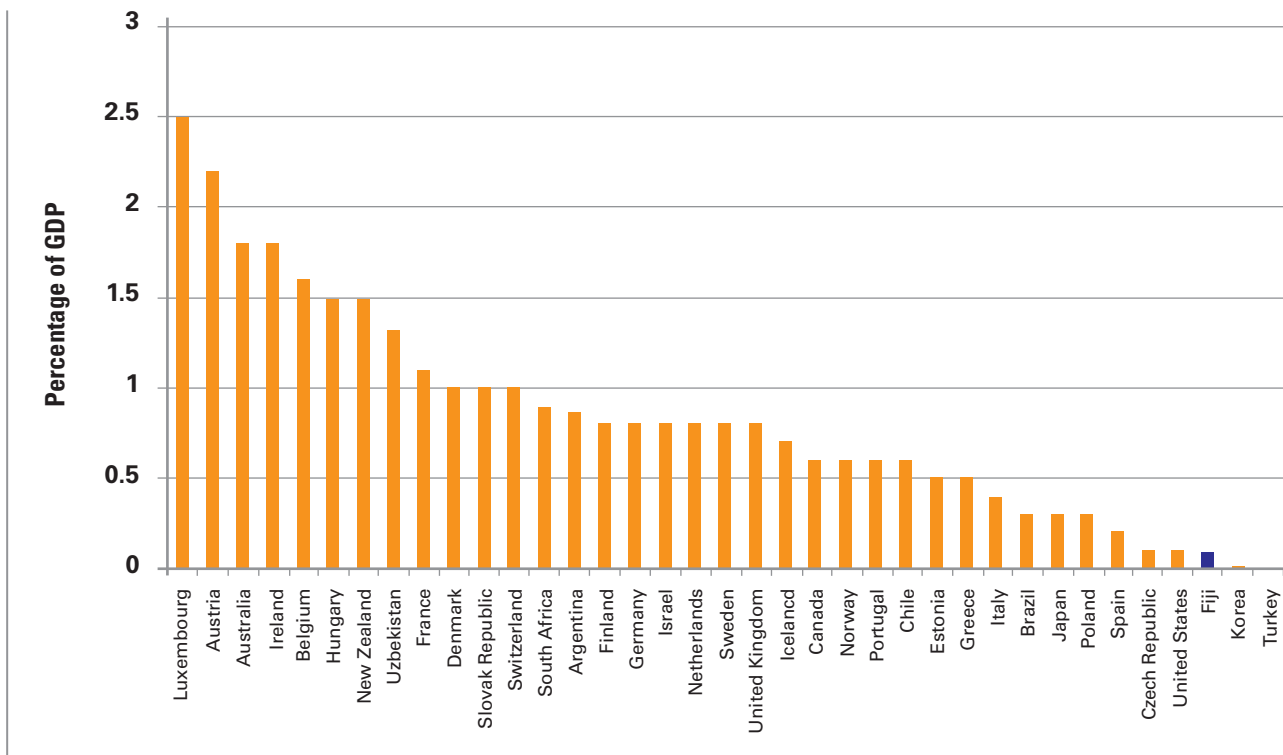
The level of investment by governments in social transfer schemes is an indication of their commitment. Indeed, budgets are the result of decisions made on coverage and the value of transfers, which will be examined in the following sections. In this section, current levels of investment in the C&P Allowance will be analysed, comparing it with the levels of investment in Child Grants by other countries.

The 2013 budget for the C&P Allowance was FJD5.99 million, the equivalent of 0.08 per cent of GDP. The budget had been increased from FJD4.40 million in 2012. In addition, an estimated FJD720,000 is provided to beneficiaries as food vouchers.²⁹ However, some other middle-income countries committed to tackling child poverty invest significantly more in child grants: for example, Brazil spends 0.3 per cent of GDP on child benefits, Chile invests 0.6 per cent of

GDP, Argentina and South Africa both spend 0.9 per cent of GDP, while Uzbekistan invests 1.3 per cent of GDP. These levels of investment on child benefits indicate a much higher level of commitment to tackling income insecurity among children when compared to Fiji (Kidd and Huda 2013; Roca 2011; SASSA 2012 and OECD Social Expenditure Database). Figure 6.1 compares Fiji's level of investment in child benefits with a range of middle- and high-income countries.

Figure 6.1

Levels of investment in child benefits across a range of middle- and high-income countries



Sources: Kidd and Huda (2013); Roca (2011); SASSA (2012) and OECD Social Expenditure Database.

Box 6.1

Budget recommendations

The Department of Social Welfare (DSW) should ensure that the entire C&P Allowance budget is invested in children, both by expanding the coverage and by improving the delivery systems. Furthermore, the DSW should argue for a higher budget for the C&P Allowance as a child benefit, based on arguments set out in Chapter 9.

29 This calculation is based on each family receiving FJD30 in food vouchers each month.

Actual expenditure on the C&P Allowance appears to be much lower than the budget. This report could not find exact figures on actual expenditure; however, assuming an average of FJD30 per child, total expenditure would be around FJD1.8 million. In reality, it seems that actual transfers per family are smaller than the amount they are expected to receive.³⁰ This would leave a shortfall against the budget of over FJD4 million, indicating significant fiscal space for expansion of the scheme to many more children.

6.2 Value of transfers

The impact of a social security transfer on well-being is, to a large extent, determined by the value of the transfer. Social transfers need to have a value that is sufficient for them to achieve their objectives, but not too high that they discourage recipients from engaging in the labour market.

The C&P Allowance provides variable transfers for children up to a maximum of FJD110 per family. The amounts per child vary by age and disability and residence, as set out below:³¹

- FJD40 per month to children in secondary school
- FJD30 per month to children in primary school
- FJD25 per month to children not in school
- FJD60 per month to children with a disability.

Since the transfer values are well below the poverty line, they cannot be expected to lift children out of poverty.³² In 2008/09, the transfer of FJD40 per month was 20 per cent of the urban per capita poverty line and 22 per cent of the rural poverty line, while the FJD30 per month was 15 per cent of the per capita urban poverty line and 17 per cent of the rural poverty line. Box 6.2 describes how some C&P Allowance beneficiaries struggle to survive on the allowance.

As explained in Section 6.4, in Fiji, households in receipt of the C&P Allowance are not eligible for other transfers, including the Poverty Benefit. As a result, many recipient households of the C&P Allowance will struggle to maintain an adequate standard of living, which will be detrimental to their children. In reality, recipients of the C&P Allowance should also be able to receive the Poverty Benefit or Social Pension, if they qualify for them.

Box 6.2

Views of C&P Allowance beneficiaries on the value of the transfer

During the field research, ten caregivers explained that the C&P Allowance, while meeting some needs, is insufficient to substantially improve their precarious existence. As a result, it only has a transient impact on living conditions during the month. This includes families with limited opportunities to earn a reasonable income, in particular those with large numbers of dependents. One elderly grandfather noted that the transfer was not enough to care for his six grandchildren, while another beneficiary noted that home life improved only for the first few days after payment day; subsequently, there were continual demands that he could not meet. However, a large number of recipients found that the C&P Allowance made a significant difference to their lives, even though they continued to live in poverty.

Increasing the value of the transfer was the most common recommendation received from beneficiaries on how to improve the programme so that it could better meet children's needs.

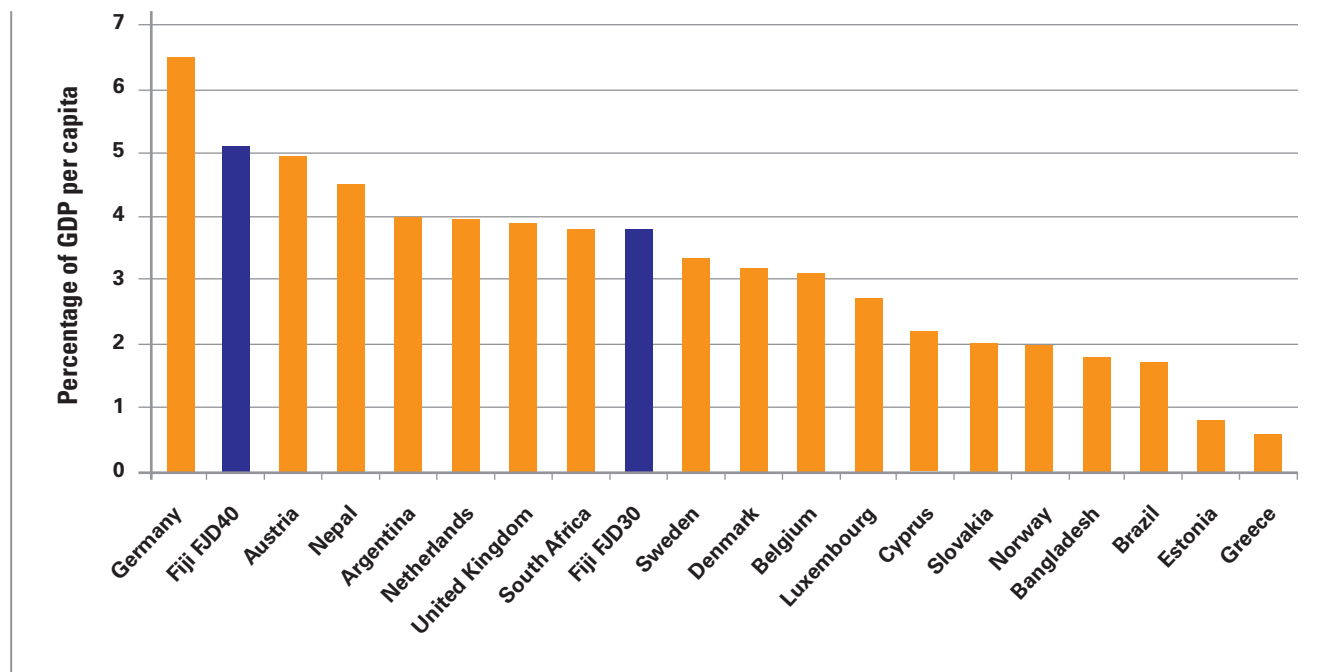
30 The DSW provided figures on expenditure on the social transfer programmes. It is likely, however, that much of the expenditure on the C&P Allowance is still under the FAP/Poverty Benefit expenditure lines.

31 FJD100 per child per month is paid to residential care institutions.

32 In 2008/09, the poverty line for urban areas was set at FJD2,397 per capita adult equivalent and FJD2,123 for rural areas.

Figure 6.2

Value of the C&P Allowance transfer in comparison to child benefits from other countries (as a percentage of GDP per capita)



Source: Author's calculations based on data from Kidd and Huda (2013) and SASSA (2012b).

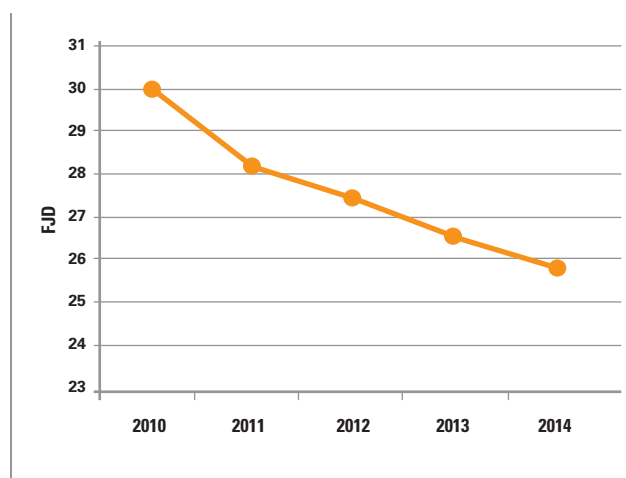
A further challenge with the C&P Allowance is that many families do not receive the correct level of benefit. Indeed, the majority of families are receiving well below the maximum value of FJD110 per month. It is likely that the average transfer is around FJD63 per family, which was the amount received by families on the FAP in 2010 (Kidd 2011). Therefore, the real value of the Allowance per child is below the stipulated values, thereby undermining the impact that it can have on child well-being. It is unclear as to why families are being awarded less than they should receive, but it is probably because WOs are attempting to ration the awards of transfers so as to reach more families. Furthermore, it is likely that the size of the transfer is not being systematically increased as children move through the education system. Nonetheless, as indicated above, the C&P Allowance budget is underspent.

Moreover, the value of the C&P Allowance transfer has not risen in recent years. Since it has not been indexed to inflation, as Figure 6.3 indicates, its real value has fallen since 2010: a transfer of FJD30

was worth only the equivalent of FJD26 in 2014, in terms of the 2010 purchasing power. Good practice indicates that social security transfers should always be indexed so that, at a minimum, they maintain their purchasing value.

Figure 6.3

Real value of a transfer of FJD, in terms of 2010 purchasing power



Box 6.3

Recommendations on value of transfer

- The value of the transfer should be standardized at FJD30 per month per child, in line with international practice. This will simplify the calculation of payments and free resources to reach more children. It should also ensure an increase in payments to families compared to the current situation. However, families should be eligible for other social transfer schemes.
- The transfer should be paid to all children in a family.
- The value of the transfer at FJD60 per child with a disability should be maintained.
- The transfer should be indexed, at least to inflation.

Standardizing the value of the C&P Allowance so that, in effect, it operates as a child grant would bring a number of advantages. As noted above, a transfer of FJD30 per month per child would be in line with the value of child benefits internationally. As discussed in Section 9, however, a higher transfer should be paid to children with disabilities.³³ Standardizing the value of the C&P Allowance would enable the DSW to increase the coverage of the programme among children and would remove the need to make adjustments to the transfer size as children grow older, which often does not occur in practice anyway. It would increase the value of the transfer for the youngest children, a group that should be prioritized, and if paid to each child in a family, it is likely to increase the total transfer value to families compared with the current level of transfers. Indeed, standardizing the value of the transfer would simplify calculations of the total transfer to be paid to families and would reduce the workload among WOs. However, as noted earlier, beneficiaries, of the C&P Allowance, if eligible, should also be able to access other transfers such as the Poverty Benefit, Social Pension, and the food voucher for pregnant and lactating women.

6.3 Coverage

The coverage of children across Fiji by the C&P Allowance is minimal. The scheme reaches around 2 per cent of children nationwide, yet 35 per cent of

children were under the poverty line in 2008/09 and many more were living in families with insecure incomes. Therefore, the C&P Allowance only scratches the surface of the real demand for income security for children in need. The C&P Allowance does not enable the Government of Fiji to comply with the right of all children to access social security, as set out in the Convention on the Rights of the Child.

According to the E-government allowance database, as indicated in Figure 6.4, among beneficiaries, there are significant imbalances across age groups of children. Only 8.5 per cent of children in receipt of the C&P Allowance are 0-5 years of age, which indicates that coverage of this age group is particularly low.³⁴ One reason may be that some WOs believe that only schoolchildren should be able to access the scheme. However, it is recognized internationally that the first 1,000 days of life are the most critical period for any child. Setbacks in child development during this period of life are very difficult to recover from and can contribute to perpetuating the cross-generational transmission of poverty. Therefore, there are strong arguments that young children should be prioritized by government support, including from social security transfers.

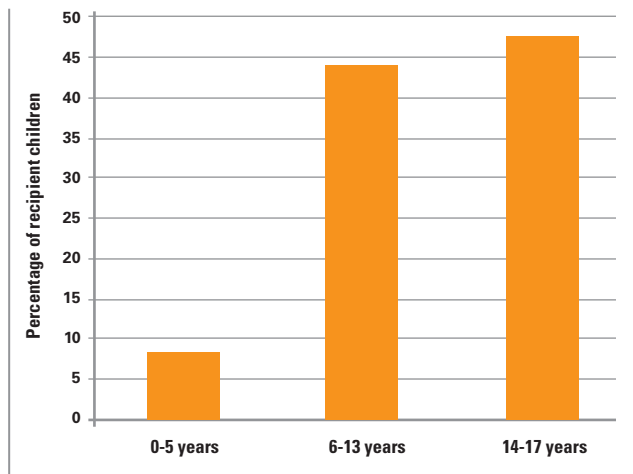
There appears to be no significant gender bias in terms of the recipients of the C&P Allowance. The number of male and female recipients is similar.

³³ The transfer should be paid at FJD30 in 2015 and in subsequent years, it should be raised in line with inflation, as a minimum.

³⁴ Another set of data provided alternative figures, finding that 13.5 per cent of recipient children were pre-primary, 56.7 per cent were at primary school and 29.8 per cent at secondary school. The difference may be due to there being no automated process for changing the status of children as they progress through education: it is undertaken manually and is not always completed. However, this assumes that changes are made to ages.

Figure 6.4

Percentage of C&P Allowance beneficiaries, by age group



Source: E-Gov C&P Allowance database September 2014 (approved cases only).

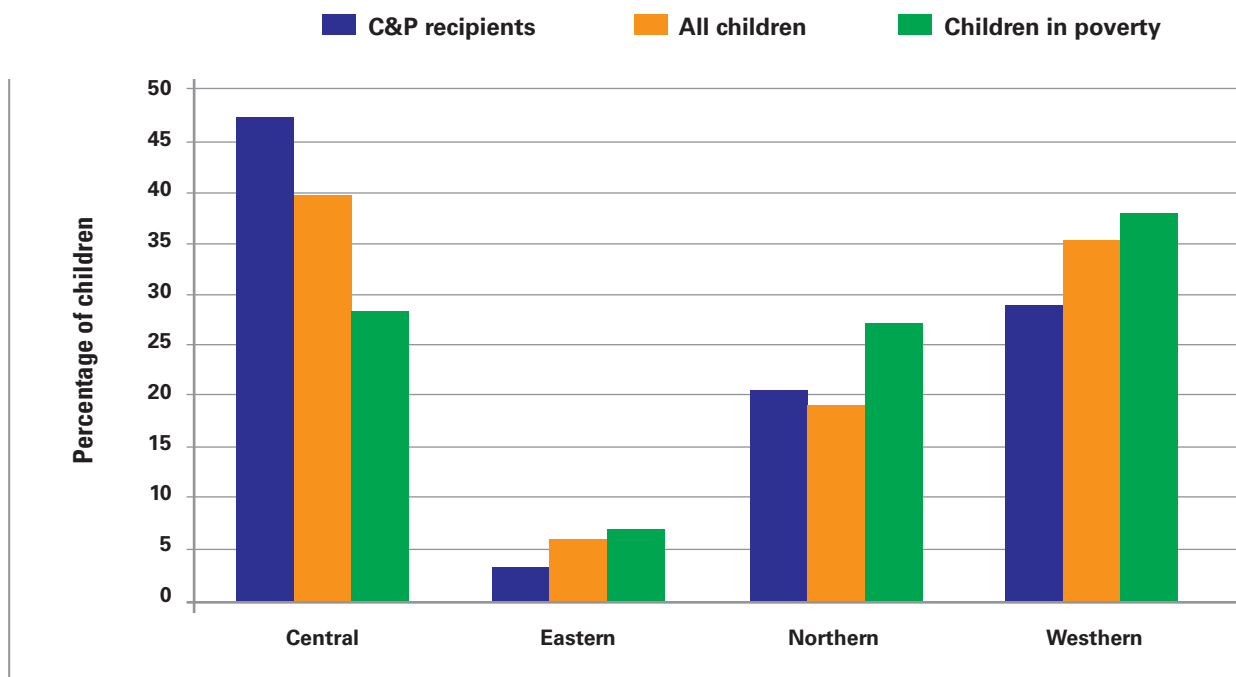
Very limited support is given to children with disabilities. Only 83 children with disabilities receive a transfer from the C&P Allowance, probably less than 3 per cent of the total number of children with disabilities in Fiji. Yet, children with disabilities are

the most vulnerable and face additional challenges and costs when compared to children without disabilities. Furthermore, if a child is severely disabled, his/her caregivers may be unable to work, meaning that they would have even greater need of financial support from the state. While there have been challenges in identifying disability in the past, there is international good practice that Fiji can draw on if it desires to robustly identify children with disabilities.³⁵

Figure 6.5 indicates the coverage by region of the C&P Allowance and shows significant geographic imbalances. Approved cases are concentrated in Central Division (Suva and its surroundings), with lower numbers in the Northern and Western Divisions, and the lowest proportion in the East. However, Figure 6.5 also compares coverage across Divisions of the C&P Allowance with the proportion of children and children under the poverty line in 2008/09. It indicates that the Central Division is over-represented in terms of recipients, while all other Divisions are significantly under-represented.

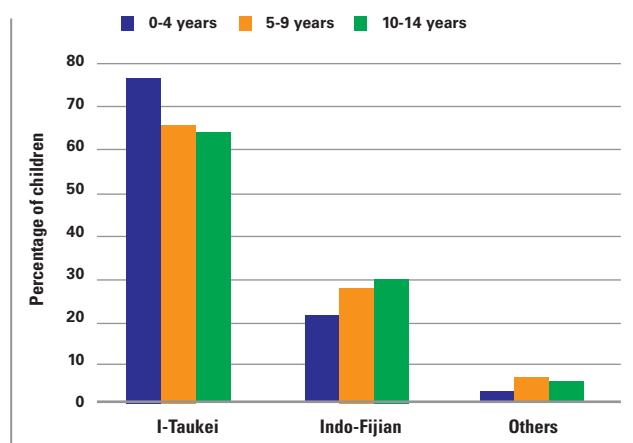
Figure 6.5

Comparison of percentage of C&P recipients, all children in Fiji, and children in poverty, across Divisions



Source: Administrative data from E-Gov and HIES 2008/09.

35 International good practice indicates that disability identification should use a combined medical and social approach.

Figure 6.6**Percentage distribution by ethnic group of C&P recipients; all children in the country; and children living in poverty**

Source: Administrative data from E-Gov and HIES 2008/09.

The vast majority of C&P Allowance recipients are I-Taukei, the majority population group. However, as indicated by Figure 6.6, when compared to the proportion of children under the poverty line in 2008/09, Indo-Fijian children are under-represented. The small group of 'others' is also under-represented, although there are very few. The under-representation of Indo-Fijians may be due to their greater difficulty in finding advocates to support them in their applications since they are less likely to be part of strong kinship networks and community groups.

The underspend on the current budget for the C&P Allowance provides an opportunity to increase the coverage of the programme. As Section 6.1 indicated, in 2013, the underspend was around FJD4 million. If the benefit value were set at FJD30 per month, a further 11,000 children could be incorporated into the scheme, for a total of around 16,000. If the budget for the food vouchers provided to the C&P Allowance recipients were incorporated into the C&P Allowance budget, a total of around FJD720,000, this would provide space for a further 2,000 children, for a total of 18,000. This is still only around 6 per cent of children nationally, which indicates that a high proportion of vulnerable children will continue to be excluded.

It would appear that there are still single-headed families on the FAP that have not yet been transferred to the C&P Allowance. If this is the case, the DSW should prioritize moving these families to the C&P Allowance. However, as discussed below, this should not imply that they are ineligible for the Poverty Benefit or Social Pension.

6.4 Eligibility criteria and selection of recipients

The impact of a cash transfer is closely linked to its choice of category of recipients and the efficacy of its selection process. As noted earlier, the C&P Allowance is a form of child benefit and therefore,

Box 6.4

Recommendations on C&P Allowance coverage

In the short term, the scheme should:

- ensure that the entire C&P Allowance budget is allocated to expanding the number of children on the programme;
- give priority to moving single-headed families still on the Family Assistance Programme (FAP) to the C&P Allowance;
- incorporate children under the age of 6;
- investigate the reason for undercoverage of the programme in regions outside the Central region;
- improve its monitoring processes to ensure that it examines the ages, ethnicity and geographic location of recipients. The Management Information System (MIS) should produce regular reports with these disaggregated data, as well as data on the gender of recipients. Any discrepancies should be investigated.

directed towards children. However, currently only particular categories of children are eligible.

Children selected for the grant should be under the age of 18 years, while those of school age should be attending school. Children also need to belong to a certain type of family. Their carers should be citizens of Fiji and have the following characteristics, which are used as initial filters for the system:

- Single mothers
- Deserted spouses
- Widows
- Prisoners' dependents
- Foster parents/guardians.

In addition, referring to the origins of the Allowance, children who are recognized as under the care of the State and live in approved Institutions or residential homes should also receive the C&P allowance.

There are a number of issues with these eligibility criteria, including the following:

- While the focus of the programme is on supporting single carers, there are also many other children in families with two carers or parents that are also vulnerable and living in extreme poverty. They would also benefit from a regular Child Grant. Indeed, some could be in worse conditions than those currently eligible.
- There are other categories of carer that could also be particularly vulnerable but are excluded from the scheme, such as people with disabilities, which includes mental illness, or those with a chronic illness.
- There may be eligible children who are residents but not citizens of Fiji, yet they would be excluded from the scheme.

The C&P Allowance is also aimed to target families living in poverty. To identify whether a family is living in poverty, it must be verified that:

- the family has no source of income, including child maintenance and a pension; and/or;

- the family is living in destitution or on the verge of destitution.

However, there is a range of issues with these criteria:

- There is a lack of clear guidance on how to interpret specific criteria, such as 'under-privileged child'. It is difficult to verify 'no source of income', and the definition of 'destitution' could be interpreted subjectively and differently by staff. Indeed, a family could be 'destitute' but still have some source of income. There is evidence that Welfare Officers are interpreting 'no source of income' and 'destitution' inconsistently.
- There is no guidance on whether the programme is available only for female caregivers or also includes male caregivers. One criterion specifies 'single mothers' yet others, such as deserted spouses, prisoners' dependents and guardians, can be interpreted in different ways. Similarly, the criteria on 'guardians' could be interpreted as the programme being available for two-parent families.
- Families living in extreme poverty but receiving the Poverty Benefit would be excluded from the C&P Allowance since the Poverty Benefit would count as a source of income. Yet, their children may still be in need of the additional support offered by the C&P Allowance.
- By excluding families that receive a pension, many families living in extreme poverty could be excluded. There are older people receiving only a low value of FPNP pension: indeed, in Section 5.2, it was shown that there are many FPNP pensioners living in poverty. In addition, it excludes families in receipt of the Social Pension, despite the very low value of the Social Pension transfer: it is insufficient to support the pensioners and children.
- Excluding families that receive child maintenance could create a perverse incentive, discouraging deserted spouses from seeking maintenance for fear of losing

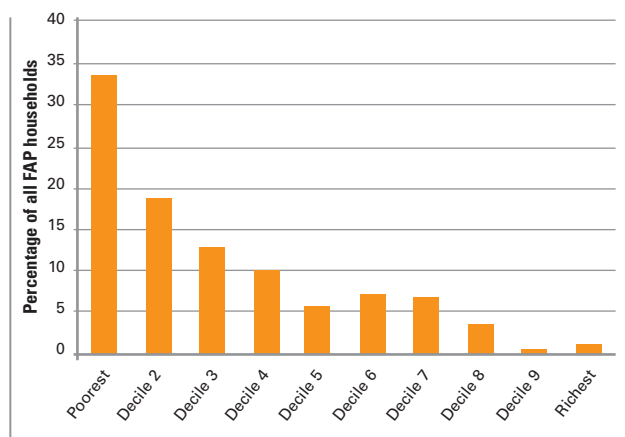
the C&P Allowance. Furthermore, the level of maintenance received could be very low.

It is not possible to make definitive statements on the efficacy of the selection process for the C&P Allowance. However, during the qualitative research, the researchers agreed that almost all of those interviewed deserved to be on the scheme. Overall, there were only a few families whose selection may have been questionable, which suggests an excellent performance by the DSW.

While there is no quantitative evidence of the efficacy of the selection process, the 2008/09 HIES provides some indication. Many of the recipients of the C&P Allowance had initially been selected for the FAP. As Figure 6.7 indicates, the FAP performed very well in terms of correctly identifying beneficiaries as living in poverty. As the World Bank (2011) argued, the FAP was one of the best performing schemes across developing countries in terms of its targeting effectiveness: 75 per cent of beneficiaries were in the poorest 40 per cent of households. Indeed, taking into account that many of these beneficiaries had been on the scheme for many years and that their situations are likely to have changed significantly, this suggests that the initial selection was excellent. A qualitative study undertaken in 2011 examined the efficacy of selection of FAP

Figure 6.7

Targeting incidence of the Family Assistance Programme (FAP) scheme in 2008/09, using pre-transfer deciles



Source: Authors' analyses based on HIES 2008/09.

beneficiaries over the previous two years and found that almost all recipients had been correctly selected (Sibley 2011).

Despite the accuracy of the FAP selection process, the World Bank (2011) recommended a radical change to the selection methodology by introducing the proxy means test (PMT) selection mechanism. The PMT methodology is described in Box 6.5; more detail on the exact methodology used in Fiji can be found in World Bank (2011).

Box 6.5

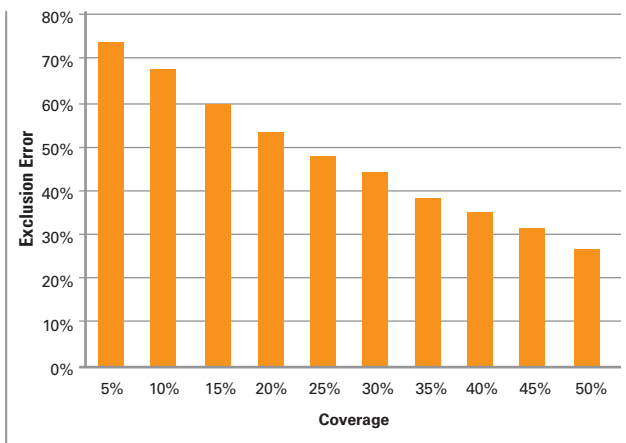
The proxy means test targeting methodology and level of accuracy

The proxy means test (PMT) methodology uses national household surveys to identify 'proxies' held by households, usually based on their demographics, human capital, type of housing, durable goods and productive assets, that have some correlation with household consumption. A set of proxies with the best correlations, and which can be easily measured and observed, are chosen and households are surveyed to assess them against these proxies. A score is generated for each household, which is regarded as an estimate of its consumption, itself a proxy for household income.

A significant disadvantage of the PMT is that it has a large in-built design error. While perfect targeting would require an R-squared value of 1, it is common for the R-squared value in PMTs to be between 0.4 and 0.6. While in statistics, this may be regarded as relatively good, for a 'targeting' mechanism that is aimed to accurately identify beneficiaries, it is highly problematic. Therefore, even prior to households being surveyed, a high proportion of the intended beneficiaries are excluded: when targeted at 10 per cent of the population, these design exclusion errors are around 60 per cent, while, when targeted at 20 per cent of the population, they are around 45-50 per cent (Kidd and Wylde 2011).

Figure 6.8

Exclusion errors of the proxy means test methodology at different coverage rates, assuming perfect implementation



Source: Authors' analyses based on HIES 2008/09.

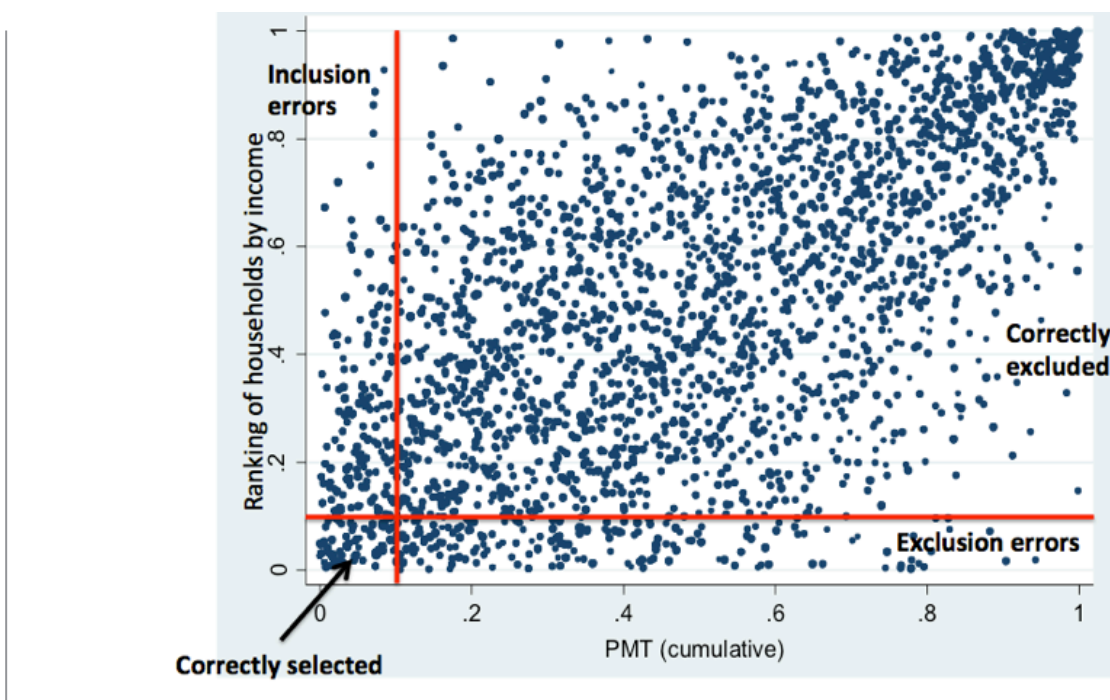
A key challenge with the PMT methodology is that it is not particularly accurate and its selection of households is relatively arbitrary. Figure 6.8 shows the exclusion errors that would be expected from the PMT methodology in Fiji, assuming that it was

perfectly implemented. At a low coverage of 5 per cent of households, which is similar to the coverage of the C&P Allowance, it would be expected that over 73 per cent of households in the poorest 5 per cent of the population would be excluded. The exclusion errors fall as coverage increases but, even at 10 per cent coverage – which is the coverage of the Poverty Benefit – the exclusion error would be over 67 per cent.

The arbitrariness of the PMT selection methodology is indicated by Figure 6.9. It shows a scattergraph in which each household in the 2008/09 HIES is mapped according to its ranking of income predicted by the PMT and its actual income as recorded in the HIES. If the PMT were accurate, all households would be lined up along a line from the bottom left corner to the top right. In reality, there is a significant scatter of households across the graph. Indeed, the only households that would be accurately selected by the Poverty Benefit are those in the bottom left quadrant, while those in the bottom right quadrant would be households in the poorest 10 per cent of the population that are

Figure 6.9

Scattergraph mapping actual and predicted incomes of households in Fiji, and accuracy of targeting with 10 per cent coverage (the coverage of the Poverty Benefit)



Source: Authors' analyses based on HIES 2008/09.

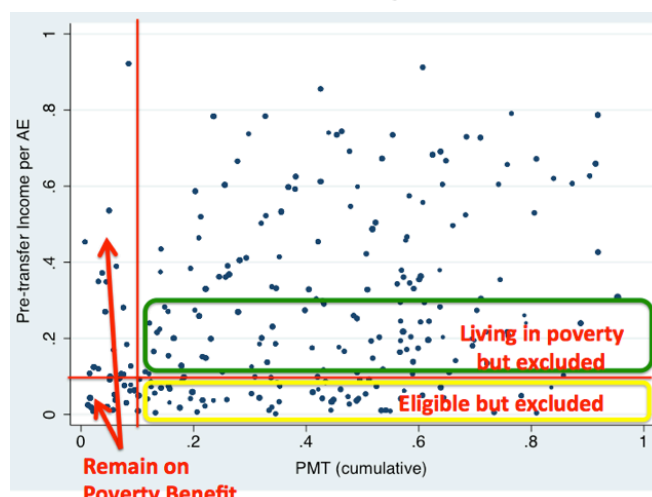
Box 6.6**Inaccuracy of the Poverty Benefit when used to assess Family Assistance Programme (FAP) beneficiaries**

Figure 6.10 assesses the effectiveness of the proxy means test (PMT) in the re-targeting of FAP beneficiaries. Each dot represents a FAP beneficiary household in the 2008/09 household survey. The graph ranks all households in the survey but only shows those on the FAP. On the Y-axis, they are ranked according to their pre-transfer income and on the X-axis, they are ranked according to the PMT's estimation of their income. The red lines show the 10 per cent of the population that are regarded as eligible (both in reality – the horizontal line – and as predicted by the PMT – the vertical line). All those to the left of the vertical red line are those identified as eligible for the Poverty Benefit, according to the PMT. All those below the horizontal red line are those who, in reality, are eligible for the Poverty Benefit. As the graph indicates, only those in the left-hand bottom quadrant both remain on the Poverty Benefit and are accurately identified. Those in the bottom-right quadrant are those that should qualify for the Poverty Benefit but are mistakenly identified as not eligible and consequently are not allowed to be moved from the FAP to the Poverty Benefit.

This simulation assumes static incomes. In reality, those in the green box were in the poorest 30 per cent of the population in 2008/09 and therefore, living in poverty and at high risk of falling into the poorest 10 per cent of the population. This group is also excluded from the Poverty Benefit, despite their poverty. Indeed, if the cut-off point of the Poverty Benefit were increased to 30 per cent, then this group would be included.

Overall, therefore, the Poverty Benefit will remove a high proportion of FAP beneficiaries who deserve to remain on it and will experience difficulties as a result of being removed. It should be expected that these beneficiaries will complain, increasing the workload on DSW staff. It also needs to be questioned why this re-targeting of all FAP beneficiaries was done given that most had originally been correctly selected. A simpler process that would have filtered out the obvious cases of mis-targeting could have been adopted. In fact, the re-certification process for the Poverty Benefit has now been halted due to a policy directive from the Permanent Secretary.

Figure 6.10 Retargeting of the Family Assistance Programme (FAP) showing errors of inclusion and exclusion using the PMT



Source: Authors' analyses based on HIES 2008/09.

excluded. The Poverty Benefit therefore makes many inaccurate selections while removing from the FAP many households that, on income criteria, would be eligible (see Box 6.6 for further discussion).

The main challenges with the current selection process for the C&P Allowance are not related to the

accuracy of the current methodology, since most children deserve to be on the scheme, but rather, to the high level of exclusion of vulnerable children, the lack of clear guidance on how to assess incomes and levels of deprivation, and the time spent by staff in undertaking assessments. Options for addressing these issues are discussed below.

Even with 18,000 children on the C&P Allowance, difficult decisions will need to be made on which children to prioritize in selection. As the analysis of the PMT shows, it is extremely challenging to accurately identify 'poor' families in countries with a high proportion of the labour force outside the formal sector. Therefore, it makes sense to find a simple alternative that is easily understood and can be simply implemented.

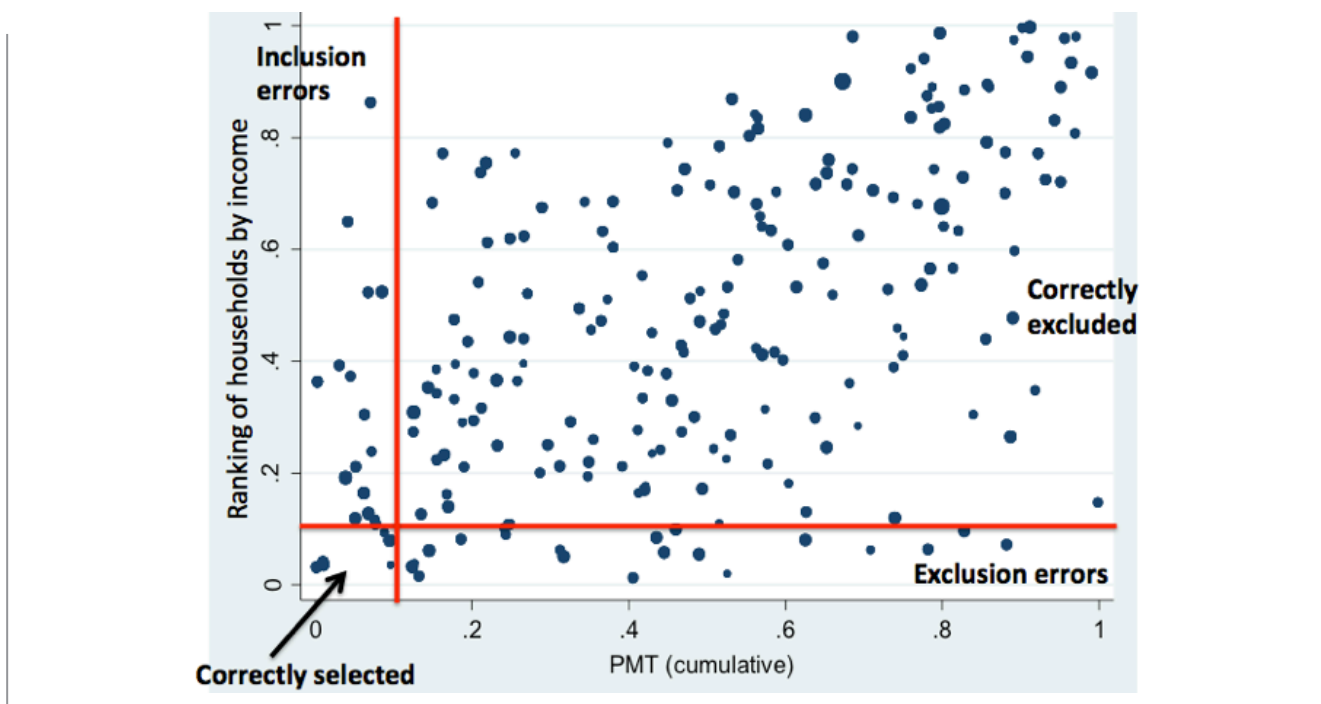
Given the greater likelihood of poverty among single-parent families, it would make sense to retain the category of single parenthood as the main initial filter for the scheme. The key additional categories that could be considered would be children with disabilities and children of carers with disabilities, although, if these categories were incorporated into the C&P Allowance, robust methodologies for identifying disability would have to be developed.

However, further analysis is required to determine how to identify priority families within the initial filters. Assuming that the government still wants to give priority to the poorest families within these

categories, a methodology would need to be developed to identify the poorest. One option would be to use the PMT, yet, as indicated above, it is not a particularly accurate mechanism. Indeed, Figure 6.11 estimates how effective the PMT would be if used for selecting families for the C&P Allowance. It examines single-headed households across Fiji, taking this as a proxy for the target categories for the C&P Allowance, and suggests similar problems with the accuracy of the PMT. Although the sample is small, it indicates that very few single-headed households would be correctly selected if coverage were 10 per cent of households while many of those in the poorest 10 per cent of the population would be excluded. Therefore, it would not be recommended to use the PMT methodology to select families for the C&P Allowance.

If the PMT targeting option is rejected, one option would be to build on the success of the current system. Clearer guidance could be provided to WOs on how to assess incomes, which would allow them to identify the poorest single-headed households while also using their judgment. More formal checks

Figure 6.11 Scattergraph mapping of actual and predicted incomes of single-headed households in Fiji, and accuracy of targeting with 10 per cent coverage



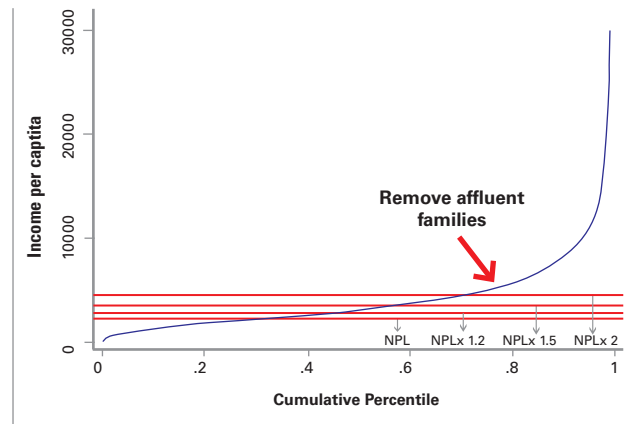
Source: Authors' analyses based on HIES 2008/09.

and balances could be built into the system, with sign-offs on selection choices by more senior staff, as currently occurs.

However, a new selection system would have to take into account the number of single-headed households in the country and determine the proportion that would be covered by the scheme. The revised selection criteria should be linked to this proportion. Therefore, for example, since 8.25 per cent of children were found in 2008/09 to live in households headed by single women, if this were taken as a proxy for single-headed families, around 24,000 children would be eligible. A scheme of 18,000 children would, therefore, reach around 75 per cent of children selected by the initial filter of single parent household. As Section 3.1 indicated, in 2008-09, around 77 per cent of children were living in households with incomes of less than twice the national poverty line, many of whose families have insecure and insufficient incomes. Therefore, a coverage rate of 70 per cent would not be inappropriate and could help deal with the challenge of income dynamics and insecurity. Any unused budget could be made available to incorporate children with disabilities.

If the C&P Allowance were to reach 70 per cent of single-headed families, it would be possible to use a form of affluence testing to identify families. Affluence testing would imply removing those single-headed families that would be considered affluent. As Figure 6.12 illustrates, at around the 80th percentile there is a more marked differentiation between households in terms of their incomes, and therefore, it should be easier to identify those who are better off than poor households, where there is minimal differentiation in their incomes. The easiest way to conduct an affluence test could be to remove those families with household member who works in the formal sector and who has an income above a specific level. Income tax records could be used to exclude them: a salary limit could exclude the richest 30 per cent of single parent households. It would also be expected that many of the more affluent families would self-exclude by not applying.

Figure 6.12 Approach to targeting using affluence testing, indicating the point at which families could be judged eligible



As indicated above, other simple criteria to include vulnerable children and families could be introduced into the scheme. Thus, the C&P Allowance could be offered to all children with disabilities or to all families in which a caregiver has a disability.

6.5. Use of conditions for eligibility in social transfer schemes

A large number of social transfer schemes in developing countries use the condition that, if families are to receive a grant, their children must attend school for a minimum number of days per month or mothers must visit health clinics. While such conditional cash transfers (CCTs) have become increasingly popular in developing countries, there is no robust evidence that such conditions increase school attendance or improve child health and nutrition over and above what would be achieved through the provision of the cash transfer alone. Indeed, the evidence suggests that conditions are not necessary for fulfilling human development goals (Box 6.8 provides more details). In fact, many cash transfers in developing countries do not use conditions, yet evaluations show that their impacts on human development indicators are still significant.

Box 6.7**Recommendations on eligibility criteria and selection mechanisms**

- The rule that C&P Allowance beneficiaries cannot access other social transfer programmes – and vice versa – should be removed. C&P Allowance beneficiaries should be able to access programmes such as the Poverty Benefit, Social Pension, FNPF and Food Vouchers for Pregnant and Lactating Mothers.
- The rule that women in receipt of maintenance payments cannot receive the C&P Allowance should be removed, because it could discourage them from making claims for maintenance.
- To facilitate selection, the programme, at this stage, should prioritize single parents, children with disabilities, and children whose parents are living with a disability. These categories should be used as initial filters for the scheme.
- A further study should be undertaken to determine how best to identify applicants once they have passed through the initial filter. It is probable that this should be based on incomes, and a form of affluence test should be designed. However, all children and adult carers with disabilities should be included on the programme. It is strongly recommended not to use the proxy means test (PMT) given its high level of inaccuracy and arbitrariness.

Box 6.8**Do conditions impact on education or nutrition?**

There is considerable international debate on the value of imposing conditions that oblige recipients of social security schemes to send their children to school or attend health clinics. However, there is no robust international evidence that implementing conditions has any impact, and indeed, it would seem that the strongest evidence shows that they have no impacts. The World Bank undertook a number of experiments in which unconditional and conditional transfers were provided to families. The results are summarized below:

- In Morocco, Benhassine et al. (2013) found no added value of enforcing conditions: unconditional cash transfers were as effective as conditional cash transfers.
- In Burkina Faso, the best interpretation of the results is that the use of conditions had an impact on enrolment of young children aged 7-8 years who were not enrolled in school prior to the study (Akresh, Walque and Kazianga 2013). However, among children enrolled at school, including older children, the unconditional transfer seems to have been just as effective.
- In Malawi, the researchers initially report that the conditions had no impact (Baird, McIntosh and Ozler 2010). One year later, another analysis showed that conditions did, in fact, make an impact (Baird, McIntosh and Ozler 2011). However, the variance in the results is derived from a change in the methodology, which was introduced once the experiment had finished. Analysis of the methodology adopted in the second paper indicates that it had significant flaws and that the experiment produced no reliable evidence on the impact of conditions (Kidd and Calder 2012).
- In Kenya, no additional value of conditions was found (Ward et al. 2009).
- A systematic review was undertaken by Manley et al. (2012) to ascertain whether conditional schemes had an impact on child nutrition. They found no evidence of any additional impact.

The results of these experiments build on other comprehensive reviews of the evidence that also found no evidence of the impacts of conditions (Fiszbein and Schady 2009; Kidd and Calder 2011). The most reliable conclusion is that it is the provision of cash to families living in poverty that generates almost all impacts within conditional cash transfers.

Box 6.8

Furthermore, there is evidence that attaching conditions risks creating harm. In Malawi, the use of conditions increased the psychological distress experienced by teenage girls, probably because they were experiencing abuse at school (Baird, McIntosh and Ozler 2010; Kidd and Calder 2012). Conditions can also penalize those children who are most vulnerable including those from the poorest households or those living with disabilities who may find it most challenging to attend school.

Source: See also Fiszbein and Schady (2009); Kidd, Calder and Wylde (2011); and Manley, Gitter and Slavchevska (2012).

One of the criteria for the C&P Allowance is that children of school age should be attending school. Therefore, to a certain extent, the Allowance could be considered a conditional programme since child can be removed if families do not comply with this condition of school enrolment. However, while many conditional cash transfer (CCT) programmes around the world monitor daily attendance and expect a minimum attendance of 70-85 per cent of days each month, the C&P Allowance only monitors enrolment once a year. Caregivers are expected to provide WOs with a letter from school verifying that their children have been enrolled.

There is evidence that WOs undertake annual visits to monitor children's continuing enrolment in school. Caregivers are expected to submit annual letters from the school as well as children's school reports. There is, however, no coordinated system that directly links schools to the DSW so that they can verify attendance. Overall, the condition of school attendance does not appear to be strictly enforced.

From the perspective of beneficiaries, many were not aware of any ongoing obligations attached to the programme and stated they had not been advised of any conditions or that their grants would be withdrawn if their children did not attend school. A few admitted to a vague sense that the Allowance would be stopped when their children finish school. However, they did report being aware that their children were expected to go to school and knew that the DSW wanted a copy of the school report

and a report on attendance every year. Yet, this awareness that children should go to school was more associated with the free education policy and the law in Fiji, rather than any condition linked to the C&P Allowance.

The condition in the C&P Allowance, therefore, appears to be of limited value in ensuring school attendance. Instead, the State is incentivizing school attendance through a combination of the abolition of school fees and the provision of the bus subsidy, while parents are taking advantage of the cash from the C&P Allowance to pay for school costs. Furthermore, monitoring compliance with conditions can be both challenging and expensive (see Box 6.9).

In some countries such as South Africa and Brazil, the monitoring of compliance is used as a tool to identify children facing difficulties. When a child misses school and does not comply with the social transfer's condition, it triggers a visit from a social worker to determine the cause and put in place additional support if necessary. Some WOs argued that the same process should be followed in Fiji before any decision is made to remove the Allowance. However, such a process does not need to be linked to monitoring compliance with conditions. If there were good linkages between schools and DSW offices, whenever a child misses school, irrespective of whether he or she is receiving the C&P Allowance or not, the school could inform the DSW, which could trigger a visit from a WO. Yet, because WOs are so busy administering cash

Box 6.9**The practical challenges of enforcing conditions**

Monitoring and enforcing compliance with conditions of receiving social transfers generates particular challenges. The C&P Allowance currently places the burden of responsibility on caregivers to provide the evidence of school enrolment, which can be time consuming and has an opportunity cost in terms of lost income. It also increases the burden of labour on Welfare Officers (WOs), who have to further reduce the time spent on their main responsibilities. If staff were recruited to monitor compliance, which is common in many conditional cash transfers (CCTs), it would increase the administrative costs of the programme. In Mexico, the monitoring of compliance on the Oportunidades programme comprised 24 per cent of the administrative costs of the programme, without taking into account the time invested by teachers (Coady et al. 2005). A recent study has estimated that the enforcing compliance could comprise between 1-3 per cent of the total cost of a programme, which would imply up to FJD150,000 per year in Fiji, given the current size of the budget (Grosh et al. 2008). Furthermore, there is strong evidence from around the world that teachers are reluctant to be co-opted to report on attendance since they do not want to be blamed by parents if the Allowance is withdrawn.

Box 6.10**Recommendations on conditions**

- The condition that children should attend school should be removed because it adds little value. The C&P Allowance should be provided to children, irrespective of whether they attend school or not.
- The Department of Social Welfare (DSW) should seek to build incentives ('nudges') into the C&P Allowance to continue to incentivise caregivers to send children to school and build a good learning environment for them at home.
- Arrangements should be put in place for schools to inform the DSW about vulnerable children, so that Welfare Officers (WOs) can follow up, assuming that time and space is created for them to undertake social work.

transfer programmes, they are unable to undertake this kind of basic social work task.

There is an alternative means of using the C&P Allowance to encourage children to attend school, in particular those of secondary school age where dropouts are more likely. Families could be incentivized to send their children to school via incentives ('nudges'), i.e., positive messaging (Benhassine et al. 2013; Freeland 2013).

6.6. Exit mechanisms

Just as eligibility criteria are applied during the application process for social transfer programmes, there should also be clear criteria to determine the

exit of beneficiaries from a scheme. Usually, this entails a regular review of the eligibility criteria. Programmes should aim to ensure that exit criteria are as simple as possible and, if an effective MIS is in place, can be applied automatically.

In the programme guidance for the C&P Allowance, it is recommended that families should remain on the scheme for no more than five years. In practice, families often remain on the scheme provided that they fulfil the eligibility criteria. These include: the age of the children receiving the grant; changes to family circumstances, for example, receiving maintenance payments; being a member of single-parent household; or continued fostering arrangements; changing economic circumstances; and whether the child continues to attend school.

Box 6.11**Experiences of exit from the C&P Allowance**

The research team spoke with four people who had left the C&P Allowance, cross-checking their stories with the Department of Social Welfare (DSW):

- One person agreed with the decision of the DSW to stop her allowance. She explained that she had received the grant for ten years but her son was now past the age of eligibility. Her husband was now also working.
- Another person had been a single mother but lived in an unmarried relationship with a partner. The grant had enabled her to provide for her two children since her partner was reluctant to do so. However, she officially married her partner and as a result, was removed from the scheme. She is now worried about the potential negative effects this will have on her relationship with her husband and tensions in the home, since her children are now reliant on their step-father.
- One person was confused about the criteria used to remove her from the programme, which was reported as having electricity in her house.
- One man contested that he was unjustly removed from the programme after a neighbour reported that his son had taken on a casual job in the mill. He had been searching for a job for over a year and continued to be financially dependent on his father. Before his second week's wages were paid, somebody went into the DSW office to complain, resulting in the grant being withdrawn. However, the son is again unemployed. The father was very disappointed because it occurred at the same time as his retirement. He tried to explain this to the DSW, arguing that he still had another child of school age, but had not been successful.

Some WOs did not feel that the guidance on the five-year limit had to be enforced and felt it was actually a means of encouraging families to make efforts to improve their conditions so as to stop being 'dependent' on the State.

WOs are expected to undertake an annual review to determine whether circumstances within the household have changed. Furthermore, if the DSW receives a report that family circumstances have changed, it is able to undertake an ad hoc visit to check. The majority of recipients interviewed during the research reported receiving a household visit from the WO only once or less than once per year. WOs stated that, in the past, they used to rely on recipients visiting the office to receive their food vouchers to follow up with them, and that this was their only contact with many households throughout the year.

A number of cases were found of children continuing to receive the C&P Allowance even after they had exceeded 18 years of age. The

programme's MIS does not appear to send an automatic notification to the DSW when a child is beyond the age of eligibility.

While it was difficult during the research to identify ex-beneficiaries of the C&P Allowance to understand their experiences of exiting from the scheme, a few cases were found (Box 6.11). The cases suggest that not everyone is aware of the reasons for their removal from the scheme. Furthermore, people may be removed because their conditions temporarily improve, but may later find themselves in difficulty and cannot return immediately to the programme.

The Women's Crisis Centre noted challenges for mothers removed from the C&P Allowance after they begin to receive Child or Spousal Maintenance. Often these payments are unreliable, inconsistent and insufficient for the upkeep of children. It was not clear whether any consideration was given to the likelihood of fathers continuing to pay maintenance or the value of this support compared to the C&P Allowance programme.

The DSW has established a Graduation Programme to facilitate beneficiaries' exit from the Poverty Benefit and the C&P Allowance. Those enrolling on the programme are put in contact with the National Centre for Small and Micro Enterprises Development (NCSMED), which provides them with one week of business training – “Start your own business” – and support to develop a business plan and budget. Funding of FJD2,000 is provided to NCSMED for each beneficiary, of which FJD400 is retained by NCSMED to cover the costs of their support. The grant is used to purchase capital items required for the beneficiary's business. The progress of the participants is monitored for the first three months, and when NCSMED considers the business sustainable, it informs the DSW and the C&P Allowance is stopped.

However, there is a range of challenges with the programme. It is unclear how the participants are selected because there are no fixed criteria and people who may be unsuitable for small businesses may be chosen; however, some care is taken to select participants who are literate. The process for selection of businesses is unclear. There appears to be no assessment of market conditions or the likely profitability of the business, and little consideration seems to be given to the preferences

of the participant: they have to select from short-list of potential options, such as beekeeping, poultry, fishing, small-scale pig production and market vending.

The research findings indicate that the C&P Allowance is withdrawn once there is some evidence of savings by the participant in the Welfare Graduation Programme. The ups and downs, and nonlinearity of income in a new enterprise are not taken into account. There is also no consideration of family circumstances including childcare constraints and number of dependents, and no allowance is made for the businesses failing, which, according to WOs, does occur. Indeed, many families enrolled in the Welfare Graduation Programme appear to be in a worse economic situation as a result of their participation (see Box 6.12 for some examples).

Overall, therefore, there is insufficient clarity or consistency in the process of removing people from the C&P Allowance. When circumstances have truly changed for the better, the removal from the programme appears not to be problematic. However, some people are removed when their situation has not changed permanently and may well fall back into extreme poverty, without the ability to access the C&P Allowance again. The

Box 6.12

Experiences of the Welfare Graduation Programme

A number of people who exited from the C&P Allowance as a result of participating in the Welfare Graduation Programme found themselves in a worse financial position:

- One person started a canteen, but, because there were many others in the area, she could not make a profit and her income is now less than when she was on the C&P Allowance.
- Another woman who operated a food canteen on government premises had to take groceries from the canteen to feed her family, which affected her sales and profit, partly because her rent increased at home. She now earns less than what she received through the CPA and food voucher support.
- A further woman who operated a canteen had to borrow money from her son. To date, she has borrowed FJD1,000 to pay for rent, rates/licence and to buy groceries/stock for the canteen. She is now repaying him FJD10 per week. She states: “I have to think twice about what food to buy for home consumption.”
- A beneficiary in Savusavu had chosen beekeeping as her business “because it did not involve a lot of work”. After three years, she only had three double hives and had made three sales totalling FJD450. However, she was still receiving the C&P Allowance.

Box 6.13**Experiences of the Welfare Graduation Programme**

- Once children have been accepted for the C&P Allowance, they should remain on it until they reach 18 years of age or leave school, whichever is later.
- The Welfare Graduation Programme should be evaluated and revised to ensure that participants do not end up in a worse position. While it is positive for C&P Allowance beneficiaries to access the Welfare Graduation Programme, they should not be removed from the Allowance. This would enhance the sustainability of their business.
- The Management Information System (MIS) should be designed to automatically remove children from the scheme once they reach 18 years.

Welfare Graduation Programme, while in principle a good idea, is not working well and is making some people's financial situation worse. Indeed, there is good evidence internationally that if people are able to both receive support from a small business and remain on the Allowance, it is much more likely that their business will be sustainable. In many countries, people receiving support to access the labour force do not find that their child grants are necessarily terminated.

Furthermore, the five-year limit for receiving the Allowance appears to be a relatively arbitrary choice. Many children require support for longer periods of time. Indeed, if child well-being is prioritized, there are strong arguments for continuing support for children until they reach their 18th birthday or leave school, whichever is later. This would simplify the management of the programme while ensuring that the gains from the programme are consolidated.

6.7. Summary

This chapter examined key policy and design issues related to the C&P Allowance, identifying a number of areas of potential improvements. It argued that the current level of investment in the C&P Allowance is low, especially when compared to child grants in other developing countries. The value of the C&P Allowance transfer per child is in line with international experience but, because

families do not receive the full value of transfers according to the guidance, the actual value of the transfers per family is low. The C&P Allowance reaches very few children in Fiji (around 2 per cent) and coverage is negligible for some categories of children, in particular young children and those living with a disability. Yet, a high proportion of children in the population, perhaps 70 per cent, would benefit from a child grant. Therefore, it is essential to increase the budget of the scheme as a means of expanding coverage. However, if the current budget were used effectively, coverage of children could increase to 18,000, or around 6 per cent of children nationally.

The C&P Allowance is directed at single parents and children in foster care, provided that they are living in poverty. There is little evidence on the effectiveness of the selection processes, although the qualitative research undertaken indicated that almost all beneficiaries are appropriately included in the scheme. An initial expansion of the Allowance could focus on single parents and children with disabilities. It is, however, challenging to identify families living in poverty, and the PMT, which is used in the Poverty Benefit, has significant, inherent exclusion errors and is relatively arbitrary in its selection. Options for Fiji are either to strengthen the current system of means testing by training WOs, or expanding the scheme and using affluence testing. However, all children with disabilities should be able to access the Allowance.

The Allowance is, in theory, only intended to be given to children who attend school. However, this condition is not enforced and there is no robust international evidence that imposing conditions has an impact. Furthermore, effectively monitoring compliance with conditions is very challenging and would imply significant costs and an increase in workloads of teachers and WOs. Therefore, the requirement that children must attend school should be removed and instead, the programme should focus on introducing incentives ('nudges'), i.e. effective messaging, about attending school into the scheme.

Currently, the C&P Allowance covers children for only five years, although this is not strictly enforced. Indeed, it is questionable whether five

years is enough time for them to remain on the scheme since it is important to ensure investment in children over a long period. The programme should therefore cover children until they reach 18 years of age. The Ministry established a Welfare Graduation Programme to provide recipients with support to establish micro-enterprises, before removing them from the Allowance. However, there is evidence that many beneficiaries of the Welfare Graduation Programme are struggling to establish sustainable businesses and in many cases, end up more impoverished. While providing labour market and livelihoods support to families is positive, it should not be linked to exit from the scheme. Families should only exit social transfer schemes once they no longer fulfil the eligibility criteria.

Chapter 7



ASSESSMENT OF THE C&P ALLOWANCE: OPERATIONS AND DELIVERY

The core purpose of the operations of a cash transfer scheme is to deliver the right amount of cash to the right person, at the right time, at the lowest cost, and in an accessible manner. If a social transfer scheme can achieve this, its implementation can be considered a success. Therefore, this chapter will examine the operations of the C&P Allowance to determine strengths and weaknesses, and areas for improvement. It will examine only the transfer to families and not the transfer to children in institutional care.

The chapter will focus on three core aspects of the operations and delivery of the scheme:

- **Management**, including a description and assessment of the roles and responsibilities of the key actors in the scheme and its organizational structure.
- **Administrative processes across the C&P Allowance programme cycle**, including communications, registration, enrolment, payments, monitoring of conditions, and grievance and complaint mechanisms.
- **Institutional framework**, including the resources and systems that enable the administrative processes to function (e.g. human resources including staff training and performance management, MISs, operational documentation,

equipment and monitoring and evaluation mechanisms).

The assessment will examine aspects of implementation that are clearly defined and working well, areas that could benefit from further clarification, and the main impediments to effective programme implementation. Much of the information is based on interviews with DSW staff, triangulated with the experience of beneficiaries with the programme .

7.1. Management and organizational structures

The C&P Allowance is administered by the DSW, with its Head Office in Suva.³⁶ The responsibilities of the DSW are two-fold: it manages the Department's

36 An organizational review of the DSW was undertaken in 2010, available at: <http://bit.ly/1GEphaJ>.

social security schemes and also provides child care and protection services. The dual responsibilities of the Department are reflected in the titles and responsibilities of the two Assistant Directors: the Assistant Director for Family Services, who engages in the social security schemes, and the Assistant Director for Child Services, who is responsible for child welfare. This bifurcation of Departmental responsibilities reflects, to a degree, the proposed definition of social protection for Fiji, which was set out in Chapter 5.

Responsibilities for the management of the C&P Allowance are integrated within the broader management of all of the DSW's cash transfer programmes, and their administration is devolved to Divisional Offices covering the South, East, Central, Northern and Western regions. The

Assistant Director for Family Services has overall management responsibility for the scheme. Principal Welfare Officers (PWOs) are responsible for the Divisional Offices, although the Assistant Director for Family Services is responsible for the Divisional offices of the South, East and Central regions. Responsibilities are further delegated to District offices. The specific responsibilities of staff relating to the C&P Allowance are outlined in Box 7.1.

Figure 7.1 illustrates, in simple terms, an organizational chart of the current management structure of the DSW as it relates to the C&P Allowance. The chart does not include all divisional and district offices, but focuses on the structure that would be found in each Division.

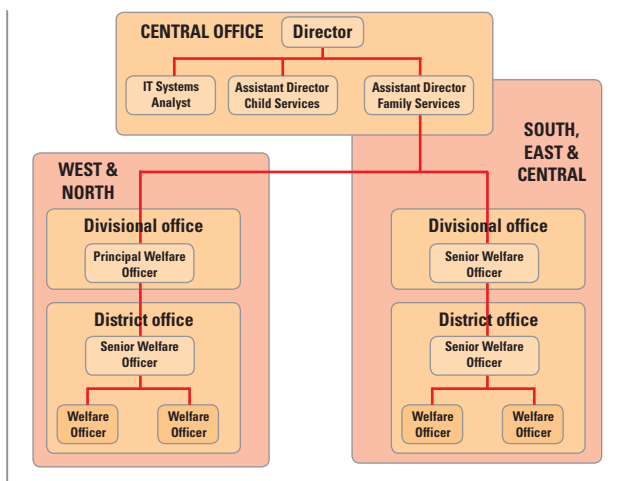
Box 7.1

Staff responsibilities in the Department of Social Welfare relating to the C&P Allowance

- **Director of the Department of Social Welfare (DSW):** Assumes overall responsibility for the delivery of the Allowance and its budget, ensuring that procedures are followed. Oversees the grievance committee for the programme.
- **Assistant Director for Family Services:** Manages the Allowance, ensuring that it adheres to its budget. Assesses eligibility of applicants for the South, East and Central Regions. Ensures a review of cases according to circumstances.
- **Principal Welfare Officer (Divisional offices of the West and North):** Supervises the Allowance activities in both the divisional and district offices within the Division. Approves applications to the Allowance. Manages and escalates grievances.
- **Senior Welfare Officer:** Oversees the work of the Welfare Officers (WOs and Clerical Officers on the Allowance. Ensures assessment of new cases. Verifies data on applications and submits the application to the Principal Welfare Officer (PWO) or Assistant Director (AD) for Family Services for approval. Ensures home visits and that impending cases are moved forward.
- **Welfare Officer:** Responsible for day-to-day activities within districts on the Allowance. Manages the registration and enrolment processes for the Allowance, including home visits. Provides reports on applications to supervisors.
- **Clerical Officer:** Compiles and submits requisite financial data for new C&P Allowance recipients to headquarters for accounts.
- **Information Technology Systems Analyst:** Based in headquarters and responsible for overall database management and reporting. Trains new users, creates new accounts and sets user privileges for E-Gov and E-Welfare database systems. Generates a list for the food vouchers and oversees the printing of vouchers. Receives account details of newly registered C&P Allowance beneficiaries and submits list to accounts for addition to the payroll. Oversees the relationship management with Westpac.

Figure 7.1

Structure of the Department of Social Welfare for administering the C&P Allowance



In principle, the overall structure is fine. The challenges relate more to responsibilities within offices.

In addition to their broader responsibilities, WOs of the DSW must face the key challenge of implementing the C&P Allowance scheme. They are expected to manage both cash transfer programmes and function as social workers. Yet, these are two very different skill sets, and the current reality is that the excessive workloads experienced by staff to deliver the cash transfers are having a detrimental impact on their social work responsibilities (see Section 7.3.1 for further discussion). Although WOs are specialists, they are obliged to become generalists, and are unable to adequately deliver either set of responsibilities. Furthermore, few,

if any, have been professionally trained as social workers, which affects their ability to fulfil this aspect of their work. In fact, only Assistant Directors have university qualifications, and not in social work. Many other staff have received most of their training on the job. Fiji is not the only country to face this challenge of a lack of differentiation of responsibilities, as discussed in Box 7.2.

One solution is for the DSW to recognize the two different professions required in their work – social security and social work – and allocate staff to one or other of these branches, rather than expecting individuals to cover both areas. Staff could then receive further specialized training in each profession and solely undertake work in these areas. More highly trained and specialized staff will be able to deliver higher quality work. In effect, this would reflect the current structure in headquarters in which the Deputy Directors divide responsibilities for cash transfers and social work, although the specific focus is on child protection. The same structure (i.e. split responsibilities for cash transfers and social work) should be replicated at the Divisional and District Offices.

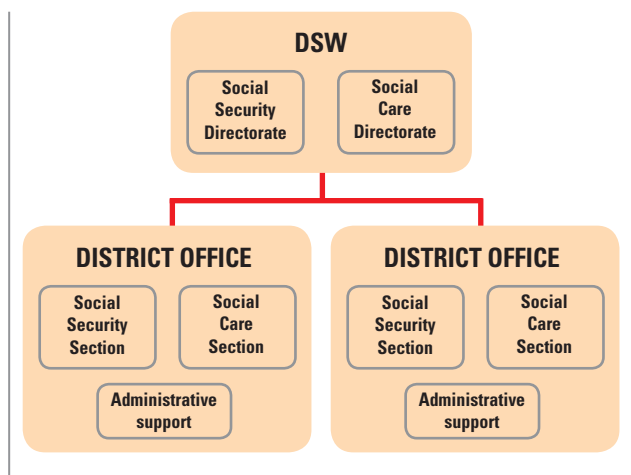
If this solution were implemented, the structure of the Department could be transformed into a structure similar to that shown in Figure 7.2. In each level of organization, including Divisional offices, which are not represented here, there could be two sections, one for Social Security and one for Social Care, each under separate Directorates at headquarters. The Social Care Section should broaden its responsibilities beyond children

Box 7.2

International experience in combining cash transfer and social work responsibilities

Ghana's Livelihood Empowerment Against Poverty (LEAP) and Kenya's Cash Transfer for Orphans and Vulnerable Children (CT-OVC) programme are examples of cash transfer schemes that have burdened the social welfare officers with the administration of the transfers. Such a strategy can have significant consequences, leading to a breakdown in core business processes. Staff are often untrained and may not perform tasks well; they are given tasks that are not part of their job description and which they may resent; their workloads increase, which is not good for morale; and their main responsibilities such as providing care to vulnerable children and adults are squeezed so that they can no longer perform them adequately.

Figure 7.2 Proposed structure of the Department of Social Welfare



only and take on responsibility for all vulnerable categories of the population, for example, for people with disabilities and the elderly, as well as all institutional care. Within each Section in an office, there could be two sets of professional staff: social security professionals and social workers. An administrative team could undertake the office-wide administrative functions, such as managing finances and human resources. The Social Security Section would be responsible for the C&P Allowance for families, while the Social Care Section would be responsible for providing support to children in institutional care.

The C&P Allowance should also formalize a distinction between the transfers to families and the transfers to support children in institutional care. The Social Care Section should become responsible for the support to childcare institutions, combined with an improvement in quality assurance, while the Social Security Section should retain responsibility for the transfer to children in families, in effect the Child Grant.

Furthermore, currently there is an inefficient use of human resources. Staff are hired as WOs and operate at different grades (Senior, Welfare Office I and Welfare Officer II). Yet, they spend much of their time undertaking administrative tasks that could successfully be carried out by clerical grades. Therefore, a review of responsibilities of staff should be undertaken and clear responsibilities allocated to different grades. In particular, clerical staff could be trained to undertake administrative tasks currently undertaken by WOs, saving resources and improving efficiency.

7.2. Assessment of the C&P Allowance Administrative Processes

As discussed earlier, the C&P Allowance's operations are embedded within the delivery systems of other cash transfers. This section will review the

Box 7.3 Recommendations on the management and organizational structures

- The Department of Social Welfare (DSW) should undertake a functional review of its organizational structures, with the aim of identifying and resourcing a new structure based on separate responsibilities for Social Security and Social Care. The review should also consider the responsibilities of different grades of staff, so as to relieve higher-level Welfare Officers (WOs) from administrative tasks.
- The DSW should invest in providing professional capacity development for its staff in both social security and social work, aiming to have a fully professional and qualified team in place within 5-7 years.
- The C&P Allowance should be divided into two programmes. One programme should comprise the financing of institutions providing care to children, which should be overseen by a future Social Care section, while the Child Grant element for families with children should be placed under the responsibility of a future Social Security Section.

administrative processes of the operations of the Allowance including: communications to potential applicants to inform them of the existence of the programme; mechanisms for registering families in the programme; enrolment in the programme for those identified as eligible; the payment process; and the grievance and complaints system. The following section will examine the underlying institutional systems that underpin the delivery of the Allowance.

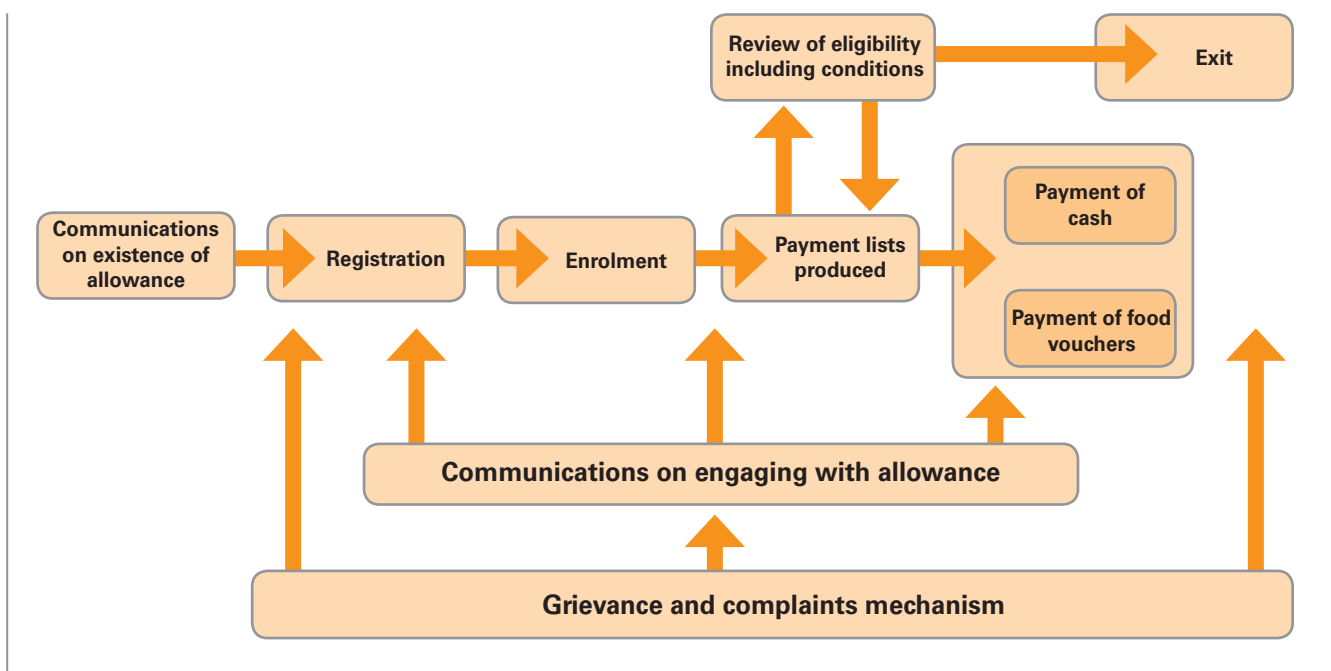
Figure 7.3 outlines the core administrative processes of the C&P Allowance’s operational cycle. In brief, these are as follows:

- The operational cycle begins by the DSW informing citizens of the availability of the scheme and its eligibility criteria through communications.
- Potential beneficiaries apply for the scheme through the registration process.
- Those accepted in the Allowance are provided with identification indicating that they have been enrolled in the scheme; this identification is used to access their cash.

- The DSW puts together a payment list for both cash and food vouchers on a monthly basis.
- Cash and food vouchers are delivered to the Allowance’s beneficiaries as part of the payment process.
- Regular reviews are undertaken of beneficiaries to determine whether they are still eligible for the programme.
- Those who are not eligible for the programme are removed from it (i.e. the exit process), and their names are taken off the payment list.
- At any time, applicants and beneficiaries are able to present grievances and complaints.
- Furthermore, the DSW continues to communicate with beneficiaries about how to engage with the scheme.

The following sections will analyse each of these processes to determine how effectively they are being implemented while outlining the experiences of recipients. However, since the review of

Figure 7.3 Core administrative processes of the C&P Allowance’s operational cycle



conditions and exiting have been discussed in the policy and design issues section, they will not be analysed here.

7.2.1 Awareness raising on the existence of the Allowance

Effective communications are essential for the good functioning of any social transfer scheme. If potential beneficiaries are not made aware of a scheme and on how to apply, they will not access it. Indeed, in many countries, ineffective communications are a major cause of exclusion from social transfer schemes (Kidd and Hossain 2015).

In Fiji, citizens are made aware of the existence of the C&P Allowance through various channels, such as: State television and radio advertising; promotional literature printed by the Department; and most commonly, by word of mouth including advice from local Advisory Counsellors, health department, churches, schools, and NGOs working in women and child protection such as the Fiji Women's Crisis Centre and the Fiji Red Cross Society. There are also cases of referrals from other service providers such as the Prisons Service to ensure that Prisoner's dependents can access the scheme.

Since most people hear about the scheme through word of mouth and from other service providers, the DSW's own communications about the programme could be improved. At the same time, it is positive that other service providers offer information, but it is unlikely that this is undertaken systematically. There should be agreements made between the DSW and other service providers to systematically

provide their clients and members with information, and the DSW should furnish them with available information materials.

The danger of a more effective communications campaign is clearly that there may be many more applicants than there are available places on the scheme. Hence, while the DSW should improve its communications, it should only do so once the eligibility criteria for the scheme are agreed.

7.2.2 Registration for the Allowance

The registration process is the point in the operational cycle when people are selected for a social security programme. It comprises some form of application to the scheme and an assessment by programme officials on whether the applicant complies with the eligibility criteria for the scheme. The eligibility criteria for the C&P Allowance were explained in Section 6.4.

The C&P Allowance registration system is a type of on-demand process. It is open to applicants all year round, and it is the responsibility of people themselves to apply for the scheme. The DSW does not actively look for potential beneficiaries. For the majority of applicants, this requires that they visit their local DSW office to apply.

The ideal registration process is summarized in Figure 7.4 as a series of steps. The applicant must first approach the DSW office where initial details are taken by a WO and the applicant is advised on the documentation that s/he needs to submit. The type of information required includes: a letter from their child's school; a letter from the local authority; the child's birth certificate; a letter from

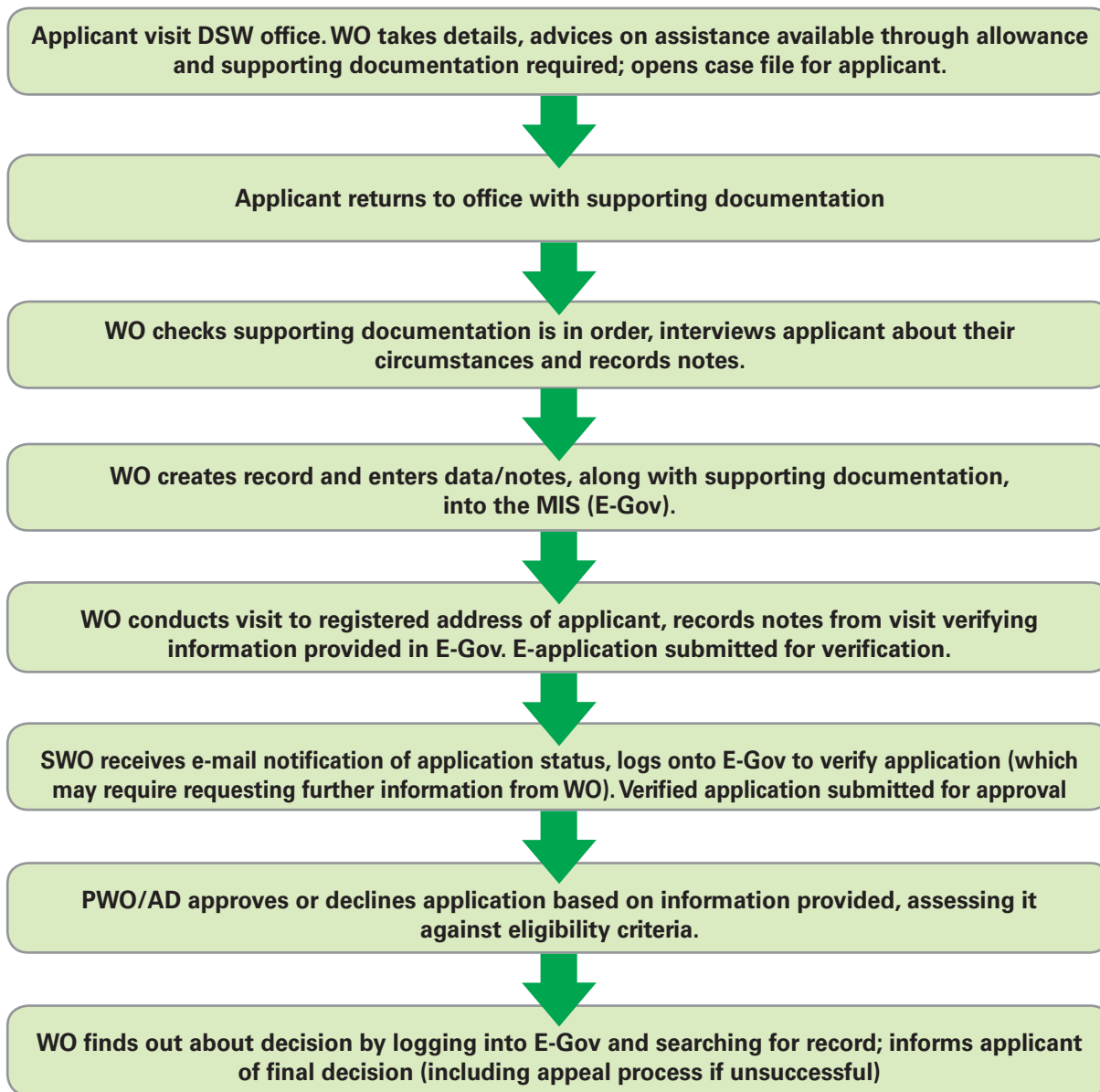
Box 7.4

Recommendations on communications

The Department of Social Welfare (DSW) should develop a communications strategy for the C&P Allowance and ensure that it is effectively resourced. However, this should take place once the revised eligibility criteria for the scheme have been agreed. The DSW will also have to ensure that there are sufficient resources in place to respond to any increase in demand.

Figure 7.4

The C&P Allowance scheme registration process



Note: SWO = Senior Welfare Officer; WO= Welfare Officer; MIS = Management Information System; PWO/AD = Principal Welfare Officer/Assistant Director

the Court in the case of divorced or deserted caregivers who claim they receive no maintenance; the death certificate of spouse; and a marriage certificate. Once the applicant obtains the necessary information, s/he returns to the DSW office and is asked a range of questions to determine their eligibility. The WO inputs the details into the MIS (E-Gov), together with scanned copies of the documentation. The WO subsequently visits the

applicant's home to verify the information and inputs updated information into the MIS.

A Senior Welfare Officer (SWO) receives notification by e-mail that there is an application to verify. S/he checks the application to confirm that it is in order although s/he could, if required, ask the Welfare Officer (WO) to obtain further information. Once the SWO is satisfied, s/

he submits the application for approval by a Principal Welfare Officer (PWO) or the Assistant Director (AD) of Family Services, depending on the Division. The PWO or AD decides on whether to approve the application. The WO learns about the decision by logging into E-Gov and informs the applicant about the final decision. If the application is unsuccessful, the applicant is informed about the appeal process.

There are exceptions to this process in maritime areas and when the application is the result of a service referral. In maritime areas, supporting documents and requests are generally received by post, although there are still cases of people visiting DSW offices on the mainland to enquire, in which case the initial round of 'interviews' may be completed at the same time to save on travel and the mandatory home visit is waived. With service referrals, the caseworker can assist the applicant in compiling the necessary information, making the submission to the DSW on their client's behalf. They may also follow up the application on behalf of the applicant.

Review

A strong positive point of the assessment is that WOs knew the criteria to be applied in the registration process. They also knew which supporting documents were required from applicants and all followed the same steps in the registration process. Furthermore, the majority of

programme beneficiaries interviewed knew the criteria applied as the reason for their accessing the Allowance, as indicated by Table 7.1. This is confirmed by the small number of complaints and appeals received from those whose applications were rejected. However, only a minority of beneficiaries were aware of the rationale behind the size of transfer they were receiving.

Nonetheless, there were a range of challenges found that will need to be addressed:

A number of the criteria were interpreted differently by Welfare Officers, due to a lack of clarity in the guidance (see Section 6.4). Therefore, for example, 'no income' criterion was interpreted literally by some WOs, while others interpreted it as no formal or regular source of income. When interpreting 'destitution', some WOs used the household assets, mainly electrical appliances, as the principal means of verification, while others asked neighbours.

There is no standard approach to recording information during the registration process. There is no standard application form and no interview form for the home visit. There are at least three different ways of capturing information:

- Some WOs fill in the old hard copy of the C&P Allowance application form, dating back to before the reform of the FAP, when the scheme was available only to children who were being taken into the care of institutional homes or guardians.

Table 7.1 Knowledge of reasons for receiving the C&P Allowance by beneficiaries

Understanding about the basic parameters of the grant	Frequency of response
* = Under 30%; ** = 30-60%; *** = 60=90%; **** = 100%	
Mentioned they are receiving it because they have children	***
Mentioned they are receiving it because children are in school	**
Understanding why they are receiving this particular amount	*

- Other WOs use the screenshot of the registration fields from the E-Gov database.
- Some write notes on the face sheet.

The E-Gov database is unable to capture all the necessary information from the registration process. There are few fields in E-Gov to capture the information from applicants regarding their circumstances. Most fields relate to child protection issues rather than the economic circumstances of the caregiver, and since most WOs do not regard child protection as relevant, they are often left blank. Most information is recorded in text form in the ‘notes’ field, with no standardization.

There is no standard, detailed guidance on how to undertake the registration process. A standardized approach would require each step in the process to be set out in detail in an Operations Manual, with staff trained on how to use it. However, there is no detailed manual so staff have to interpret broad guidance individually.

Significant delays in the registration process are common. According to beneficiaries, as indicated by Table 7.2, the time required for accessing the Allowance is often a minimum of three months, while some can wait over a year. Indeed, there were cases of applicants waiting for up to three years. The registration process seems a little quicker in Suva than for the West and North, possibly because it was easier for applicants in the urban centre to follow up with the DSW.

Table 7.2 Waiting time for beneficiaries to be approved and receive payment

Time to access the grant	Suva and South and East	West and North
* = under 30%; ** = 30-60%; *** = 60-90%; **** = 100%		
Up to 1 month	*	*
1 to 3 months	***	*
3 to 6 months	**	*
6 to 12 months	*	*
More than 12 months	*	**

The reasons for the delays are varied:

- WOs have a heavy workload, administering a number of social security schemes. Indeed, the requirement to re-target FAP beneficiaries for the Poverty Benefit has placed an immense burden on them. A key blockage in the C&P Allowance registration process is the requirement for the home visit. WOs have insufficient time to carry out home visits and find it difficult to have vehicles at their disposal to do so. Furthermore, since new applications are continually coming in, WOs are under pressure to achieve their targets; they are dealing with these applications rather than those already in the system.
- Applications are processed through a number of staff members in the hierarchy of the DSW, which can take time. Furthermore, senior staff play a critical role in the approval process, but since there are only a limited number of them, they constitute a bottleneck in the process. This is exacerbated by the lack of standard procedures in collecting information, which forces senior officers to often request additional information before deciding on applications.
- Since the E-Gov system does not provide automated notifications to staff when a step has been completed, WOs have to regularly check the system to find out when an application has been approved if. With busy schedules and many applications pending, it is a challenging and time-consuming task.
- The E-Gov system can be slow, particularly when connectivity is poor, and WOs can spend a great deal of time waiting for it to respond.
- It can be challenging for families to obtain the required documentation, especially for the few without birth certificates and those who have to obtain documents from the Family Court. Women fleeing domestic violence can find it particularly challenging and costly to access these documents.

Since the current registration process cannot easily be audited, it is difficult to monitor it. Due to the

lack of standardized information on applications, monitoring processes are unable to verify whether the correct decisions have been taken. As a result, the risk of fraud is increased.

There is a significant cost to applicants if they have to continually visit DSW offices to check on their application, including opportunity costs. This is

particularly the case for those who live a greater distance from offices and for those who experience greater constraints, such as single mothers and people with disabilities. In fact, applicants supported by an advocate such as an influential community member or an NGO find that their applications are dealt with more quickly, thus discriminating against those who have limited social networks.

Box 7.5

Recommendations on the registration process

The registration process could be improved in a number of ways. Within the internal Department of Social Welfare (DSW) administrative processes, the following should be undertaken:

- Detailed guidance should be produced on the application process, and staff should receive training in how to use it so that the process becomes standardized across Fiji. This should be accompanied by the development of standard forms for applications, with the MIS being modified to include all fields required for the application.
- The eligibility criteria should be simplified so that they are easier for staff to interpret.
- If eligibility criteria are simplified, staff should not have to undertake visits to all applicants. The onus could be placed on applicants to be truthful in their applications or face sanctions. In addition, home visits could be carried out of only a sample of applicants, as part of a broader monitoring process.
- The application process within the DSW should be streamlined and Senior Welfare Officers (SWOs) should be able to approve applications. Principal Welfare Officers (PWOs) should take on more of a monitoring role, reviewing occasional applications to ensure that quality is being maintained.
- As part of the functional review, the DSW should determine which tasks can be delegated to clerical staff thus alleviating the burden from Welfare Officers (WOs).
- The Management Information System (MIS) should be improved so that it functions more quickly, the database has all the information fields required and there are automated notifications for staff, whenever they need to undertake a task.
- The MIS should also produce regular monitoring reports on the registration process, including on how long different processes are taking.
- Targets should be established for each office, linked to the speed of resolving applications.

The DSW could also improve the process for applicants:

- In order not to disadvantage applicants, payments of the transfer should be backdated to when the applicant finalizes the application and the internal DSW processes start.
- Systems should be established so that DSW clerical staff would keep applicants informed on the progress of their application, for example, by telephone or through local organization or local authorities.
- If a Social Work branch were established in the DSW, the social workers could provide assistance to particularly disadvantaged families. Alternatively, they could link applicants up to advocates, such as non-governmental organizations (NGOs).

7.2.3. Enrolment process

Enrolment is the process of providing an approved applicant with a form of identity that recognizes him/her as a beneficiary of a cash transfer programme and enables him/her to access the transfer. Figure 7.5 provides a summary of the ideal enrolment process in the C&P Allowance. Since the beneficiary receives two forms of transfer, i.e. the cash transfer and the E-Voucher for food, there are two stages in the enrolment process.

Once an application has been approved, the WO should inform the applicant of their success by letter or telephone. The beneficiary is instructed to visit the DSW office with the required documents, which starts the process for enrolling the applicant onto the scheme. The beneficiary is provided with an identity card and a letter that authorizes him/her to open a bank account. Furthermore, the supermarket

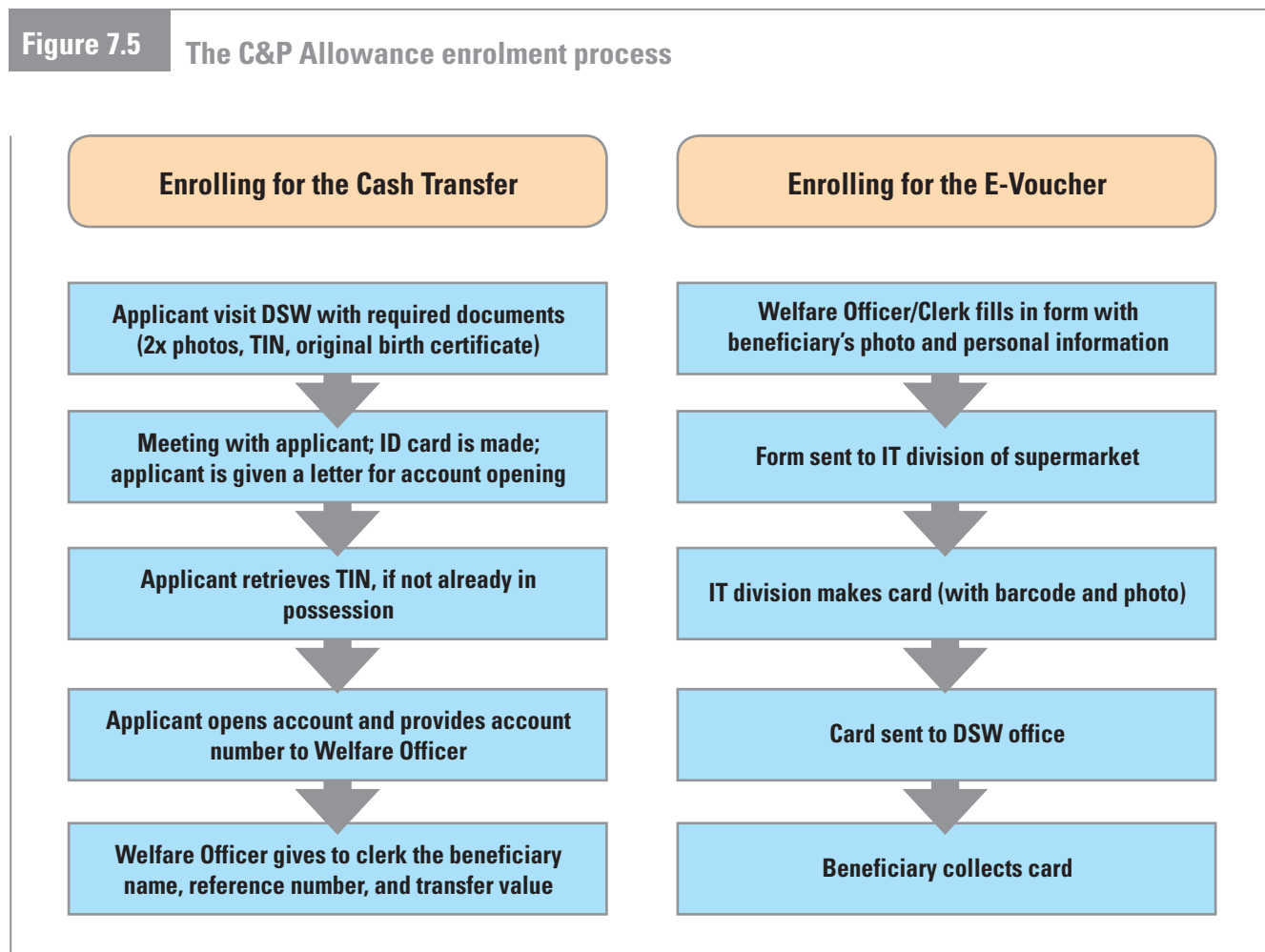
contracted to provide the E-Voucher service produces a card for the beneficiary, which is given to him/her via the DSW office.

Review

Overall, the process of enrolment functions well. Agreements made by the DSW with the Reserve Bank of Fiji indicate that the identity card provided by the DSW meets the Know Your Customer (KYC) requirements for the Bank's due diligence for households living in poverty. There were no reported delays regarding beneficiaries receiving a debit card from the Bank or their card from the supermarket.

The only problem noted during the review was with the notification to the applicant of the success or failure of their application. In many instances,

Figure 7.5 The C&P Allowance enrolment process



Box 7.6

Recommendations on the enrolment process

- Clerks should be given the responsibility of informing applicants of the success of their application.
- The Management Information Service (MIS) should be designed so that it provides the specified clerk with an e-mail notification so that they inform the applicant. Once an applicant is informed, it should be entered into the database. The MIS should produce regular reports on the speed with which applicants are informed and targets should be set for each office.

beneficiaries find out for the first time when they proactively contact the DSW office to enquire about the status of their application. In reality, once an application is rejected, the DSW should take measures to inform rejected applicants, as well as informing them about the appeal process.

7.2.4 Payment Processes

As indicated above, there are two forms of payment: by electronic cash transfer and food vouchers. Since 2011, cash payments have been made through an electronic payment system, with beneficiaries using a debit card. The vast majority of beneficiary accounts (1,742) are through the government's partner bank, Westpac. Beneficiaries enjoy preferential services, which include no account fee and four free withdrawals per month. A small number of beneficiaries who already had an existing ANZ/BSP account with a debit card are able to receive their payment

through this account. Nonetheless, the process with both banks is the same, as shown in Figure 7.6. Payments are made on the first day of each month, following receipt by the banks of a payment list from the DSW, and beneficiaries are instructed that the transfer will be in their account by the fifth day. Payments can be accessed through ATMs, point-of-sale machines in stores, and over the counter in bank branches. Each month, after payments, the banks send reconciliation reports to DSW headquarters.

There are two parallel processes for food voucher payments. The electronic voucher (E-voucher) managed by Morris Hedstrom (MH) supermarkets provides a monthly allowance to all registered beneficiaries, which can be redeemed in store for up to two months. Beneficiaries are able to see the value of their account with the store when they make purchases. The supermarket sends all sale receipts to the DSW for reimbursement. The process is summarized in Figure 7.7.

Figure 7.6 Payment process for the cash transfer

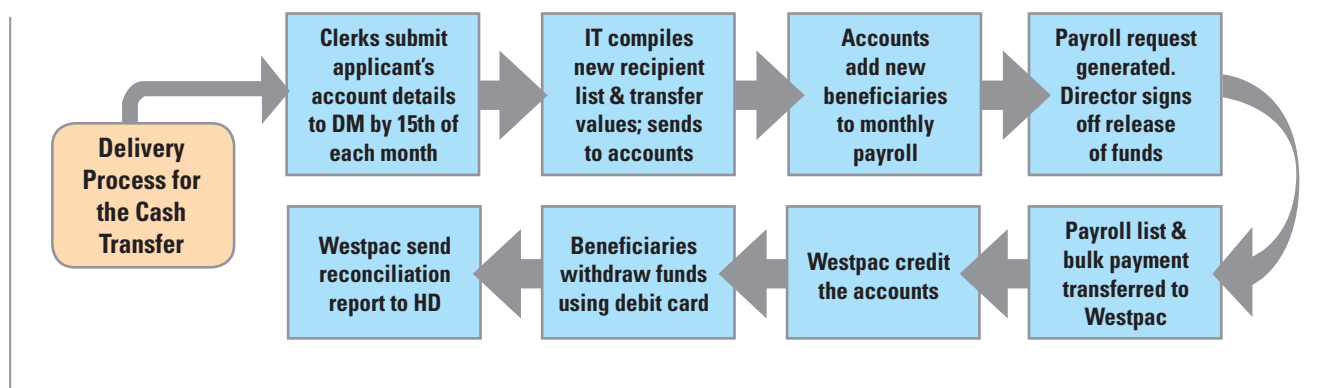
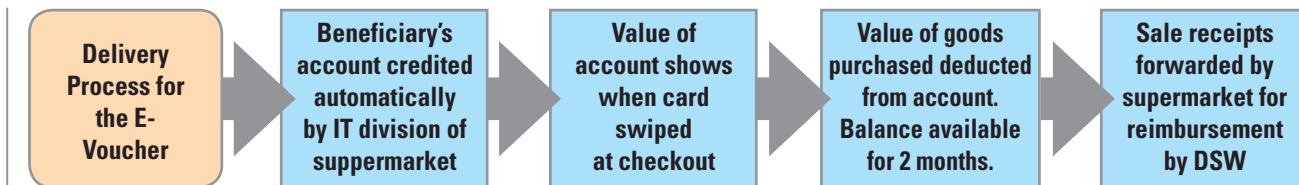


Figure 7.7 The payment process for the E-voucher



The paper voucher payment process for C&P Allowance beneficiaries is different from the electronic one and is mainly the responsibility of the DSW. Paper vouchers are printed by the DSW national office on a quarterly basis and distributed manually by WOs across DSW's District and Divisional offices. There are four supermarkets available for making purchases and beneficiaries can only buy approved goods. The supermarkets are reimbursed after they send the receipts of purchases to the DSW national office.

Review

Each payment process is considered separately below followed by a broader discussion on the policy of providing food vouchers.

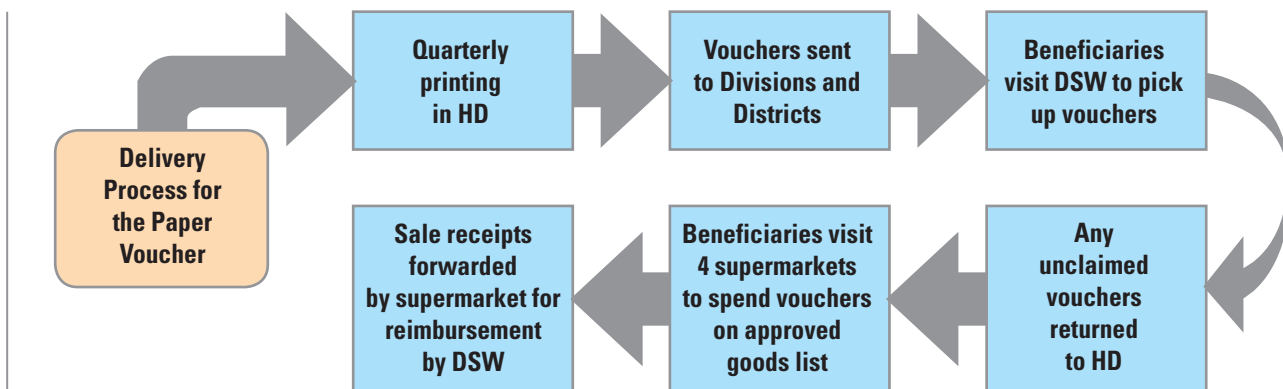
Cash delivery process

Overall, the cash payment process is working smoothly for staff of the DSW, Westpac and for beneficiaries. There are few delays reported now

that the system is well established. The DSW reports a good partnership with Westpac, which is regarded as responsive to the DSW's needs. In the early stages of the electronic payment process, there were cases of beneficiaries trying to withdraw cash before the delivery date and incurring penalty charges. However, this has been resolved through an effective communication process with beneficiaries.

Westpac provides support to newly registered beneficiaries in using the system. There are inevitably some challenges for those beneficiaries unfamiliar with the formal banking system. Beneficiaries sometimes share the PIN number or forget it; however, there are relatively few reports of blocked cards. It is also clear that a significant proportion of beneficiaries prefer to seek support from Bank staff to complete the transaction, which is a drain on their time. There are some cases of queuing at ATMs because, although transfers can be accessed at any time, most beneficiaries have such

Figure 7.8 The payment process for paper vouchers



low incomes that they require funds immediately on the fifth day of the month. There are some cases of cards being lost but these are isolated incidents.

In some remote areas, such as rural villages in the South East and Seaqaqa, there are no ATM machines, and beneficiaries must make special trips to the nearest town to withdraw the allowance. Within the highland villages, this can be a journey of 60 to 90 kilometres, taking time and money. For beneficiaries living furthest from towns, bus fares can cost as much as FJD15 for a return trip; two trips to the bank are the equivalent of a child's entire monthly allowance.

There is some potential for errors and fraud. The E-Gov database does not have fields for registering beneficiaries' account details and does not link to the accounts system of the DSW. Therefore, both the process of providing the account information and transfer value for new recipients are carried out manually, involving copying and pasting multiple times. This is subject to human error. Indeed, every month there is a percentage of newly registered beneficiaries whose transfers bounced back due to errors in the account number. Potentially, the same issue could arise with the submission of transfer values to the Payroll.

There are a number of internal controls in place to prevent error or fraud including: automatic generation of the transfer value by the E-Gov system; sign-off by the Director; and a complaints response mechanism for households. However, in the research, beneficiaries reported a wide range of transfer values being paid, some of which have no bearing to the values outlined in the standard operating procedures (SOP). While there is no indication from beneficiary interviews of fraud or diversion of funds, this illustrates the vulnerability of the process to errors and therefore, potentially to fraud. The risk is exacerbated since there is no proactive internal monitoring. However, since many beneficiaries do not understand why they receive a particular transfer value, the effectiveness of the

grievance and complaints process as a control mechanism is undermined.

Voucher delivery process

The main challenges identified during the payment process relate to the food vouchers, especially the paper voucher. There are challenges for both DSW staff and beneficiaries.

The paper voucher is extremely time-consuming to administer, requiring significant human resources from headquarters to print and countercheck. It also consumes most of the working time of divisional and district staff for up to two weeks to distribute, every quarter. This significantly reduces the time available for other tasks, including their social work responsibilities.

Beneficiaries also face challenges in using paper vouchers, in particular the opportunity and financial costs of collecting the booklets, involving both travel to and queuing at the DSW office. Beneficiaries are also required to travel to the few stores where vouchers can be redeemed. For those in rural areas, this involves taking public transport into the nearest town, and in some cases, the transport costs were up to two-thirds the value of the voucher. Beneficiaries expressed their dissatisfaction with this process. In addition, DSW staff also noted that, each quarter, large numbers of booklets are not collected.³⁷ Furthermore, in some rural areas, beneficiaries and WOs complained about price hikes on the days that vouchers are provided.

In fact, the only benefit of providing paper vouchers is that it enables staff to have some face-to-face contact with beneficiaries. However, this contact is limited given the time pressures and only serves to confirm that the beneficiary is still alive. Given that many beneficiaries do not turn up to collect their vouchers, the value of this information is minimal.

The electronic voucher (E-voucher) process is much better than the food voucher and removes many of

37 One district officer said that it was common to return 2,000 booklets to headquarters for all schemes. Overall, it was considered that around 13 per cent are returned each quarter.

the time constraints. However, beneficiaries face challenges in accessing stores, since the voucher can only be redeemed at one supermarket chain. Furthermore, many beneficiaries complained that the prices at this supermarket chain were higher than at others, thereby reducing the real value of the voucher. Due to limited number of designated supermarket outlets, the E-voucher is not an option for the high proportion of beneficiaries who do not live near one. Should the DSW open the E-voucher system to other supermarket chains, however, there will still be some beneficiaries with difficulties in accessing them.

Beneficiaries are also concerned about restrictions on the choice of food they can purchase, questioning both the selection and their quality. While the restrictions are set by the Ministry of Health, the recently introduced vouchers for pregnant and lactating women permit a much wider choice. Beneficiaries disliked many of the brands and pointed out that they were unable to purchase other essential household items such as toiletries, sanitary products and fuel, all of which would benefit children.

A further significant concern is that the food voucher programme is supporting large supermarket chains to the detriment of local markets and producers, where beneficiaries would prefer to shop. If recipients received cash or were permitted to use local markets, this could provide a boost to local markets, benefitting local entrepreneurs. In fact, the Ministry of Health voucher for pregnant and lactating women is an

unrestricted cash voucher for use in local markets, based on the logic that rural markets provide more nutritional products.

Given that, as discussed in Chapter 8, the evidence demonstrates that families spend their cash wisely, prioritizing food for the household as the primary expenditure, the value of providing vouchers to ensure the purchase of food appears limited. Indeed, beneficiaries are purchasing less nutritious food with the vouchers than they would with cash. Replacing the voucher with cash would be welcomed by beneficiaries and in the case of paper vouchers would also significantly reduce the workload of DSW staff, enabling them to perform other tasks much better.

7.2.5 The grievance and complaints process

Accountability mechanisms are critical for the success of a social security scheme, enabling citizens to appeal against exclusion during registration/targeting and complain about poor service delivery such as delays in enrolment or payments, loss of payment tokens, or fraud at pay points. In this context, grievance mechanisms are not only important for ensuring that the right people are paid the right amount of money regularly and reliably, but also for the identification of systemic weaknesses, which, if left unchecked, could undermine a programme's public and political reputation. Box 7.8 summarizes international good practice in the design of grievance and complaints mechanisms.

Box 7.7

Recommendations on the payment process

- The Information Management System (MIS) should be modified to enable it to produce payment lists automatically, linked to the accounts database of the Department of Social Welfare (DSW), with the data passed electronically to banks and supermarkets. Furthermore, it should also be modified to enable automatic reconciliation and produce regular reports on payment performance.
- The food vouchers should be replaced by cash payments or incorporated into the C&P Allowance budget in order to expand the number of beneficiaries. At a minimum, however, the paper vouchers should be replaced by cash, and any remaining E-vouchers should only be provided to those who live close to the participating supermarkets.

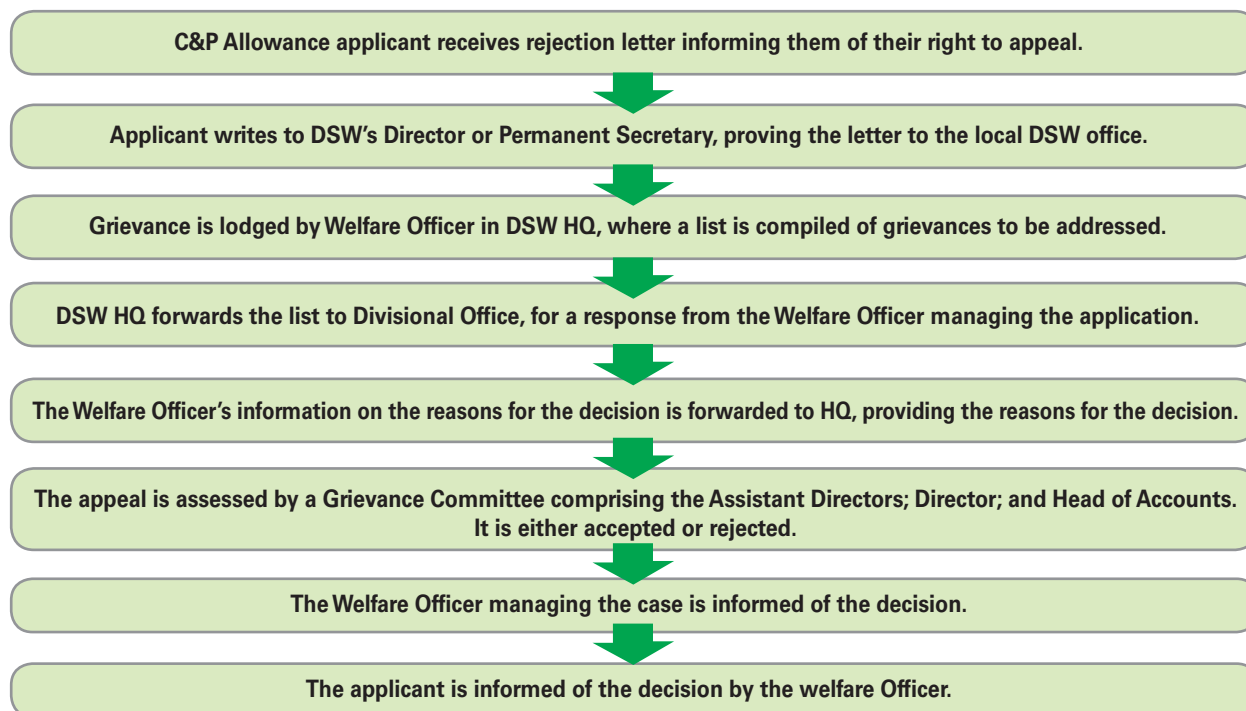
Box 7.8**International good practice in the design of grievance and complaints mechanisms**

Grievance and complaints mechanisms should, ideally, be managed on three levels:

- A first tier should comprise a simple complaints procedure operated by the payment service provider to deal with complaints such as lost or malfunctioning payment tokens and ideally, even more complex complaints such as those relating to allegations of fraud. When banks serve as the payment service provider, they should integrate a complaints mechanism into their normal helpline processes, treating recipients of cash transfers similarly to other bank customers.
- The second tier should consist of an accessible grievance and complaints mechanism operated by the cash transfer programme administrators, who often work in collaboration with local government and/or local elected officials.
- A third tier should comprise an independent authority to act as a destination of last resort, such as a Human Rights Commission, an Ombudsman or the justice system.

The Government of Fiji's policy is that all rejected applications to DSW social security schemes can be appealed. The process for raising and resolving a grievance is outlined in Figure 7.9. The applicant is informed about the rejection of their application and appeals by writing to the DSW. The WO responsible

for the case provides a written justification for his/her decision, and a Grievance Committee, which comprises the Director, Deputy Directors, and Head of Accounts, considers the case and makes a decision. The decision is relayed to the applicant through the WO.

Figure 7.9**The grievance process following a rejected application**

Other complaints from beneficiaries relating to the programme such as non-receipt of the full cash entitlements are raised with WOs and are dealt with through the same Grievance and Complaints mechanism. There is also a public contact centre enabling people to telephone to raise complaints on the C&P Allowance, with the complaints directed to the appropriate section of the Department. If beneficiaries have complaints relating to the payment process provided by Westpac, beneficiaries can call a toll-free number printed on the card.

A directive from the Prime Minister's Office also offers citizens the right to raise a grievance with the Prime Minister concerning the speed or quality of services provided by the State, including delays in service response. These complaints are passed on to the DSW to be resolved.

Review

The Department has, in principle, a Grievance and Complaints Mechanism that complies with most international good practices. The mechanism is accessed by rejected C&P Allowance applicants. However, the numbers are few, possibly because the registration process is relatively successful and they understand and agree with the reasons for their rejection.

Nonetheless, there are a number of weaknesses with the process. The system is currently designed to deal with appeals against rejection rather than issues experienced with the programme itself. Beneficiary awareness of a complaints system dealing with issues of quality of service delivery is low. No beneficiary interviewed was aware of the telephone complaint line provided by Westpac or had used it. People had experienced challenges with payments such as ATM machines not functioning in more isolated regions, yet those affected did not know how to complain to the bank; instead, they went to the DSW or the District Council Office, thereby increasing workloads for staff.

The most common complaint from beneficiaries

was being subjected to long waits and repeat visits when applying to the allowance, which is unsurprising given the heavy workloads of staff. Some beneficiaries reported that they feared that complaining would lead to repercussions from WOs, either refusing their request or cancelling their Allowance. However, there was no evidence of this.

The grievance process across all cash transfers creates a great deal of work for the Department to administer, although there are few complaints received on the C&P Allowance. In fact, the Director spends half of his time addressing complaints, mainly due to the challenges of the Poverty Benefit re-certification process. Furthermore, C&P Allowance applicants are directly informing the Prime Minister's office or Permanent Secretary of the Ministry about delays in the process, which places pressure on the DSW to act. The number of complaints creates delays in other administrative processes while those who complain find that they are 'fast-tracked' ahead of others.

There is no third-tier grievance mechanism. Once an appeal is rejected by the DSW, the appellants are unable to complain elsewhere, unless they go to the Prime Minister's office, in which case the complaint is returned to the DSW. It would, therefore, make sense for a higher-level authority to be given the responsibility of being the last level in the appeal process, but not for complaints on service delivery, which should stay in the DSW.

The best way to deal with grievances and complaints is to reduce their frequency. This would only occur if the DSW could reduce its staff's workload. This would require more and better trained staff, more appropriate allocation of tasks to different levels of staff, involving clerical grades where possible, and eliminating some of the time-consuming processes by simplifying systems. A key issue will be whether to address the challenges with the PMT targeting mechanism, which has significantly increased the workload of staff and led to a significant increase in grievances.

Box 7.9

Recommendations on the Grievance and Complaints Mechanism

- The Department of Social Welfare (DSW) should ensure that all beneficiaries are informed on how to complain about service delivery challenges, especially with payments. Communications materials should be produced, and given to beneficiaries when they are enrolled on the programme, and should be explained to them by clerical staff. The materials should also be placed in payment outlets, including supermarkets.
- A Service Delivery Charter should be produced by the DSW, setting out its standards of service delivery to inform citizens on when they have a right to complain. The Service Delivery charter should be given to all applicants and beneficiaries.
- A third tier appeal system should be introduced, using an institution that is independent of the DSW, which could be within the Ministry of Women, Children and Poverty Alleviation.
- The Management Information system (MIS) should be modified to facilitate the Grievance and Complaints process, including producing regular monitoring reports on the effectiveness of the process.

7.3. Institutional factors affecting operations

Well-designed core administrative processes alone are inadequate for ensuring that the right people are paid the right amount of money, regularly and reliably. To implement and manage the programme cycle illustrated in Figure 7.3 requires core institutional mechanisms to be in place. These include:

- adequate and well-trained human resources;
- sufficient equipment to support staff in their operations;
- programme documentation setting out the administrative processes;
- a well-functioning MIS;
- an effective monitoring and evaluation system.

The assessment in the previous sections of the design and administrative processes identified that most of the challenges and bottlenecks in the Allowance's operations are related to deficiencies in these institutional factors. Therefore, this section reviews the core institutional mechanisms identified above.

7.3.1. Human resources

A very positive feature of the DSW is the commitment and dedication of its staff, who are driven to perform well on behalf of clients, often working long hours and sometimes using their personal resources to perform their work. There are currently 60 WOs; this number will increase as the 2015 budget makes provisions for the recruitment of additional WOs.

A key challenge currently facing the DSW is the high workload placed on its staff and insufficient training. Despite major changes to both the number and coverage of social security schemes administered by DSW since 2011, there has been no concurrent expansion of staffing resources. Indeed, as discussed earlier some of the reforms put in place, such as the re-targeting of FAP beneficiaries using the PMT, have significantly increased workloads.³⁸

The wide range of tasks that are given to WOs due to the complexity of many of the administrative processes such as home visits are increasing their workloads. The functional review recommended in Section 7.1 should also discuss which tasks WOs

38 Given that the FAP was one of the best targeted schemes in the world, it would have made sense to keep all FAP recipients on the scheme and use the new selection mechanism only for new applicants to the Poverty Benefit.

Box 7.10**Recommendations on Human Resources**

- The functional review discussed in Section 7.1 should determine the optimum number of staff required by the Department of Social Welfare (DSW), which can be used in budgetary discussions with the Ministry of Finance.
- A Capacity Development Strategy should be developed, including training on how to deliver the C&P Allowance, based on detailed operational guidance. Those developing the operational guidance should also prepare the training materials.

should undertake and which can be delegated to other staff. Efficiency would also be improved if there were a clear distribution of responsibilities between social security and social care staff.

There are deficits of staffing in other key positions. For example, there is only one dedicated member of staff responsible for the database in the MIS in headquarters, whose workload was increased by the inefficiencies in the MIS.

It is important for any organization to ensure that staff receive continuous professional development be provided with the skills they need to undertake their tasks. There is a centralized training budget within the Public Services Commission, but the courses provided are in business administration rather than in technical subjects. The DSW has a training budget of FJD40,000, which is deployed in response to requests from Divisional offices. However, although PWOs and SWOs stated that they had requested resources for the training and mentoring of junior staff, this was still considered limited.

It would be useful for DSW to undertake a strategic approach to training by developing an overarching Capacity Development Strategy. Once reforms are put in place for the C&P Allowance, new operational guidance should be produced and staff should be trained in their responsibilities. This training and refresher courses should be offered on an ongoing basis.

7.3.2 Equipment

Without adequate equipment, social security schemes are unable to operate effectively and efficiently. If staff are required to spend significant periods of time on tasks that could be carried out more effectively without good quality equipment, this could incur high costs.

The main deficiencies for the DSW concern transport and information technology. Although staff are expected to travel frequently to carry out home visits, Divisional offices in all of the District offices have only one vehicle for its staff at their disposal. There are many cases of staff having to use their

Box 7.11**Recommendations on Equipment**

- The DSW should undertake a comprehensive review of its equipment requirements and prepare a budget to cover the gaps found. However, at a minimum, all offices should be equipped with: one vehicle; computers for each Welfare Officer that can access the Internet and for administrative staff; sufficient printers, scanners and photocopiers.

own telephones at their own cost to communicate with clients. At a minimum, each District office should have one vehicle, although two would increase efficiencies further. In each office, there is also a chronic lack of printers and scanners, further reducing efficiencies.

7.3.3 The Management Information System

The MIS for the DSW's cash transfers currently comprises three systems: the E-Welfare system, which was used for the FAP and continues to be used for those recipients who have not been migrated over to the new system; the E-Gov system, which was introduced in 2008 and which holds information on the majority of the C&P Allowance recipients (1,822); and an Access database, which is used for the Poverty Benefit Scheme. There are no linkages between the three databases.

The E-Gov system was established by the Government across a wide range of departments and is managed by the Public Services Commission. The system was designed by a company in Singapore, and remains its intellectual property. The DSW can only access the interface of E-Gov rather than the back-end data. If the DSW wishes to analyse the data in E-Gov, it needs to make a request to the Public Services Commission.

E-Gov is not an MIS that is fit for purpose for the C&P Allowance, and a number of issues have already been raised in previous sections. The issues regarding the database include:

- The form on E-Gov that is used for applications includes outdated fields. The fields related to child protection are left blank by WOs.
- The Applicant in the database is the youngest child in the house rather than the caregiver. The developers designed it this way in order to avoid a software complication that would have led to a family being declared ineligible once the oldest child reached 18 years. As a result, the other fields place everyone in the family in relation to the youngest child rather than to the caregiver.

- Much of the information held in E-Gov cannot be analysed since it held as text in the notes section. This is due to the lack of fields available for essential and useful information.
- The system does not automate processes sufficiently, nor send messages to WOs when they need to take action. It also does not automatically remove children from the system when they reach 18 years: while it flags to the Database Manager that a child has turned 18 years, all subsequent actions are performed manually. Yet, a good MIS would automatically remove the child from the system, send the caregiver a notification and modify the payroll. If the Database Manager does not take action, the child will remain on the system. Furthermore, the size of a child's grant is not automatically increased as s/he moves through the school system.
- E-Gov does not produce monitoring reports on beneficiaries, in part because much of the necessary information is not in the database.
- If the DSW needs monitoring reports or an analysis of data, it must forward its request to the Public Services Commission, which may take weeks or months to receive a reply.
- E-Gov is not linked to the payroll system and as a result, cannot produce payroll lists that can be sent to the payment service provider.

E-Gov is a slow system, and there are connectivity issues in some offices that exacerbate the problem. This can increase the workload of staff since they have to wait for documents to be uploaded. One PWO has introduced a parallel manual process of assessing and approving the records in hard copy, due to delays in the system. The problem of limited connectivity is particularly bad in rural satellite offices. One office uses a pay-as-you-go Internet dongle, but due to the cost of transferring data, it is not appropriate for accessing E-Gov. Instead, the office uses manual applications from which it draws information for input at the Divisional Office.

Given that the Government does not have access to the source codes in the database, it cannot make the changes that it requires alone, but must ask – and pay – the Singapore-based owners to undertake modifications. The DSW also does not have a dedicated information technology (IT) budget, because this is centralized in the Public Services Commission.

With regard to the security of personal data, there is a national policy on data protection implemented by the Public Service Commission. However, within the DSW, there are no protocols on the collection, storage or sharing of beneficiary personal data, although it is widely understood that any sharing of data with a third party should have the authorization of the Permanent Secretary. Applicants and beneficiaries do not sign any sort of authorization or consent for the use of their personal data.

If the C&P Allowance operational processes are to be improved, the MIS needs to be significantly enhanced. The best option would be for the DSW to develop its own software based on the type of open source software that is used effectively in

other countries to run similar programmes and use the same software across all social security programmes. The software could be developed to communicate with government-wide MIS systems – as well as the payment service provider – and ensure that the DSW can transfer all data that is required to government. However, custom-built software would enable the DSW to ensure that it delivers all the functions that the C&P Allowance requires. Software could be produced relatively cheaply (FJD100,000 to FJD150,000), and since DSW would own the source codes, it could modify the programme at low cost using local resources.

Box 7.12 shows the minimum functions that should be supported by an effective MIS. The MIS should be simple to manage and it should be web-based so that it can be accessed across offices. The DSW should also invest in improving connectivity within all its offices so that all data can be entered and accessed locally.

During the assessment it was noted that the E-Gov system may be overhauled in the near future, with the activity managed by the Government's

Box 7.12

Minimum functions that should be supported by an effective Management Information System

The main functions are:

- selection of recipients;
- registration of those accepted for a scheme, i.e. the recipients;
- monitoring of compliance with conditions (if the programme continues with this);
- production of lists of those who should receive payments and the level of payment that should be given, which may need to vary in response to changes at household level and/or non-compliance with conditions or work requirements.
- identification of the beneficiaries who have been paid and those who have not;
- management and monitoring of a grievance and complaints process;
- identification of those who should be removed from a programme when no longer eligible or because they have died;
- notification to programme managers when different processes have occurred or should occur, e.g. when a payment is due or when beneficiaries are due to exit and where feasible, automatically undertake all related actions;
- provision of reports that can be used for management and monitoring.

Box 7.13**Recommendations the develop the Management Information Service (MIS)**

- The Department of Social Welfare (DSW) should contract a specialist in MISs for social security programmes to carry out an analysis of its current MIS system and future requirements. The specialist should design the framework for a future system that the Government can invite to tender, specifying that any future system must ensure that the DSW retains the source codes. The system should be designed to link to other government MISs and the payroll service provider. Alternatively, the DSW could call to tender for a design and implement contract, in which there is a break clause after the design.
- The DSW should establish protocols for the use and protection of personal data kept in the MIS.

Information, Communication and Technology (ICT) Unit. The DSW should determine whether such a system would suit its needs. However, as indicated above, a better option would be for the DSW to develop its own software based on systems used in other countries and ensure the linkages between its MIS and the new government-wide system.

7.3.4. Operational documents

If cash transfer programmes are to be implemented in a standardized manner, it is important to provide staff with clear guidance, setting out each step in the process. These Operations Manuals should be adapted into training materials and should be regularly updated whenever the programme design is changed.

The C&P Allowance has only an eight-page document of Standard Operating Procedures (SOP), which does little more than outline the aims and

criteria of the programme. The Database Manager has also produced a short internal document called the 'Process Flow'. However, due to staff changes and a lack of centralized document repository, it is unlikely to be known to many staff. Furthermore, there is no Risk Register or Business Continuity Plan available to ensure the programme continues to operate in the event of a catastrophe.

7.3.5. Monitoring and evaluation mechanisms

Social transfer schemes are operationally demanding, time-sensitive and often attract immediate political attention in cases of service disruption, fraud or error. Well-resourced operational monitoring and learning systems are therefore critical and should inform day-to-day operational management as well as regular business process re-engineering. These mechanisms should be systematized as much as possible through regular, structured operations, coordination mechanisms,

Box 7.14**Recommendations on operational documents**

- A short-term operations specialist should be contracted to further refine operational processes and develop a detailed Operations Manual for the C&P Allowance, including instructions on operating the Management Information System (MIS). As the programme design and systems evolve, the Operations Manual should evolve.
- Training materials on the operations of the programme should be developed for staff.
- A Risk Register and Business Continuity Plan should be developed.

Box 7.15**Recommendations on monitoring and evaluation**

- The Department of Social Welfare (DSW) should develop, resource and implement a Monitoring and Evaluation framework, ensuring that modifications to the Management Information System (MIS) produce the information required.
- A social security module should be incorporated into the household income and expenditure survey (HIES), with over-sampling of C&P Allowance beneficiaries for some form of monitoring and evaluation, in particular if the programme is expanded.

particularly between different levels of government, simple and action-oriented reporting, clear schedules for support and supervision, check-list-based quality assurance, special investigations, and internal and external audit.

The monitoring system for the C&P Allowance is weak in a number of ways. As indicated above, the MIS does not produce regular reports and it is not possible to undertake analysis using E-Gov. Furthermore, there is no established process of third party monitoring of the scheme or regular spot-checks by senior staff or a departmental monitoring unit.³⁹

The Government has not invested its own resources in evaluating the C&P Allowance. While some countries use the national household income and expenditure survey (HIES) to evaluate programmes, due to the small number of beneficiaries, it is unlikely that sufficient recipients of the C&P Allowance could be identified by the HIES to enable robust analysis. Although a social protection module was included in the 2013-14 survey, the quality of this data could not be determined and it is unlikely to accurately identify and over-sample C&P beneficiaries.

7.4. Summary

The C&P Allowance, together with other social transfer schemes, is administered by the DSW. While, at national level, there is a distinction

between responsibilities for social transfers and personal social services, this division of labour does not cascade down to Divisional and District offices. As a result, WOs need to administer both social transfer schemes and act as social workers, yet without training. The DSW should, therefore, create two distinct sections within offices, one specializing in the delivery of social security schemes and the other in personal social services. WOs should be assigned to one of these sections and their skills should be strengthened within their chosen area.

The delivery of the C&P Allowance requires a set of administrative processes to function effectively across the scheme's operational cycle, including: communicating the existence of the scheme and eligibility criteria to potential beneficiaries; managing the registration and enrolment processes to that people can be selected onto the scheme; paying transfers to recipients on a regular and predictable basis; and enabling people to submit grievances and complaints.

While the C&P Allowance manages to deliver cash to beneficiaries, there is a range of weaknesses in the operational cycle. Communications on the scheme could be strengthened and the DSW should develop and implement an effective communications strategy, adapted to the needs of potential recipients. The registration process is slow, to a large extent due to the heavy workloads of WOs, and could be streamlined by simplifying eligibility criteria and putting in

39 It should, however, be recognized that this report financed by UNICEF contributes to a broader monitoring and evaluation of the programme.

place a more effective electronic management information process. However, the enrolment of recipients in the scheme so that they can receive transfers and the payment of cash transfers are relatively effective. However, food vouchers, and in particular, paper vouchers, face a range of challenges including the fact that they benefit a small number of supermarkets and do not help generate more dynamic local markets, which would benefit the local population. Therefore, paper vouchers should be replaced by cash, and consideration should be given to removing the E-vouchers so that all transfers are paid as cash. although the Grievance and Complaints Mechanism for the C&P Allowance follows international good practice, in principle, it tends to be focused on appeals rather than also dealing effectively with complaints about delivery. While there are few appeals on the C&P Allowance themselves, the grievances related to other programmes, in particular the Poverty Benefit, are placing a significant burden on WOs, including the Director of the DSW. Improvements need to be put in place to deliver an effective three tier grievance and complaints mechanism, as well as dealing with the challenges faced by the Poverty Benefit so as to reduce the number of appeals.

The implementation and management of the operational cycle requires a number of core institutional mechanisms to be established including: adequate and well trained human

resources; sufficient equipment to support staff in their operations; programme documentation setting out the administrative processes; a well-functioning MIS; and an effective monitoring and evaluation system.

The C&P Allowance benefits from a committed work force of WOs. However, they face heavy workloads, which impacts on their capacity to undertake their tasks and they do not receive adequate training in the delivery of the transfers. A functional review should be undertaken to determine the appropriate allocation and skills of staff. In addition, there should be an increase in training on operational processes, based on a Capacity Development Strategy. Provincial and District offices are under-resourced in terms of equipment and need to be provided with vehicles and sufficient computers, printers, and photocopiers. The MIS for the C&P Allowance is not fit for purpose and in many important respects, is outside the control of the DSW. The Department should undertake a review of the MIS and commission the development of its own MIS, which suits its needs and can be linked, as appropriate, to national MISs. Operational documents are very limited in the guidance they provide to programme implementers and need to be strengthened. Furthermore, a Monitoring and Evaluation framework should be developed so that DSW can effectively oversee the Allowance and demonstrate its benefits.

Chapter 8



IMPACTS OF THE C&P ALLOWANCE ON RECIPIENT HOUSEHOLDS AND CHILDREN

As discussed earlier, social security transfers can have a significant impact on the well-being of families, although this depends, to a large extent, on the value of the transfer. To date, there has been no evaluation of the use and impacts of the C&P Allowance. This report is the first in-depth examination of whether the C&P Allowance is, in fact, making a difference to the lives of its beneficiaries, in particular children. This chapter, therefore, presents the findings of the qualitative research, first outlining how the programme is used and then, in the next Section, the extent to which it is impacting on the lives of beneficiaries. A total of 76 current caregivers in receipt of the C&P Allowance were interviewed as well as 71 children in beneficiary families.

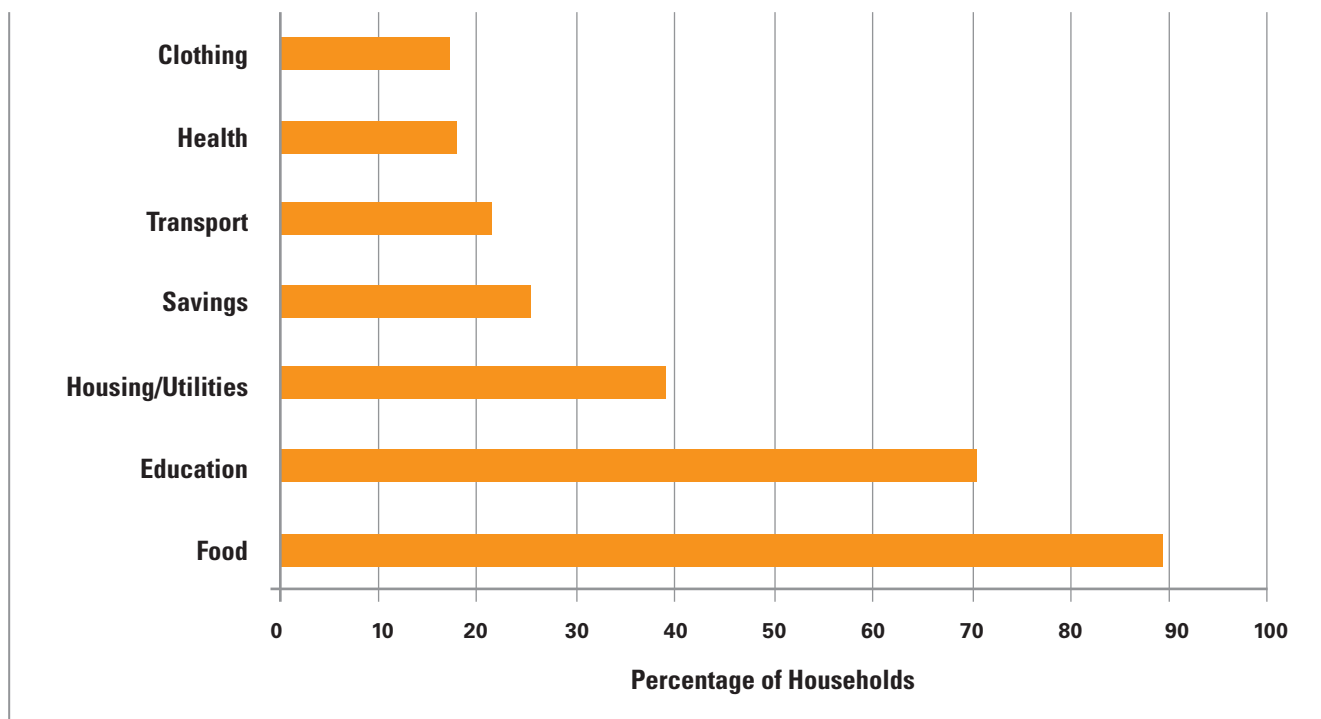
8.1. Uses of the C&P Allowance

The C&P Allowance is paid to the caregivers of children, and the evidence suggests that its use is fungible, contributing to broader household expenditures. However, the researchers probed the understanding of caregivers on how they believed the Allowance was specifically used. Figure 8.1 shows their findings, indicating the most commonly mentioned uses of the grant by households. Almost all recipients mentioned that they use the grant to purchase food, to be shared by the household, while around 70 per cent stated that it is also used for educational expenditures, such as informal fees,

uniforms, exercise books and school projects. Other relatively common uses are for housing and utilities (such as water and electricity), transport and clothing, while around a quarter of households manage to put away some savings. The savings themselves are often eventually used to cover school costs at the beginning of the next school year. In the Eastern region, 28 per cent of households mentioned using the grant to purchase personal hygiene products, such as soap, toothpaste and sanitary pads, although this was not captured in interviews in the West and North. There are a few additional expenditures mentioned by a small proportion of households, such as fuel (oil and kerosene) and paying off debt.

Figure 8.1

Percentage of households reporting specific expenditures using the C&P Allowance



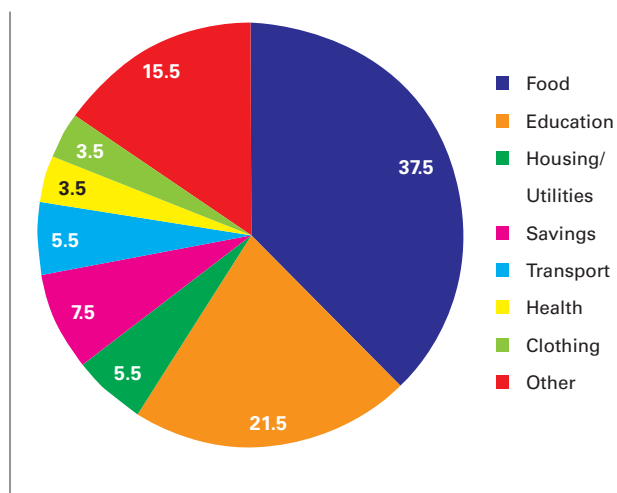
Families in Fiji, in particular I-Taukei, experience social and religious obligations to which they need to contribute, such as support to the church and requests to share from others, known as kerekere. If they are unable to contribute, then they may be excluded from social networks. In the Eastern region, 16 per cent of households mentioned that they used the cash to fulfil these social obligations, including providing assistance to religious institutions.⁴⁰ As a result, they are more likely to remain active members of their social networks, thereby enhancing their chances of accessing support themselves from others, when in need. In a sense, it is a form of insurance. One beneficiary noted: "I live in a village and have to follow the rules, otherwise,, they may not help me when I am in need." However, one person admitted that she keeps quiet about receiving the grant in order to avoid an increase in obligations.

With regard to the proportion of the grant spent on different items, as Figure 8.2 indicates, families spend most of their cash on food and education,

around 60 per cent in total. Other areas of expenditure are, on average, relatively small, with no other single item of expenditure reaching more than 8 per cent of the value of the grant.

Figure 8.2

Average percentage of the grant spent on different items



⁴⁰ Social obligations were not captured by the research team in the East and North, except for one person who said she used the cash to contribute to religious obligations.

The sample size was too small to discern major differences in patterns of expenditure between I-Taukei and Indo-Fijian beneficiaries or between urban and rural residents. However, urban beneficiaries tend to allocate a higher percentage towards utility costs and food, while rural beneficiaries spend a higher percentage on transport. Some beneficiaries living in peri-urban settlements, in particular, in Indo-Fijian settlements in the north and western regions, must incur the cost of rent, while many I-Taukei in villages do not.

Particular household or life cycle circumstances appear to have greater influence on how the grant is used. For example, households with more school-aged children spend more on education, since the average outlay per child at the beginning of the academic year is FJD200 and costs throughout the year are considerable, including for projects and transport, which is not always covered by the free school transport policy. Families living in households with their extended family members sometimes have their school costs covered by other household members, and often members of extended families share meals.

In other countries, it is common for recipients of cash transfers to use part of the cash to invest in micro-enterprises. However, only a small minority of C&P Allowance recipients invest, probably due to the small amount of the transfer. In addition, many of the recipients are in particularly vulnerable circumstances and unable to engage in small entrepreneurship.

Each beneficiary of the C&P Allowance also receives a food voucher. The research indicated that the voucher is used by recipients to purchase a limited range of foods from the approved foods list. Most purchase staples, such as rice and flour, and tinned fish. Some use the food vouchers to buy staples in bulk as a means of saving money.

Importantly, there is little evidence that families are using the grants on items that could be regarded as frivolous, such as alcohol or cigarettes. The overwhelming impression from the research was that families were using the cash wisely and frugally to support their children as best they could.

8.2. Impact of the C&P Allowance programme

Almost all respondents in the research considered that the Allowance had brought positive benefits and enhanced their ability to care for their children, contributing to their development and well-being. Table 8.1 shows the type of impacts mentioned by recipients. The most common statement was their ability to provide their families and children with higher quality and more varied food, and help their children remain in and perform better at school. One recipient said: “Before this assistance, I was really struggling.”

Given that all recipient families are living on low incomes, the Allowance represents a significant proportion of their overall income, and respondents repeatedly expressed their appreciation of the grant. In fact, in many single-parent households, the Allowance is almost the only income they have and could be considered as absolutely necessary for their survival.

Beneficiaries believed that their enhanced ability to purchase food had led to improvements in their children’s nutrition. One stated: “I can now afford more nutritious meals, instead of just making do,” and another noted: “Now I’m able to afford powdered milk, milo, cocoa, weetabix and other snacks for my foster daughter, that I couldn’t afford before.” It is also likely that the grant helps them participate more fully in school life, for example, by engaging in school projects and increases the likelihood that children continue at school with improved learning outcomes. One caregiver remarked: “I can keep up with school expenses and buy a new school uniform every year.”

By paying the Allowance to women, the chances of children benefitting directly are increased, in line with international experience. This included enhancing the quality of life of children by providing them with additional benefits. One beneficiary noted: “I can now pay for clothes, snacks, even trips to town with my child.” Indeed, the benefits for children vary according to the stage of their lives. One recipient remarked:

Table 8.1

Perceived impact of the C&P Allowance among sample beneficiaries

Perceived impact of the C&P Allowance	Suva and South East	North and West
* = under 30%; ** = 30-60%; *** = 60=90%; **** = 100%		
Better food for household/ children (quality and variety)	***	**
Able to pay education expenses	***	*
Less need to work very long hours Thus achieving a balance in work/home responsibilities	*	*
Able to save some money	*	*
Able to plan purchases	*	
Able to buy clothing (especially children) and meet other extra needs of children (personal hygiene, snacks, treats/trips to town, luxury foods)	*	*
Able to access medical services	*	
Improved relationships, between adults and between caregivers and children	**	*
Is a relief allowing to provide for children	**	***
Greater sense of self-worth/independence, no longer a burden	**	*

I was very relieved to receive the allowance. It was a big help to my son who was small and could not understand that we as a poor family could not buy him snacks and new shoes and a new uniform. This money has helped us provide for that...My young growing girl needs undergarments and pads. Before, my daughter and I used to use recycled fabric for pads. This allowance allows me to buy proper pads and under-garments.

However, for those who rely on the C&P Allowance as almost sole income, the commitment to ensure that children remain in school has resulted in less cash available for food. As a result, dietary improvements are likely to be reduced. These families are also much less able to provide their children with additional benefits due to their extreme poverty.

Since the food voucher is mainly used for staples, a key benefit is to have cash available from the Allowance for other essential dietary inputs, such as protein and vegetables, as well as other expenditures on children. However, if the food voucher were paid in cash, it would give families more choice on how best to use it.

A key benefit for caregivers is their access to a regular and predictable source of income thus enabling them to plan and smooth consumption throughout the month. It provides them with greater security in their lives. As one recipient mentioned: "Knowing that the money will be there each month is a huge relief, providing reassurance and a feeling of security." It also gives some recipients a better balance between working and caregiving responsibilities, so that they have more time to care for their children. A beneficiary stated: "I became less stressed and shouted less at the boys about little issues." Her child concurred saying: "Our relationship has improved; Mom does not work overtime and we spend more time with each other after school." Similarly, another recipient said: "Before, I was always wondering what they would eat and would go out to sell crabs or fish; now, though the amount is small, I can stay home more and take care of the children properly."

The programme also has clear positive impacts on the psychosocial well-being of caregivers and by extension, their children. In some cases, this is manifested in more harmonious relations at home. One woman noted that her children were happier,

more obedient and fighting less, speculating that this may be because they were eating better. The most commonly expressed sentiment on the part of beneficiaries is a sense of relief at having a steady, reliable source of income that helps them fulfil their caregiving roles and weather particularly rough patches in their lives. In the words of one beneficiary: 'I feel at peace whereas before I felt angry and anxious.'

The C&P Allowance makes a positive contribution to intra-household relationships, in particular in households in which the caregiver is living with a relative whom they had previously been dependent on. The grant gives these caregivers a sense of independence and increases their self-esteem, since they are better able to contribute to the household's expenses. Caregivers noted that relationships between household members had improved once the grant began to contribute to household incomes, reducing tensions that had been generated by their economic circumstances.

Beneficiaries' relations with their extended families have also improved since they are no longer seen as such a burden. One noted: "What my family relations were doing for me before, the government is doing now. They are happy that some of the obligations have been lifted from them." Another recipient said: "Previously, I used to take a loan from my sisters and then sell vegetables to pay the loan. But now I don't have to take the loan because of the Allowance."

Several of the women visited during the research had experienced extensive, protracted domestic violence. The Allowance offered them the opportunity of living independently, away from violence and abuse. This will undoubtedly have positive psychological impact for children in their care.

However, as with many cash transfer schemes targeted at a small group of families living in extreme poverty, there is some danger of jealousies from other community members.⁴¹ There were few

reports of this, in part because there are so few recipients of the Allowance and many hide that they are receiving it from others. Two respondents explained that, when neighbours learned that they were receiving the grant, they reported them to the DSW, in order to have the benefit terminated. In another case, a beneficiary was operating a canteen business and reported some jealousy in the community because she was still getting assistance from the DSW. Some beneficiaries felt stigmatized by receiving the programme since it identified them publicly as 'poor', which was particularly the case for members of chiefly clans. However, international experience indicates that these jealousies, conflicts and fears of stigma are specific to highly targeted schemes such as the C&P Allowance and the Poverty Benefit. When social security schemes are provided as universal entitlements, there are no jealousies or inter-community conflicts.

8.3. Summary

The C&P Allowance is making a major difference to the lives of recipients, in particular many of the most vulnerable and poorest families in Fiji. Without the grant, families and children, in particular those in single-headed families, would be worse off and some even destitute. To an extent, the Allowance can be regarded as the State investing in the children of Fiji and it is hoped, giving them the opportunity to become more fulfilled and productive citizens, making a greater contribution to the nation. However, the impact of the grant on Fiji's children is limited by its very small coverage and the low value, which rarely offers families the amount they are due. Most of the beneficiary families are still living in extreme poverty and need further assistance from the State.

The following chapter examines the potential of extending the C&P Allowance as a Child Grant, to reach a high proportion of the country's children while providing a consistent transfer value to each child.

41 For similar examples of poverty targeted programmes causing jealousies and social conflict, see: Adato (2000), Adato et al. (2000), Adato and Roopnaraine (2004), Widjaja (2009), Ellis (2008), Hopley and Paudyal (2008), Mgemezulu (2008), Huber et al. (2009), Hannigan (2010), Kidd and Wylde (2011), Cameron and Shah (2011) and Hossain (2012).

Chapter 9



ESTABLISHING A COMPREHENSIVE CHILD GRANT FOR FIJI

Although Fiji has a system of Child Allowances in place, as this report has shown, its scope is minimal, with only 2 per cent of children nationally benefitting. Yet, around 35 per cent of children are living in poverty and a further 42 per cent could be considered as members of families that are either vulnerable to poverty or have insecure incomes. All these families would benefit from an expansion of the C&P Allowance, because it would enable them to provide essential additional support to their children, enhancing their well-being and improving child development outcomes across Fiji. As Box 9.1 describes, a number of other countries have already established comprehensive child grants, as part of a broader lifecycle system of social security.

There are many options for establishing a child grant in Fiji, which depend on a number of parameters:

- the value of transfer per child;
- the age group of children that the grant is directed towards;
- the coverage of the population falling within this age group.

Six variations of the grant are examined here, as shown in Table 9.1. The value of the transfer is kept constant at FJD30 per month in all options, since, as Section 6.2 indicated, this is in line with the value of child grants in many other countries. The variations

depend on differences in the age group and the percentage of children covered within that age group. Children aged 0-6 years were chosen as one option because this would prioritize the youngest children up to the point of entry into primary school, while children aged 0-11 years were selected as the other option since this would cover both pre-school and primary school.

The Government of Fiji should also consider implementing a disability benefit for children aged 0-17 years. In line with the current C&P Allowance for children with disabilities, the grant could be set at FJD30 per month, which, in combination with the

Box 9.1**Child grants in other middle-income countries**

A number of middle-income countries are making great progress in establishing comprehensive child grants, including South Africa, Brazil, Argentina and Mauritius. There is growing evidence of the impacts of child grants on child poverty and the well-being of children, as well as their importance in breaking the intergenerational transmission of poverty. South Africa, for example, has invested significantly in young children and provides around 70 per cent of all children (over 11 million children), with a Child Support Grant of around US\$40 per month, and a further 116,000 families receive a grant of US\$170 per month to care for their children with a disability. The two schemes combined cost around 1 per cent of GDP and both are benefitting children significantly. The Child Support Grant is having a major impact on early childhood nutrition: beneficiary children under three are now, on average, up to 3 cm taller (Aguero, Carter and Woolard 2007). It has also generated enhanced educational outcomes, where children receive the grant from birth, thus performing better at school (DSD, SASSA and UNICEF 2012).

Argentina has also recently recognized the benefits of expanding the coverage of its child benefits. In 2009, it instituted a new family allowance, the Universal Child Allowance (AUH), which, combined with current programmes, ensures that 85 per cent of children can access a grant (Roca 2011). In Brazil, there is currently a 63 per cent coverage of child grants, and there are growing voices for them to be made universal (Soares and de Souza 2012).

Table 9.1**Illustrative programme options for a Child Grant**

Coverage	0-6 years	0-11 years
100% of children (i.e. Universal)	FJD30 per month	FJD30 per month
70% of children (i.e. affluence tested)	FJD30 per month	FJD30 per month
31% of children (i.e. poverty targeted)	FJD30 per month	FJD30 per month

Child Grant, would provide children with a disability with FJD60 per month. The calculations are based on an estimate of 3,000 children with a disability in Fiji.

The selection criteria for the schemes would vary, according to the coverage decided upon. Universal coverage would imply a very simple scheme, with all children below a certain age receiving the grant. It would be easy to implement and significantly reduce the work burden of DSW staff. It would also be the most politically popular scheme. If the Government were to use 70 per cent coverage, it should be possible to use the type of affluence testing suggested in Section 6.4. It would be administratively more complex than a universal benefit, but would still reduce the workload of WOs compared to the

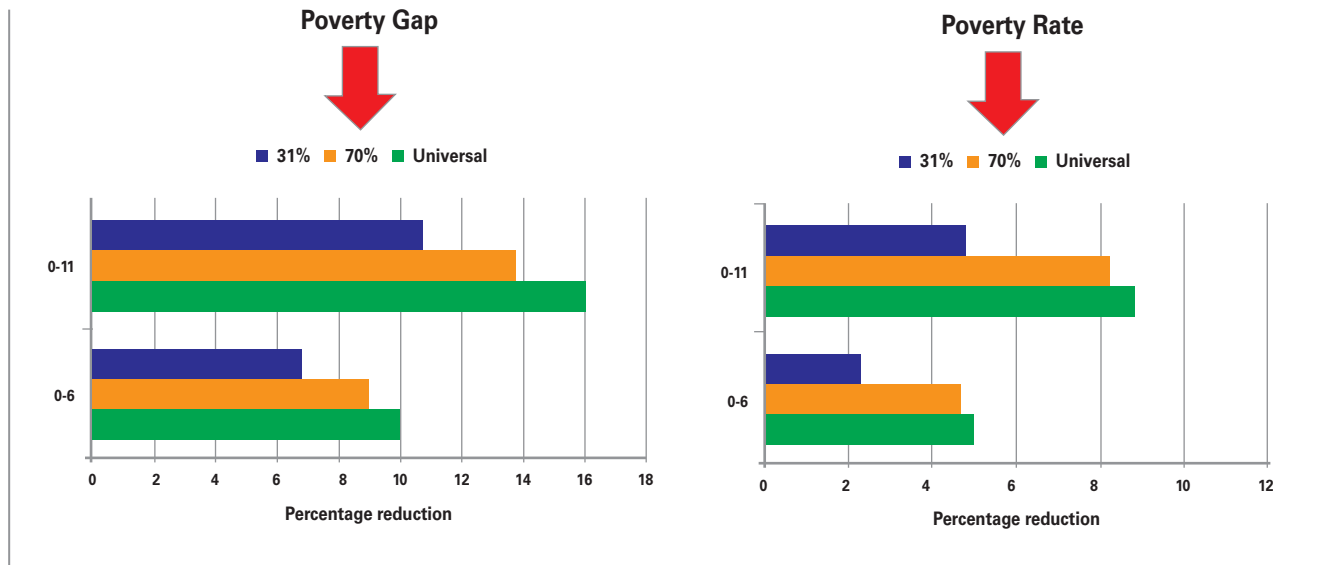
current system. However, if the Government were to choose to target the 'poor', as in the 31 per cent coverage option, a much more complex system of targeting would have to be developed. This would continue to place a significant burden on WOs and imply much higher administrative costs. And clearly, as with any poverty-targeted scheme, it would result in high exclusion errors, with many children living in poverty missing out.

9.1. Simulations of impacts of child grants

Figure 9.1 demonstrates the impacts that a child grant would have on the national poverty rate and

Figure 9.1

Simulations of impacts of child grants on national poverty



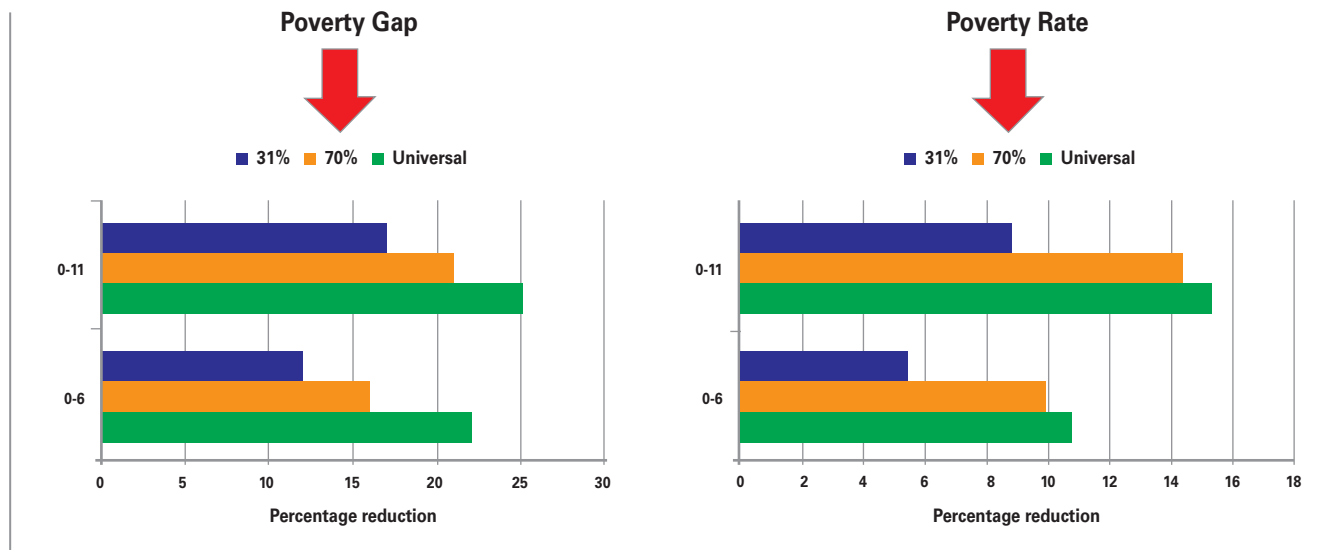
gap. The impacts are greater the higher the age of eligibility and the broader the coverage, reaching a reduction of around 8 per cent in the poverty rate and 16 per cent in the poverty gap for the universal schemes for children aged 0-11 years. Establishing a Child grant of FJD30 per month for 70 per cent of 0-6 year olds would reduce the national poverty rate by 4.7 per cent and the poverty gap by 9 per cent. These figures should be compared with the impacts of the

FAP, which, in 2008/09, reduced the national poverty gap by a much smaller margin of 3 per cent and the poverty rate by only 1.5 per cent.

However, impacts on the poverty of children are much higher. Figure 9.2 shows the impacts of child grants on the poverty gap and poverty rate of the target age groups of children. A child grant for children aged 0-11 years, covering at least 70 per

Figures 9.2a and 9.2b

Simulations of the impact of child grants on the poverty gap and the poverty rate of child target groups



cent of children, would reduce the poverty gap of these children by 21 per cent, while a child grant for children aged 0-6 years would reduce their poverty gap by around 16 per cent. These are very significant reductions and would be much higher if the programmes were provided to all children within the age group.

The impacts of these investments have also been simulated across different age groups of the population. Figure 9.3 shows the simulation of the impact of universal child grants on the national poverty gap by age group. The reduction in the poverty gap is significant for children but would also have positive impacts on other age groups, especially on the working age population, who are the main caregivers of children, since the simulations assume the sharing of the benefits within households.

9.2. Coverage of the child grants

Section 6.3 indicated that the coverage of the FAP was limited, reaching around only 20 per cent of those in the poorest income decile. Figure 9.4

indicates that a child grant for children aged 0-6 years would perform significantly better than the FAP (and by implication, the Poverty Benefit) in reaching poor households. If the Grant were universal, it would reach 50 per cent of households living in poverty, a significant improvement on the FAP. Indeed, even with coverage at 70 per cent and 31 per cent of children, the coverage is still higher. Importantly, the grant of universal or 70 per cent coverage would still reach between 30-40 per cent of those households in the 'insecure middle', providing them with an important additional source of income for their children.

If the grant were provided to children aged 0-11 years, the coverage of the poorest income deciles would improve even more (Figure 9.5), reaching over 60 per cent of households living in poverty if it were universal (and nearly the same proportion if targeted at 70 per cent of children). Similarly, a high proportion of households with insecure incomes would also benefit.

Figure 9.6 compares two child grants, using 70 per cent coverage, with the FAP, which is likely to be better targeted than the Poverty Benefit.

Figure 9.3

Simulation of the impact of universal child grants on the national poverty gap by age group

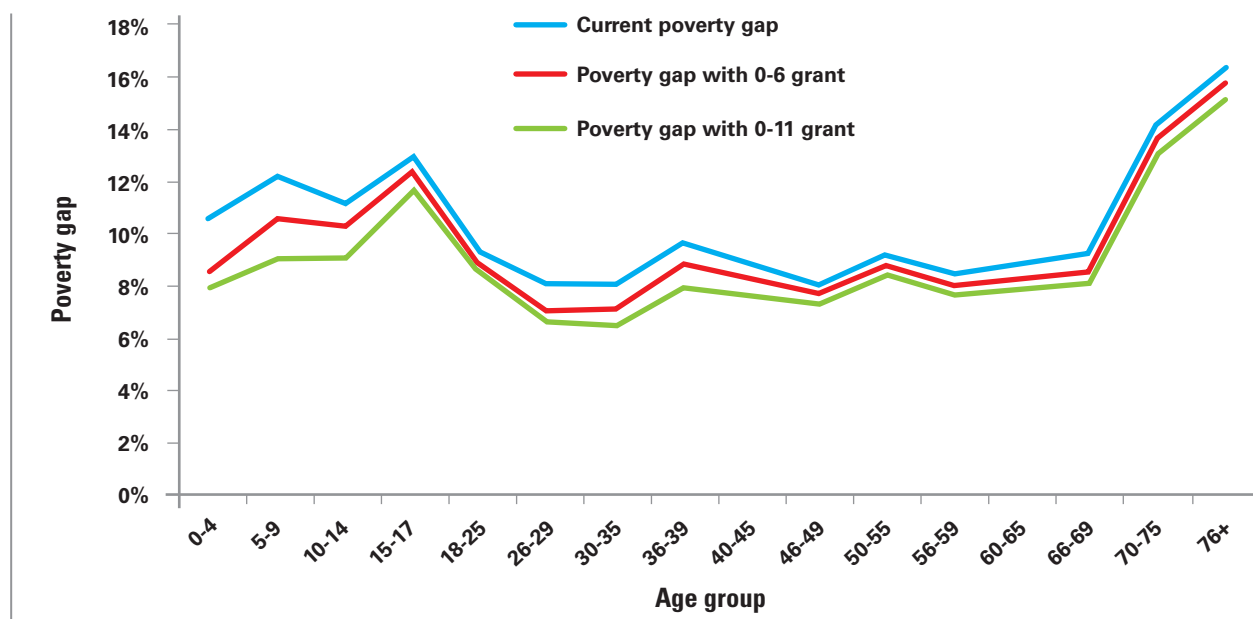
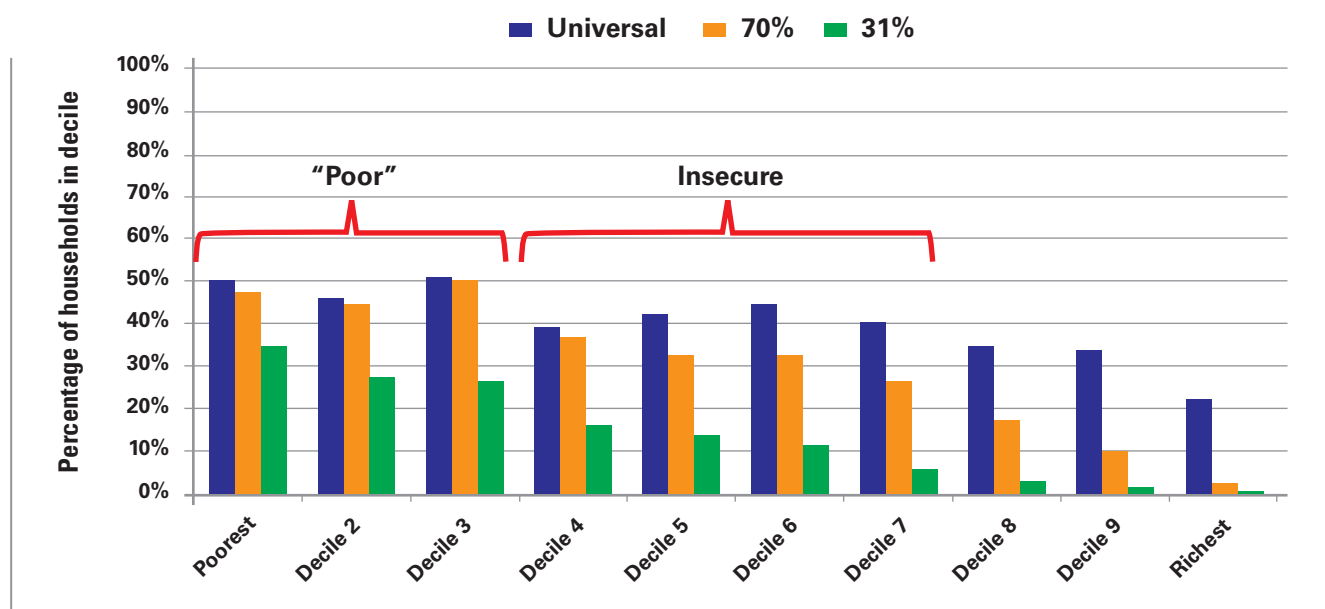


Figure 9.4

Simulating the coverage of a child grant for children aged 0-6 years by household income decile group

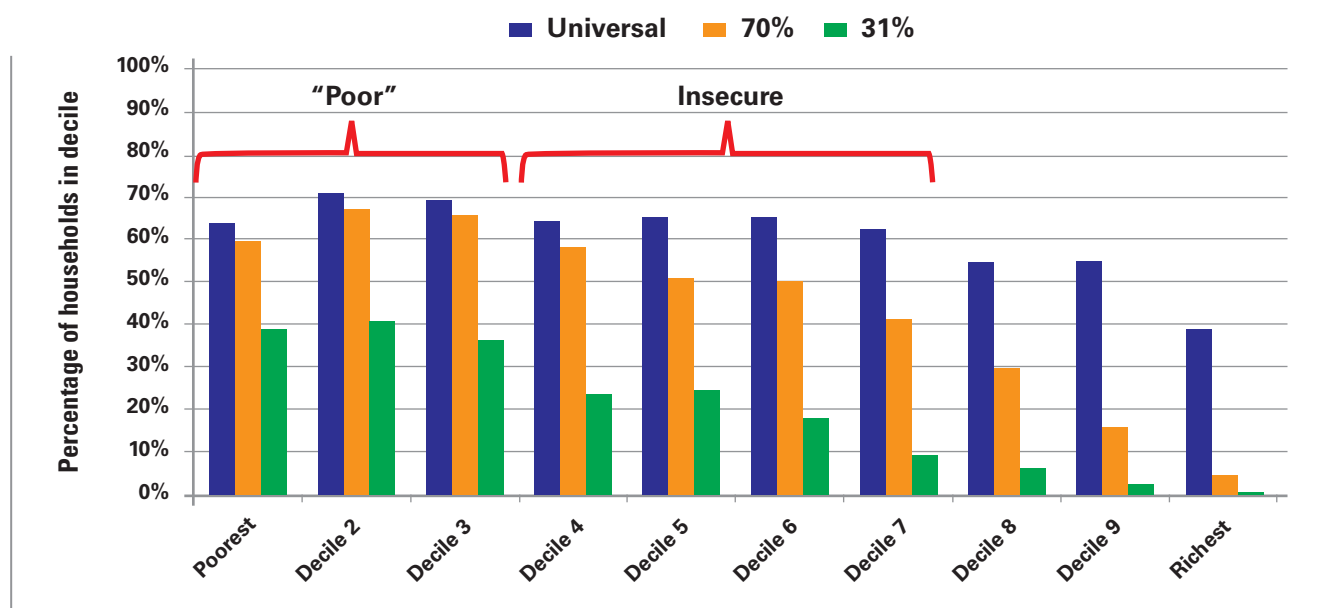


Source: Author's simulation using HIES data 2008/09.

Note: The first decile group is the 10% of households earning the least and the second decile group is the next 10% and so on. The 10th decile group is 10% of households earning the most.

Figure 9.5

Simulating the coverage of a child grant for children aged 0-11 years by household income decile group

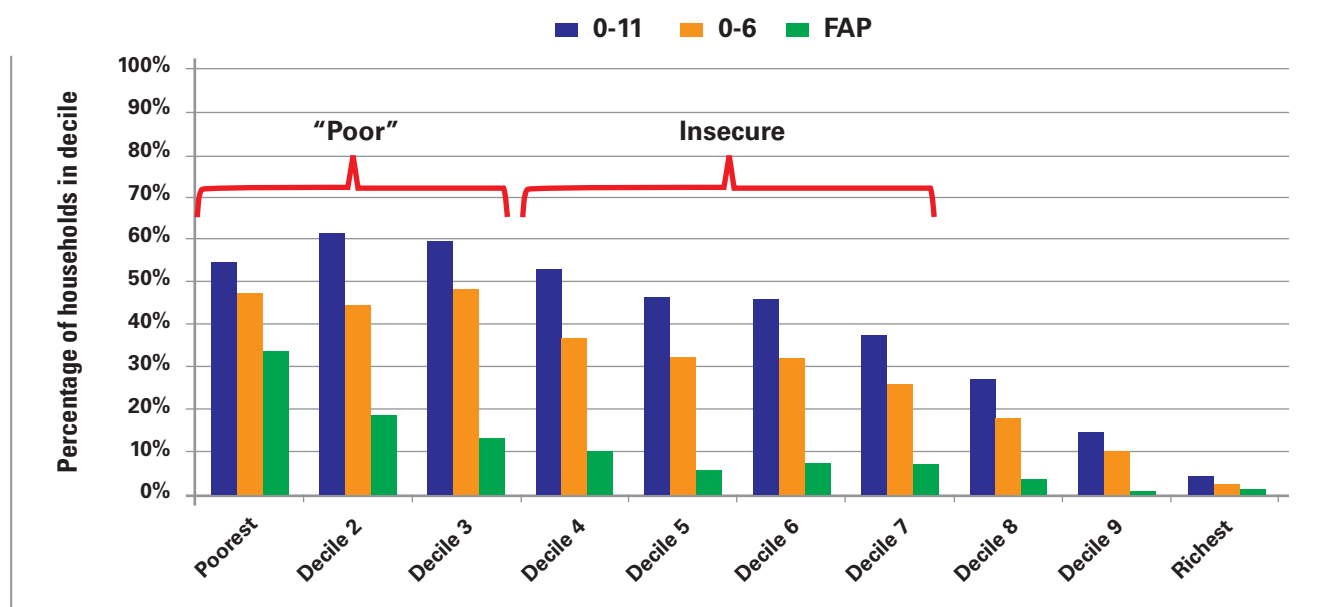


It shows that the child grants would perform significantly better in reaching households across the income distribution, including the very poorest. There would also be limited leakage to the wealthiest households, which could be

further reduced if affluence testing were to use the tax system to identify the most affluent. Box 9.2 shows how increasing coverage of schemes is the best way of reaching households living in poverty.

Figure 9.6

Comparison of 70 per cent coverage of child grants for children aged 0-6 years and 0-11 years with Family Assistance Programme (FAP) coverage (2008/09)



Box 9.2

Coverage and exclusion from child grants

International evidence indicates that the level of coverage of child grants is closely correlated with the exclusion of children living in poverty from benefits. If countries restrict coverage to a small proportion of children, then the exclusion of children who are living in or vulnerable to poverty will be high. However, the higher the coverage of a child benefit, the greater the inclusion of children living in poverty.⁴² Thus, for example, a scheme that is universal is likely to include all children living in poverty, assuming it is well implemented. In contrast, a scheme targeted at 10 per cent of children when the child poverty rate is 30 per cent will exclude at least two-thirds of children living in poverty. Indeed, once the inaccuracies of the targeting methodology are taken into account, the exclusion will be even greater.

Although targeting those ‘most in need’ appears to be common sense, since it is impossible to accurately target poverty and since it usually excludes at least half of the target group, it is not the appropriate instrument if a government policy is to be inclusive of children living in poverty. However, if a government decides not to allocate sufficient resources to reach all children living in and vulnerable to poverty, the best it can hope to accomplish is to ration its resources and select a small group of deserving poor and vulnerable children from a much larger group of equally deserving children.

9.3. Costs of child grants

Table 9.2 shows the costs of the various Child Grant options. The options of reaching 70 per cent of children in the 0-6 years and 0-11 year age

groups are 0.35 per cent and 0.6 per cent of GDP, respectively. While this would imply a large increase on current levels of investment, it is in line with the level spending by other middle-income countries that have committed to comprehensive child grants.

42 See Kidd (2011) for a more detailed explanation.

Table 9.2

Costs of various child grant options if implemented in 2015

Coverage	0-6 years		0-11 years	
	Percentage of GDP	FJD million	Percentage of GDP	FJD million
Universal	0.50	41.5	0.86	71.6
70% of children	0.35	29.1	0.60	50.2
31% of children	0.15	12.9	0.27	22.2

In addition, it would be important to finance a separate Child Disability Benefit. Assuming around 3,000 recipients of the benefit at a cost of FJD30 per month extra per child, this would be amount to around FJD1.1 million, or 0.01 per cent of GDP.

Over time, the costs of a child grant would fall due to a reduction in the percentage of children in the population as well as anticipated gains in economic growth. Figure 9.7 indicates the likely costs of the grants up to 2050, assuming they are indexed to inflation and that average GDP per capita growth is 2 per cent per year. Any increase in the rate of economic growth would further reduce the cost of the child grant.

Indeed, the Government would not be expected to introduce the grants immediately, at this level of coverage. They could be introduced at a more gradual rate, potentially starting at a younger age group, perhaps 0-4 years, or in specific regions of the country. There could be a scaling up to 70 per cent of children of 0-11 years over a period of five years or more. South Africa followed a similar strategy: in 1997, its Child Support Grant was initially targeted at the children aged 0-7 years living in the greatest poverty. However, the age of eligibility and coverage within age groups has gradually risen, so that the grant now covers around 70 per cent of children up to 18 years of age.

9.4. Cost-efficiency of child grants compared to the Family Assistance Programme

Figure 9.7 Decreasing cost of implementing a child grant over time, as a percentage of GDP

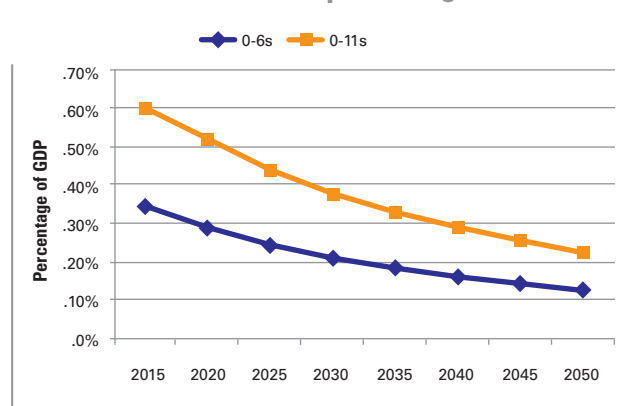
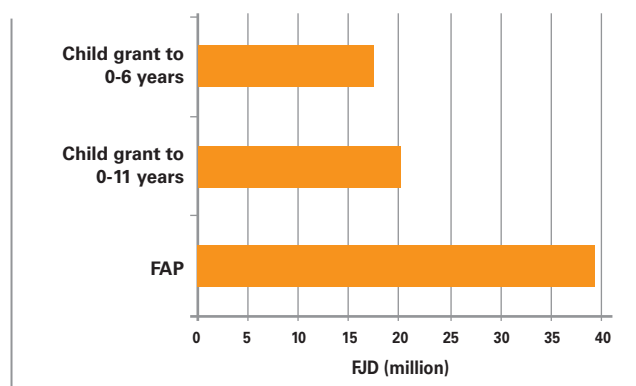


Figure 9.8 provides estimates of the cost-efficiency of the proposed child grants when compared to the FAP, which can also act as a proxy for the Poverty Benefit. The comparison is based on the cost of reducing the national poverty rate by one percentage point and examines the two Child Grant options with 70 per cent coverage. It indicates that investing in child grants would be significantly more cost-efficient than the FAP in reducing national poverty. The child grant for 0-6-year-olds would be the most cost-efficient but would clearly benefit fewer households than the child grant for children aged 0-11 years.⁴³

43 The Child Grant with 70 per cent coverage of children aged 0-6 years would reduce the national poverty rate from 30.6 to 29.2 per cent. The Child Grant with 70 per cent coverage of children aged 0-11 years would reduce the national poverty rate to 28.1 per cent.

Figure 9.8

Costs of reducing the national poverty rate by one percentage point, comparing child grants with the Family Assistance Programme (FAP)



9.5. Building a more comprehensive lifecycle social security system

A Child Grant and Child Disability Benefit could become key pillars of a strengthened lifecycle social security system, together with an expanded Social Pension and an Adult Disability Benefit, with the Poverty Benefit continuing as a residual programme for those living in extreme poverty. Table 9.3 shows the potential costs of a more comprehensive lifecycle system, although the mix of instruments could be varied. The total cost for this suite of

options would be 1.27 per cent of GDP, which is similar to expenditure by Kiribati and Samoa on old age pensions alone. Furthermore, it is significantly below the level of expenditure on social transfers of middle-income countries such as Mauritius, Brazil, South Africa, Georgia and Uzbekistan, which invest between 3 and 6 per cent of GDP.

In contrast to current policy, it would be important to enable households to receive multiple benefits. In particular, if households are still living in poverty after receiving one of the lifecycle schemes such as the child grant, social pension and disability benefit, they should still be able to access the Poverty Benefit.

The potential impacts of the comprehensive social security system proposed in Table 9.3 are shown in Figure 9.9. The disability benefits, however, are not included since data on people with disabilities are not available in the HIES 2008/09. Overall, the programmes would reduce the national poverty rate by 12 per cent, the national poverty gap by 23.4 per cent and inequality by 4.9 per cent. The child grant would explain 75 per cent of the fall in the poverty rate; the Social Pension, 16 per cent; and the Poverty Benefit, only 10 per cent. The more limited impact of the Social Pension is, to a large degree, due to the low value of the proposed transfer when compared to pension schemes in other middle-income countries.

Table 9.3

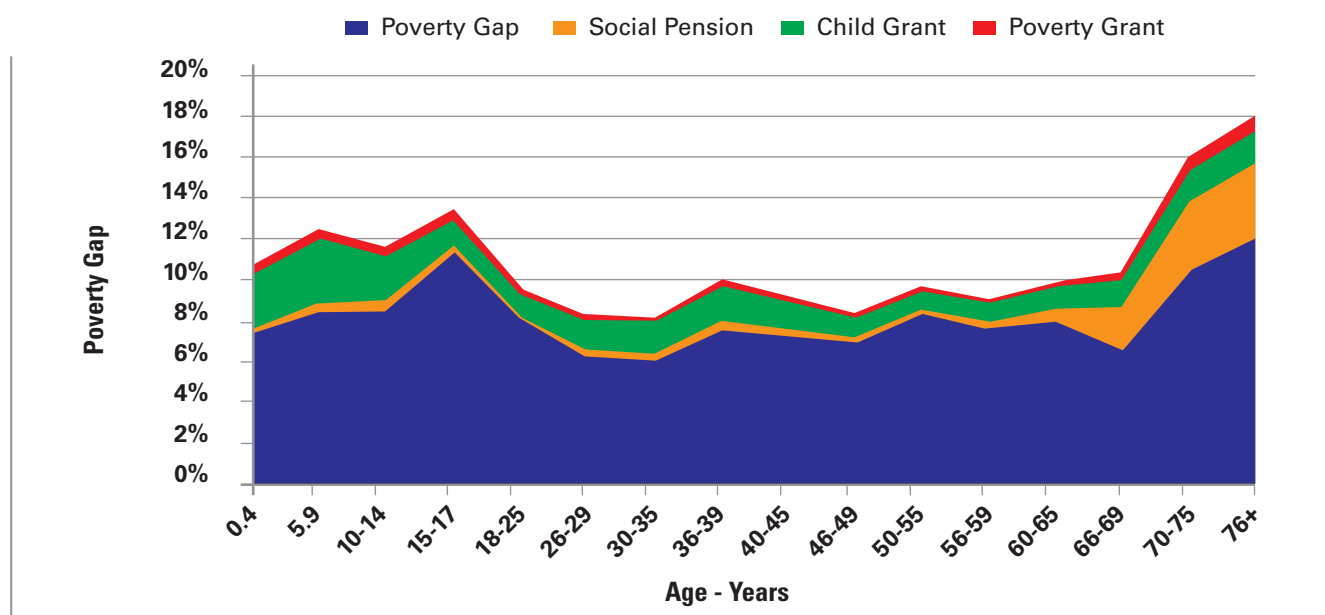
Potential investment in a lifecycle system of tax-financed social security in Fiji

Scheme	Age group	Coverage (%)	Value of transfer	Cost FJD	Cost in percentage of GDP (%)
Child benefit	0-11	70	FJD30	50.2 million	0.60
Child disability benefit	0-17	100	FJD30	1.1 million	0.01
Adult disability benefit*	18-64	70 (of around 1.5% of working age group)	FJD60	9.7 million	0.12
Old age pension	65+	80	FJD60	31.7 million	0.38
Poverty benefit	Household benefit	10	FJD60	13.7 million	0.16
Total				106.4 million	1.27

Note: *The Adult Disability Benefit could initially focus on people with severe disabilities.

Figure 9.9

Simulated impact of a potential comprehensive social security system on the poverty gap in Fiji, by age group



Notes: This is based on the programmes indicated in Table 9.3.

In contrast to current policy, it would be important to enable households to receive multiple benefits. In particular, if households are still living in poverty after receiving one of the lifecycle schemes such as the child grant, social pension and disability benefit, they should still be able to access the Poverty Benefit.

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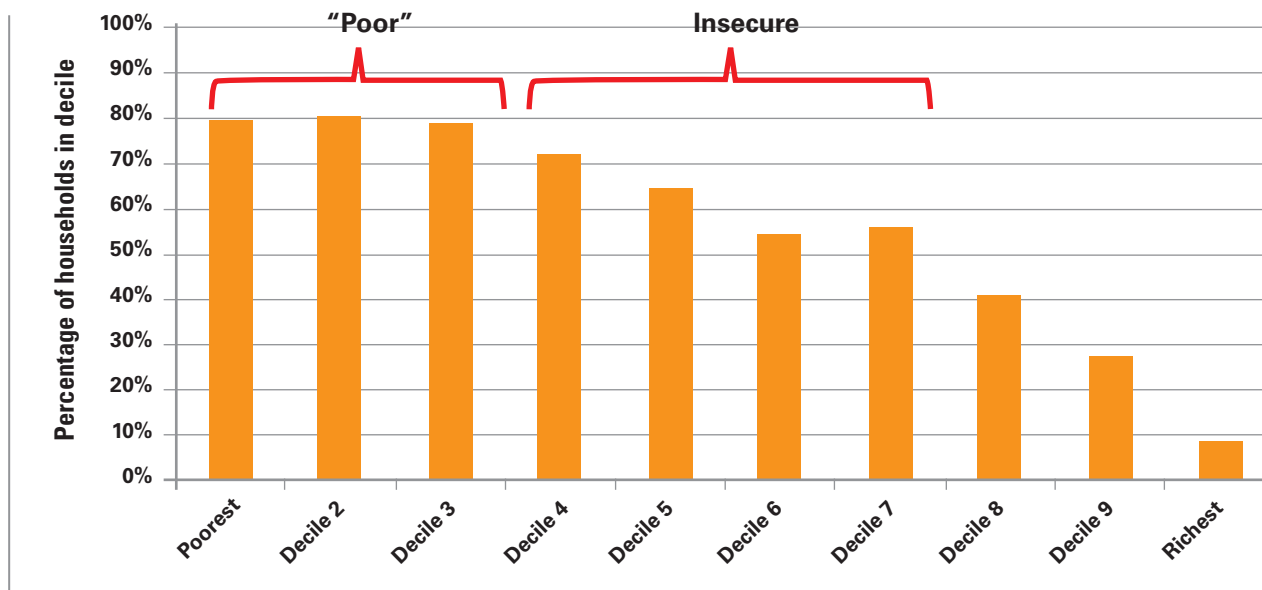
This figure indicates the impacts of the schemes across age groups in the population. The poverty gap in 2008/09 is at the top and the impacts of each scheme are shown below, by each colour. The poverty gap that would remain if the schemes were implemented is shown in blue. It is evident that the schemes would be spread across all age groups, but particularly among children and older people. If the disability benefits were included, impacts would be even greater.

The options proposed for the national social security system would also significantly increase the coverage of the system, in particular among those living in poverty. As Figure 9.10 demonstrates, around 80 per cent of households living in poverty would be reached by the system, a significant improvement on the current situation. Further, across income deciles 4 to 6, coverage would be between 50 and 70 per cent of households, indicating that a very significant proportion of households that are vulnerable to poverty or have insecure incomes would be reached.

44 The poverty rate would fall from 31.1 to 27.3 per cent, the poverty gap from 10.3 to 7.9 per cent, and the Gini co-efficient from 41.6 to 39.7 per cent.

Figure 9.10

Simulated coverage of a potential comprehensive social security system in Fiji, by household income decile



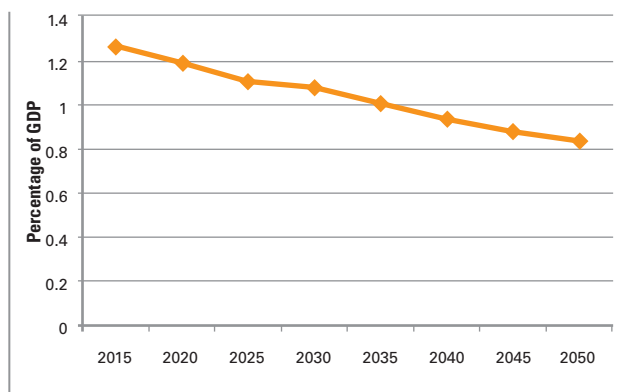
Note: This is based on the programmes indicated in Table 9.3.

While there may be concerns that Fiji’s ageing population may make investment in a more comprehensive social security system fiscally unsustainable, Figure 9.11 indicates that these concerns are likely to be unfounded. The cost of the suite of schemes has been projected to 2015, taking into account demographic change while assuming GDP per capita growth of 2 per cent per year and indexing the values of transfers to inflation. The results indicate that the overall cost of the lifecycle

system would fall in the coming decades, mainly due to the reduction in the proportion of children in the population. Clearly, if Fiji becomes a more prosperous country, it may well decide to expand its schemes and increase its overall investment in social security, in line with many other middle-income and developed countries. However, the analysis indicates that it can choose to do so rather than being forced by a demographic change.

Figure 9.11

Potential costs of a comprehensive lifecycle system of social security (2015-2050)



Note: The schemes used in this calculation are indicated in Table 9.3.

The proposed comprehensive national social security system would be significantly more cost-effective in reducing poverty than the former FAP, and therefore, almost certainly the new Poverty Benefit. It would cost around FJD28 million to reduce the national poverty rate by one percentage point, compared to the FJD39.3 million cost of the FAP. To a large extent, this is due to the higher coverage rate among the poorest deciles of the population by the more comprehensive social security system.

9.6. Summary

Fiji could gain significant benefits by increasing its investment in a child grant scheme that reaches all children living in poverty, vulnerability

and insecurity. The qualitative research of the C&P Allowance demonstrated the impacts that a small amount of cash can have on the lives of vulnerable children. Moreover, Fiji has the opportunity of extending these benefits to a much broader group of children, including children with disabilities, and working age families. The well-being of Fiji's children would be improved significantly, resulting in enhanced personal development and better school performance. Consequently, they would develop the skills that would enable them to become a more creative and productive workforce, bringing significant benefits to the Fijian economy. Furthermore, evidence from around the world suggests that their carers would be more likely to engage in income-generating activities and employment. The additional consumption that the child grant would generate would act as a significant stimulus to the local and national economies, providing entrepreneurs with larger markets for the sale of their goods and services. The scheme would also generate lower inequality and greater social

cohesion, contributing to the consolidation of democracy and reducing the risk of instability. Any government introducing a child grant would gain considerable electoral rewards. There may be concerns that a child grant would increase fertility; however, as Box 9.3 indicates, there is no evidence of this in other countries.

These benefits could be multiplied if Fiji were to increase its investment in a broader lifecycle system of social security, by expanding the Social Pension and introducing a Disability Benefit. Indeed, these programmes would also benefit children by, for example, reducing the demands on working age families to provide financial support for their elderly parents or people with severe disabilities, thereby enabling them to invest more in their own children. Furthermore, a comprehensive old age pension would enable grandparents to provide care for their young grandchildren, enabling their parents, in particular their mothers, to return to the workforce, further increasing family income, and thus benefitting the economy.

Box 9.3

Impacts of child allowances on fertility

There is often concern among policy-makers that child allowances could promote greater fertility. However, international evidence has shown this concern to be ill-founded. When South Africa introduced its child grant, concerns were expressed that it would lead to an increase in pregnancies. A number of studies have shown that this was not the case and in fact, fertility fell (Makiwane 2010; Roberts 2011). Furthermore, little evidence has been found in other countries (Fiszbein and Schady 2009). In reality, most allowances are too small in value to encourage women to have children.

Old age pensions have proven to be a very effective means of reducing fertility (Boldrin, De Nardi and Jones 2005; Holmqvist 2010). Once the State provides support to the elderly, people no longer feel that they have to produce as many children to care for them in old age. However, should people believe that they are not guaranteed a pension in their old age, they may invest in having more children to increase their likelihood of being taken care of.



CONCLUSION

Although Fiji's national social security system has expanded in recent years, it still needs to develop in order to provide effective protection and support to the nation's most vulnerable citizens, including children. The qualitative assessment of the C&P Allowance has demonstrated that the scheme can have a significant impact on the well-being of children, although it is rarely sufficient to lift recipients out of poverty.

The main challenge with the C&P Allowance is its low coverage. The majority of children in Fiji are living in or vulnerable to poverty and would benefit from a regular and predictable child grant, but, to date, only 2 per cent of children receive the Allowance. If the full budget for the Allowance were utilized, coverage could be more than tripled, but this would still leave the vast majority of children without support. Therefore, the Government of Fiji should consider expanding the C&P Allowance to a much higher proportion of children. This would significantly increase the impacts of the scheme on both national and child poverty, and generate greater economic benefits. A Child Grant of FJD30 per month for 70 per cent of children aged 0-11 years would cost only 0.6 per cent of GDP, but would improve the standard of living of many children while considerably strengthening the social contract between the Government and its citizens.

The implementation of the C&P Allowance scheme needs to be strengthened. Table 10.1

summarizes this report's recommendations for improving it. However, the C&P Allowance can only be strengthened if changes are also made to other social security schemes and if the DSW is strengthened more broadly. In particular, the DSW needs to find ways to reduce the workload on its staff, which should include simplifying other schemes, in particular the Poverty Benefit, which is the cause of the greatest burden on staff. Indeed, a Poverty Benefit should not be the main social security instrument in Fiji, but should become a small, residual programme, with most investment placed in inclusive lifecycle schemes such as child grants, old age pensions and disability benefits, as occurs in most countries as they develop.

The DSW would also benefit from a structural re-organization that differentiates its administration of social security schemes from the delivery of personal social services. WOs should specialize in either social security or personal social services, and their skills should be strengthened in each.

In particular, more attention should be given to personal social services so that vulnerable families and children can receive more intensive support from social workers.

Fiji is a middle-income country, but its level of investment in social security as a percentage of its GDP is low compared to other countries such as Mauritius, South Africa, Brazil and Georgia. If

the Government of Fiji were to invest in a more comprehensive social security system, the impacts could be transformative for both individual families and the nation. Fiji has stated in its Constitution that all citizens have the right to social security and has signed the Convention on the Rights of Children (CRC), which stipulates the same right for all children. Fiji needs to make every effort to progressively realize this right to social security.

Table 10.1 Summary of recommendations to strengthen the C&P Allowance

1. Budget recommendations
1.1. In the short term, the Department of Social Welfare (DSW) should ensure that it invests the entire C&P Allowance budget in children, both expanding current coverage immediately to 18,000 children and improving the delivery systems.
1.2. In the medium term, the C&P Allowance should be transformed into a Child Grant reaching the majority of the children in Fiji. A Child Disability Benefit should also be established.
2. Recommendations on the value of the transfer
2.1. The value of the transfer should be standardized at FJD30 per month per child, in line with much international practice. This will simplify the calculation of payments and free resources to reach more children. It should also ensure an increase in payments to families compared to the current situation. However, families should also be eligible for other social transfer schemes, including the Poverty Benefit.
2.2. The transfer should be paid to all children in a family.
2.3. The value of the transfer at FJD60 per child with a disability should be maintained.
2.4. The value of the transfer should be indexed, at least to inflation.
3. Recommendations on coverage of the C&P Allowance
3.1. As the C&P Allowance expands and its budget is fully utilized, priority should be given to transferring single-headed families that are still on the Family (FAP) to the C&P Allowance.
3.2. Children under the age of 6 years should be increasingly incorporated into the programme.
3.3. The reason for the undercoverage of the programme in regions outside the Central region should be investigated.
3.4. The programme's monitoring processes should be improved to ensure that monitoring examines the ages, ethnicity and geographic location of recipients. The Management Information System (MIS) should produce regular reports with this data disaggregated, as well as data on the gender of recipients. Any discrepancies should be investigated.
4. Recommendations on eligibility criteria and selection mechanisms
4.1. The rule that C&P Allowance beneficiaries cannot access other social transfer programmes – and vice versa – should be removed. C&P Allowance beneficiaries should be able to access programmes such as the Poverty Benefit, Social Pension, Fiji National Provident Fund (FNPF), and food vouchers for pregnant and lactating mothers.
4.2. The rule that women in receipt of maintenance payments cannot receive the C&P Allowance should be removed, as it could discourage women from making claims for maintenance.
4.3. To facilitate selection, the programme, at this stage, should prioritise single parents, children with disabilities, and children whose parents are living with a disability. These categories should be used as initial screening categories for the scheme.
4.4. A study should be undertaken to determine how best to identify applicants, once they have passed through the initial filters of single families and disability. It is probable that this should be based on incomes and a form of affluence test should be designed. However, all children and adult carers with disabilities should be included on the programme. It is strongly recommended not to use the proxy means test (PMT) given its high level of inaccuracy and arbitrariness.

5. Recommendations on eligibility conditions

- 5.1. The condition that children should attend school should be removed since it adds little value. The C&P Allowance should be provided to children, irrespective of whether they attend school or not.
- 5.2. The DSW should seek to build incentives ('nudges') into the C&P Allowance to incentivize caregivers to send children to school and build a good learning environment for them at home.
- 5.3. Arrangements should be put in place for schools to inform the DSW about vulnerable children so that Welfare Officers (WOs) can follow up.

6. Recommendations on exiting the programme

- 6.1. Once children have been accepted to the programme, they should remain on it until they reach 18 years of age or leave school, whichever is later.
- 6.2. The Welfare Graduation Programme should be evaluated and revised to ensure that participants do not end up in a worse position. While it is positive for C&P Allowance beneficiaries to access the Welfare Graduation Programme, they should not be removed from the Allowance unless they no longer fulfil the criteria, so as to enhance the sustainability of the business.
- 6.3. The MIS should be designed to automatically remove children from the scheme when they reach 18 years of age.

7. Recommendations on the management and organizational structures

- 7.1. The DSW should undertake a functional review of the Department, with the aim of identifying and resourcing a new structure based on separate responsibilities for Social Security and Personal Social Services. The review should also consider the responsibilities of different grades of staff, so as to relieve higher-level WOs from administrative tasks.
- 7.2. The DSW should invest in providing professional capacity development for its staff in both social security and social work, aiming to have a fully professional and qualified team in place within 5-7 years.
- 7.3. The C&P Allowance should be divided into two programmes: one programme should comprise the financing of institutions providing care to children, which should be overseen by a future Social Care section, while the Child Grant element for families with children should be placed under the responsibility of a future Social Security Section.

8. Recommendations on communications

- 8.1. The DSW should develop a communications strategy for the C&P Allowance and ensure that it is effectively resourced. However, this should take place once the revised eligibility criteria for the scheme have been agreed. The DSW will also have to ensure that there are sufficient resources in place to respond to any increase in demand.

9. Recommendations on the registration process

- 9.1. Detailed guidance should be produced on the application process, and staff should receive training on how to use it in order to standardized the process nationally. This should be accompanied by developing the standard application forms and modifying the MIS to include all required fields.
- 9.2. The eligibility criteria should be simplified so that they are easier for staff to interpret (see Recommendations 4).
- 9.3. If eligibility criteria are simplified, staff should not have to carry out visits to all applicants. The onus could be placed on applicants to be truthful in their applications or face sanctions. Home visits could be carried out for only a sample of applicants as part of a broader monitoring process.
- 9.4. The application process within the DSW should be streamlined and Senior Welfare Officers should be able to approve applications. Principal Social Welfare Officers should assume more of a monitoring role, reviewing occasional applications to ensure that quality is being maintained.
- 9.5. As part of the functional review (see Recommendation 7.1), the DSW should determine which tasks can be delegated to clerical staff to light the burden of WOs.
- 9.6. The Management Information System (MIS) should be improved so that it functions more quickly, the database has all the information fields required and there are automated notifications for staff, whenever they need to undertake a task.
- 9.7. The MIS should produce regular monitoring reports on the registration process, including on how long different processes are taking.
- 9.8. Targets should be established for each office, linked to the speed of resolving applications.
- 9.9. In order not to disadvantage applicants, payments of the transfer should be backdated to when the applicant finalizes the application and the internal DSW processes start.
- 9.10. Systems should be established so that DSW clerical staff keep applicants informed about their application, for example, through telephone calls or by informing a local organization or local authorities.
- 9.11. If a Social Work branch is established in the DSW, the social workers should provide assistance to particularly disadvantaged families. Alternatively, they should link applicants up to advocates, such as non-governmental organizations (NGOs).

10. Recommendations on the enrolment process
10.1. Clerks should be given the responsibility of informing applicants of the success of their application.
10.2. The MIS should be designed so that it provides the specified clerk with an e-mail notification so that he or she would inform the applicant, including when the application is rejected. The database should record when applicants are informed of the outcome of their application. The MIS should produce regular reports on the speed with which applicants are informed, and targets should be set for each office.
11. Recommendations on the Grievance and Complaints Mechanism
11.1. The DSW should ensure that all beneficiaries are aware of how to complain about service delivery challenges, especially with payments. Communications materials should be produced, which are given to beneficiaries when they are enrolled on the programme, and should be explained to them by clerical staff. The materials should also be placed in payment outlets, including supermarkets.
11.2. A Service Delivery Charter should be produced by the DSW setting out its standards of service delivery so that citizens know when they have a right to complain. The charter should be given to all applicants and beneficiaries.
11.3. A third tier appeal system should be introduced, using an institution that is independent of the DSW, which could be within the Ministry of Women, Children and Poverty Alleviation..
11.4. The MIS should be modified to facilitate the Grievance and Complaints process, including producing regular monitoring reports on the effectiveness of the process
12. Recommendations on Human Resources
12.1. The functional review discussed in Recommendation 7.1 should set out the optimum number of staff required by the DSW, which can be used in budgetary discussions with the Ministry of Finance.
12.2. A Capacity Development Strategy should be developed, including training on how to deliver the C&P Allowance, based on detailed operational guidance. Those developing the operational guidance should also prepare the training materials.
13. Recommendations on equipment
13.1. The DSW should undertake a comprehensive review of its equipment requirements and prepare a budget to cover the gaps found. However, at a minimum, all offices should be equipped with one vehicle, computers connected to the Internet for each WO and administrative staff, and sufficient printers, scanners and photocopiers.
14. Recommendations on the Management Information System (MIS)
14.1. The DSW should contract a specialist in MISs for social security programmes to undertake an analysis of its current MIS system and future requirements. The specialist should design the framework for a future system that the Government can tender out, specifying that any future system must ensure that the DSW retains the source codes. The system should be designed to link to other government MISs and the payroll service provider. Alternatively, the DSW could call for a tender for a “design and implement” contract, in which there is a break clause after the design.
14.2. The DSW should establish protocols for the use and protection of personal data held on the MIS.
15. Recommendations on operational documents
15.1. A short-term operations specialist should be contracted to further refine operational processes and develop a detailed Operations Manual for the C&P Allowance, including instructions on operating the MIS. As the programme design and systems evolve, so should the Operations Manual.
15.2. Training materials on the operations of the programme should be developed for staff.
15.3. A Risk Register and Business Continuity Plan should be developed.
16. Recommendations on monitoring and evaluation
16.1. The DSW should develop, resource and implement a Monitoring and Evaluation framework, ensuring that modifications to the MIS produce the information required.
16.2. A social security module should be incorporated into the Household Income and Expenditure Survey (HIES), with over-sampling of C&P Allowance beneficiaries to enable some form of monitoring and evaluation.

ANNEX A

METHODOLOGY

The methodology used in the research is described below.

Inception Period

Literature Review: A literature review was carried out, comprising a comprehensive bibliography and inventory of relevant secondary data including grey and academic sources from Fiji, to inform the study approach. This was underpinned by the team's extensive knowledge of social protection schemes internationally. This review highlighted a number of key issues that informed both the research design and the broader conceptual framework for the study.⁴⁵

Tool Development: A qualitative research manual was developed for the research team. This outlined the main aims of the study, the geographic locations, the institutional organization of the study and expected results. It provided an overview of each research instrument and detailed guidance for their use. It provided general methodological guidelines for conducting the research, based on ethical research principles and including research protocol to follow when arriving in a district/locality, and guidelines for working with children. Finally, it provided guidance and frameworks for reporting.

Developing Sampling Strategy and Detailed

Work Plan: The Team Leader in discussion with the Department of Social Welfare (DSW) selected the locations for the research. This focused on the two principle islands of Viti Levu and Vanua Levu, where the majority of social assistance recipients are located, and aimed to capture some of the poorest areas of the country – the Western and Northern regions as well as informal urban squatter settlements and rural villages in the south-east. Locations for the fieldwork were selected to ensure representation as follows:

- children and caregivers from rural and urban/ peri-urban areas;
- informal squatter settlements, and if possible, residents of public housing in urban areas,;
- a variety of livelihoods, including areas where the sugar industry has seen a significant downturn in recent years;
- the views of both native Fijian and Indo-Fijian communities;
- districts for which available data, including the World Bank's poverty map for Fiji, highlight high levels of poverty and vulnerability, including vulnerability to environmental shocks.

One team focused on the Western Region of Viti Levu and the Northern Region of Vanua Levu. Interviews were conducted with respondents living in urban, peri-urban and rural communities. On each

⁴⁵ The inception report is available upon request.

island, two discrete livelihood areas were targeted:

- Sugar cane growing and crushing areas: Lautoka to Rakiraki on Viti Levu, and Labassa and Seagaga on Vanua Levu;
- Tourism areas: Sigatoka on Viti Levu and Savusavu on Vanua Levu.

A second team covered urban, peri-urban locations in Suva and the Nasinu-Nausori Corridor, as well as rural villages in Talevu South, North and Naitasiri Province. Interviews took place in the following localities:

- Suva: Diverse neighbourhoods (including Raiwaqa, Raiwai, Jittu Estate, Nabua, Wailea) including informal settlements, public housing units, and other housing areas;
- Nasinu to Nausori corridor: HART homes; squatter settlements in the Suva Nausori corridor;
- the rural environment: inland and coastal villages and some settlements.

The Team Leader and research supervisor worked with UNICEF and the DSW to devise the sampling strategy. The DSW had hoped that it would be possible to extract this information from their electronic database; however, it became apparent during the inception period that this was a challenge since: (i) the electronic beneficiary registries for the C&P Allowance are spread over two different databases, E-welfare and E-gov; and (ii) the DSW do not have direct access to the data in E-Gov, but they must request access from the government IT unit, which can take time. Some of the fields the Team desired to use for sampling were also found not to exist in the database.

Therefore, an initial sampling was undertaken using the data that it was possible to extract from the national database, to pre-select a 'long list' of potential beneficiaries for interview, categorized by location, ethnicity, age of the caregiver and age of the children covered by the C&P Allowance. The second step was random selection from each of the groups. Respondents were oversampled (by 10–20 per cent depending on location) in order to ensure an adequate sample. This list was used by

Welfare Officers (WOs) to identify the hard-copy files for each beneficiary. During implementation phase the team were required to screen these files and shortlist the recipients for inclusion. Within the records selected, the team then aimed, through purposive sampling, to include the following:

- households with caregivers of working age and elderly;
- households where the child(ren) lives with biological parents;
- households where the child(ren) lives with a guardian;
- girls and boys of different ages;
- beneficiaries who have been enrolled for a number of years on the C&P Allowance versus newer recipients, including those who have transferred from the Family allowance Programme (FAP).
- children with disabilities;
- male as well as female caregivers.

Through the records it was also possible to identify a range of non-beneficiaries:

- those who have applied but who are still awaiting a decision, or who have been approved but still not receiving payment;
- former beneficiaries who have been removed from the programme, either because the child reached the cut-off age or because the household no longer meets the criteria for the programme;
- beneficiaries or former beneficiaries enrolled onto the complementary Welfare Graduation Programme of the DSW.

These cases were then contacted and mobilized by the DSW.

The DSW were responsible for identifying and informing four residential care homes to participate in the study.

Implementation period

Data collection was undertaken over a three-week period in June 2014.

Training

A training workshop for the national researchers was held prior to data collection activity, with the participation of UNICEF and the DSW. This covered: essential information on the background, rationale and objectives of the assignment; social protection in Fiji; training in the data collection methods, the themes to explore, facilitation techniques and the formats for reporting information; and the daily schedule of activities. Tools were field-tested and finalized based on feedback from the Team.

Qualitative data collection

A number of instruments were used during the study. Further details of the instruments and methodology are provided in Annex A.

Activity at the community level (households)

The activity comprised in-depth interviews (IDI) with caregivers and a combination of IDIs and focus group discussions (FGDs) with children in their care. This focused primarily on current beneficiaries of the C&P Allowance. It also included a number of IDIs with caregivers from non-beneficiary households.

The study aimed in particular to investigate the following:

- key livelihood characteristics, risks, coping behaviours and social support systems together with key child vulnerabilities and access to services;
- beneficiary and non-beneficiary perceptions and experiences of programme operations and criteria for inclusion;
- the use of the Care and Protection Allowance (C&P Allowance) and related benefits by caregivers, including direct, indirect and non-child-related expenditures;
- the overall impact and effects of the C&P Allowance and related benefits on child well-being (e.g. education, nutrition, illness and health-seeking behaviour, child labour and risky adolescent behaviour, self-esteem and/or social position, including any unintended negative impacts) and how impacts may vary

according to contextual geographical, socio-economic and cultural factors, as well as length of time within the programme and other factors.

Activity at residential care institutions

Activity comprised IDIs with caregivers and managers within the residential homes and FGDs with children residing in the home. The research investigated:

- characteristics of the children in care and nature, and the extent of services provided for them;
- use of C&P Allowance to strengthen available services.

Key Informant Interviews

A number of key informant interviews (KIIs) were conducted with stakeholders in order to better understand the context, including livelihood risks and opportunities; key child vulnerabilities; other programmes falling under social protection; as well as concerns and perceptions of decision makers. They also aimed to identify constraints and opportunities for reform of the C&P Allowance and for child-sensitive social protection more broadly, including synergies with other child-focused interventions. The Team Leader was responsible for KIIs in Suva, and research supervisors were responsible for KIIs within the study locations. This included:

- district and local social WOs;
- representation of other relevant government service provision ministries;
- civil society groups and faith-based organizations including those involved in referrals to social welfare;
- UNICEF and other development partners;
- private sector service providers.

At the national level, UNICEF's focal point with input from the team leader was responsible for identifying the stakeholders to be approached for interviews, which was facilitated by the Ministry of Planning. A summary of stakeholders included in the KIIs is provided in Annex B.

The Team Leader was responsible for assessing the operations of the C&P Allowance through group and one-on-one consultations with DSW staff based in the Central Office of the Social Welfare Department (SWD) in Suva, two Divisional offices and one District office. The time spent at the offices also enabled the Team Leader to observe processes followed in the day-to-day implementation of the C&P Allowance scheme. The staff included those with both directive and operational roles, and across all areas of responsibilities and grades.

Reporting and analysis

Detailed, handwritten notes of all interviews were taken during the research exercises. Where beneficiaries were comfortable, photos were taken. At the end of each day, the research team came together to record a daily summary report using a comprehensive template to summarize the key findings and reflections as well as any themes emerging from the day. This entailed a progressive field-based analysis throughout the weeks of data collection. At the end of weeks of data collection, a consolidation workshop was held with the Team Leader and UNICEF Focal Point in order to synthesize and interpret the main findings from the research including trends, similarities, differences and implications for programming. Each Research Team compiled a summary of the main findings from the workshop together with their overall reflections of the findings and some recommendations for the C&P Allowance programme. Frequencies were also calculated for particular metrics included in the qualitative data collection tools that were of interest to UNICEF. Notes of the KIIs were typed by the research supervisors and forwarded to the Team Leader to support the analysis.

Quantitative analysis

An analysis was conducted of existing Fijian Household Income and Expenditure Survey 2008 (HIES) made available by the National Bureau of Statistics. A Child Poverty Analysis was conducted in order to build further understanding of the socio-

economic context and multi-dimensional poverty for children and their families across Fiji, considering all individuals under 18 as children.

Since the Fiji Bureau of Statistics has been using income as their official poverty measure, income data were used in order to be consistent with the national methodology.⁴⁶ The child poverty analysis summarized below relies upon household income data collected in the 2008 HIES. The national poverty line is set at FJD2,258.4 per adult equivalent, varying geographically by urban and rural localities. The poverty line for urban areas is set at FJD2,397 and for rural areas at \$2,123. A simple equivalence scale of 1 for individuals over 14 years old and 0.5 for children under 15 is applied in accordance with national practices. Standard Foster, Greer and Thorbecke (FGT) class of poverty measures were estimated for the overall population using the total sample and for children by restricting analysis to individuals less than 18 years of age.

The proxy means test (PMT) applied in the analysis of targeting performance was created utilizing the coefficients presented in the World Bank Assessment of the Social Protection System in Fiji and Recommendations for Policy Changes (Table 10).

Individual and household information was used to identify deprivations in various dimensions of well-being. This information was used to complete some elements of the UNICEF Multiple Overlapping Deprivation Analysis (MODA). Within-dimension deprivation was determined using a combination of the union approach or intermediate approach depending on the number of indicators included in each dimension. Cross-dimension aggregation was achieved through the intermediate/cut-off approach where children were identified as multi-dimensional deprived if they were deprived in at least two dimensions ($k \geq 2$).

Finally, a short analysis of the impact of existing social transfers and the proposed changes to social protection policy was included, through static simulations of the FAP and the proposed reforms to the C&P Allowance on poverty and inequality.

⁴⁶ The World Bank's assessment, by contrast, utilized an expenditure approach.

ANNEX B

QUALITATIVE DATA COLLECTION TOOLS

Instrument type	With whom	Purpose: to obtain details on:	Methodological comments
In-depth individual interviews (IDIs) with caregivers	<ul style="list-style-type: none"> • Caregivers (m/f) and children (m/f) in beneficiary households <ul style="list-style-type: none"> - Working age/ older age caregivers - Parents/foster parents - Boys/girls of different ages, in-school/out-of-school, with disabilities • Caregivers in non-beneficiary households <ul style="list-style-type: none"> - Applied but rejected - Applied and awaiting decision - Accepted but awaiting enrolment - Exited the programme 	<ul style="list-style-type: none"> • Household conditions; social and kinship support networks, family life; risks facing children • Experiences and perceptions of Care and Protection Allowance (C&P Allowance) operations (in the case of non-beneficiaries, criteria for inclusion/exclusion) • Main uses of C&P Allowance funds • Experiences and perceptions of the effects and impacts of the C&P Allowance 	<ul style="list-style-type: none"> • Semi-structured interviews are the main tool, with some parts in more structured questionnaire form • In some cases, caregivers from the same family can be interviewed together
In-depth individual interviews (IDIs) or focus group discussions (FGDs) with children	<ul style="list-style-type: none"> • Children (m/f) in beneficiary households <ul style="list-style-type: none"> - 11-14 years old - 15-17 years old - Ideally including in-school and out-of-school - Ideally, including children living with disabilities 	<ul style="list-style-type: none"> • Household conditions; social and kinship support networks, family life; risks facing children • Experiences and perceptions of C&P Allowance, use of funds, programme effects and impacts (in cases where children know of this) 	<ul style="list-style-type: none"> • Children aged 11-17 will participate; information on younger children will be sought from IDIs with caregivers. • In some cases, children from the same family can be interviewed together.

Instrument type	With whom	Purpose: to obtain details on:	Methodological comments
FGDs with caregivers in residential homes	<ul style="list-style-type: none"> Caregivers in residential care institutions <ul style="list-style-type: none"> Staff caring for children Management 	<ul style="list-style-type: none"> Overall conditions and facilities at residential homes as well as reasons for children being in residence and services provided Specific use made of C&SA at the residential home 	<ul style="list-style-type: none"> In some cases, focus group discussions (FGDs) may be replaced and/or supplemented by IDIs
Focus group discussions (FGDs) with children in residential homes	<ul style="list-style-type: none"> Children in residential care institutions <ul style="list-style-type: none"> Male/female; 11-14 years old 15-17 years old Ideally including children with disabilities 	<ul style="list-style-type: none"> Overall conditions and facilities at residential homes as well as reasons for children living in residences and services provided Children's experiences and activities in residential homes 	<ul style="list-style-type: none"> In some cases, FGDs may be replaced and/or supplemented by in-depth interviews (IDIs), for example, of children with disabilities
Key informant interviews (KIs)	<ul style="list-style-type: none"> District/local welfare officers (in each district of field research) District representatives of relevant ministries and service providers (education, health, other) Civil society groups involved in referrals to social welfare Directors and administrators of residential care homes 	<ul style="list-style-type: none"> Overview of district/local context, including service provision, livelihood challenges, social and economic vulnerabilities, and specific risks for children Insights on operations, impacts and challenges of the programme (from inside if the DSW; from outside if other service providers) Insights on programme linkages/gaps Information on residential homes including conditions, facilities, reasons for children living there, and use of the C&SA 	<ul style="list-style-type: none"> KIs with social welfare officers are designed to supplement information from FGDs with social welfare officers to be conducted by another team member Key informants can, if appropriate, be interviewed in small groups (e.g. if more than one social welfare officer is available) KIs will be conducted by international research leaders

ANNEX C

LIST OF KEY INFORMANTS

Interviewee	Organization
Head Sister	St Christopher's Home
Superintendent	Dilkusha Home
Senior Welfare Officer	Nasinu Divisional Office, DSW
Counsellors (x 2)	Empower Pacific NGO
Advisory Councillor	Koronivia Settlement, Nausori
Senior and Assistant Teachers	Wainbuku HART Kindergarten
Village Head Man	Waikete Village, Tailevu South
Assistant District Officer	Korovou
Former Head man	Naburenivalu Village, Tailevu North
Senior Sub-Division Health Nurse	Ministry of Health
Mgmt Vellomani Boys' Home	Methodist Church
Caregivers Vellomani Boys' Home	Methodist Church
Acting Senior Education Officer	Ministry of Education
Manager	Women's Crisis Centre
Women's Interest Assistant	Department of Women
Welfare Officer	Department of Social Welfare
Income-generating Programme participant	Not applicable (NA)
Senior Welfare Officer Ba	Department of Social Welfare
Senior Sargent Jone Simeone	Police

Welfare Officer Raki Raki	Department of Social Welfare
Welfare Officer Sigatoka	Department of Social Welfare
Inspector Child and Sexual Abuse	The Police
Head of Muslim Women's League and Chair of Committee for Safer Communities	Muslim Women's League, Committee for Safer Communities
Welfare Officer	Department of Social Welfare
Management of Lomania Au Children's Home	Lomania Au Children's Home
Welfare Officer of Labassa (Responsible for the Income-Generating Programme, IGP)	Department of Social Welfare
HIGP Scheme team, National Centre for Small and Micro Enterprises Development (NCSMED)	NCSMED
District Office	Seagaga

Organization	Name, Position
Fiji Bureau of Statistics	Mr Epeli Waqavonovono, Government Statistician
Ministry of Education	Mr Tomasi Raiyawa - Director Primary Mr Narain Sharma Senior Education Officer – Primary Section Mr Metuisela Gauna – Statistician
Housing Authority	Mr Ajay Singh – Manager of Loan Settlements – Responsible for the Housing Authority Social Housing Policy
Poverty Monitoring Unit (Prime Minister's Office)	Ms Mere Namudu – Principal Economist Mr Thomas Bali – Acting Senior Economist
Ministry of Health	Dr Rachel Devi – National Advisor Family Health
Ministry of Youth and Sports	Mr Philip Hereniko – Principal Research Officer Mr Akuila Sovanivalu – Senior Youth Officer
Ministry of Finance	Ms Sinate Mualaulau – Chief Economist Budget Division Ms Kelera Ravono – Principal Economist Ms Neelam Raj – Senior Economist Mr Kashnil Swamy – Economist
Ministry of Strategic Planning	Mr Osea Ragolea – Economist
UNICEF	Ms Amanda Bissex - Head of Child Protection
Private sector DSW partners	WestPac Bank Morris Hedstrom (MH) Supermarkets IT Division (Responsible for the E-voucher partnership)
NGOs working in Child Protection	Save the Children Empower Pacific Fiji Red Cross Society

ANNEX D

INDICATORS USED IN THE MULTIDIMENSIONAL POVERTY INDEX

Table 10.1 Dimensions, dimensional cut-off and indicators included in child deprivation analysis

Dimensions	Dimensional cut-off	Indicators
Education	Deprived in at least one indicator	<p>Drop-out: children 6-16 years old that have left school or never attended school</p> <p>Education of household head: household head with less than a secondary level of education</p> <p>Age-specific educational attainment: children are deprived in this indicator if their educational attainment is less than expected at their age (e.g. if attainment is primary class 1 for children above 7 years old, primary class 2 for children above 8 years old, etc.)</p>
Work	Deprived in at least one indicator	<p>Child in the labour force: children under 18 years old that are either working or searching for work.</p> <p>Unemployment in the household: children living in households where at least 2 members are classified as unemployed according to the ILO strict definition of unemployment</p>
Housing conditions	Deprived in at least two indicators	<p>Type of living quarters: children living in a hotel, lodging or other living quarters excluding independent dwellings or buildings housing more than one household.</p> <p>Construction of outer walls: children living in dwellings with walls made of traditional bure materials, or makeshift/improvised materials or other materials excluding concrete, brick, cement, wood, tin or corrugated iron.</p> <p>Crowding of dwelling: children living in dwellings with more than 3 individuals per room.</p> <p>Unimproved water supply: children living in dwellings with unimproved water supply including from wells, rivers, creeks or other sources other than metered water pipes, communal standpipes, roof tanks or boreholes.</p> <p>Electricity: children living in dwellings without electricity.</p> <p>Unimproved sanitation: children living in dwellings without toilets or where the toilet is a pit latrine or other form of toilet, excluding exclusive or shared flush toilets or water-sealed toilets</p>

Communication and access to information	Deprived in at least four indicators	Computer: No computer in the household Television: No television in the household Radio: No radio in the household Telephone: No telephone in the household Mobile phone: No mobile phone in the household Internet: No Internet in the household
Income	Deprived if income poor	Children residing in households where the income per adult equivalent is less than the poverty line.

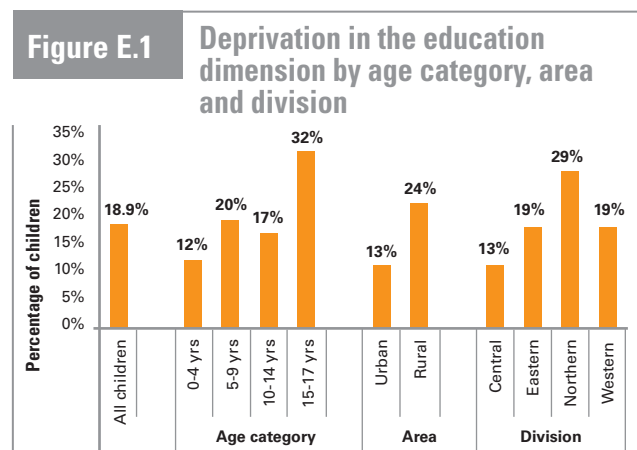
ANNEX E

RESULTS OF THE MULTI-DIMENSIONAL POVERTY ANALYSIS

The results for each individual dimension of the Multi-dimensional Poverty Index are shown below.

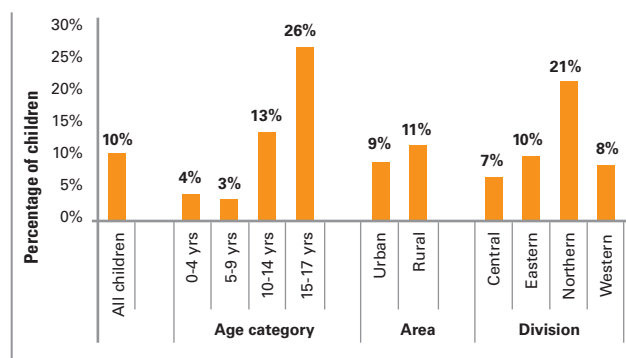
Education Dimension

As Figure E.1 indicates, nearly one out of five children under 18 years of age (18.9 per cent) are deprived in the education dimension, with the highest prevalence of deprivation among children aged 15-17 years. It includes 3.9 per cent of school age children (6-16 years old) who have either never attended school or have dropped out of school (approximately 10,577 children). The proportion is higher among boys (4.05%) than among girls (3.65%).



Source: Authors' analysis of HIES 2008/09.

Figure E.2 Deprivation in the work dimension by age category, area and division



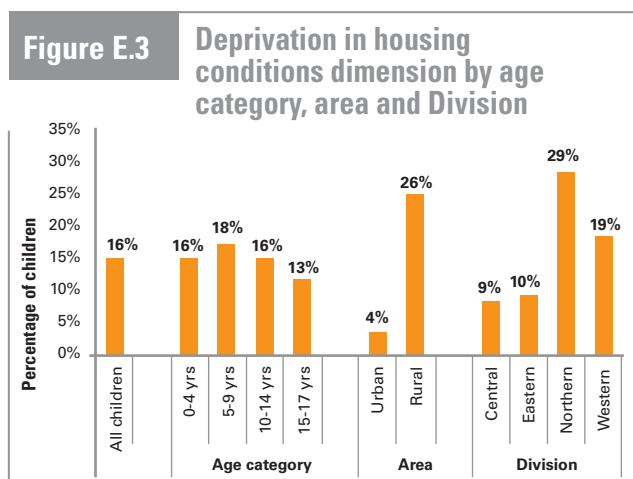
Source: Authors' analysis of HIES 2008/09.

Work Dimension

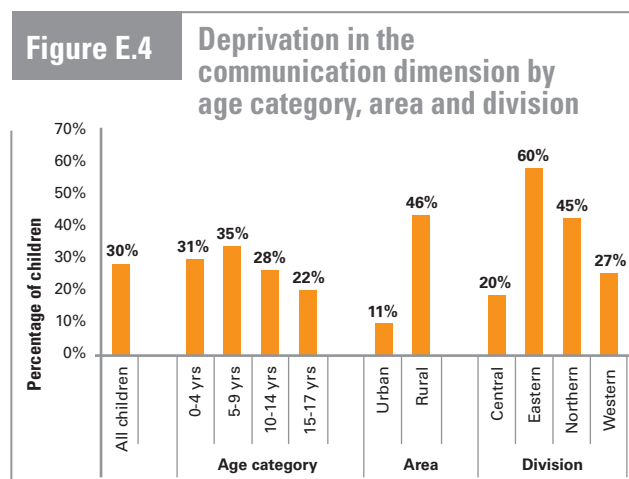
One out of ten children under 18 years old (10%) are deprived in the work dimension, with the highest prevalence of deprivation being among children aged 15-17 years and children living in the northern region of Fiji. This includes not only households where children are engaged in child labour, but also children living in households where no single adult member has employment.

Housing Dimension

Nearly one out of every six children under 18 years old (16%) is deprived in the housing conditions



Source: Authors' analysis of HIES 2008/09.

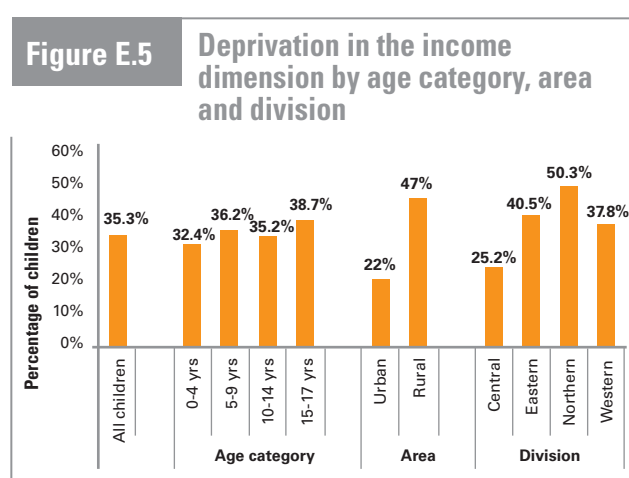


Source: Authors' analysis of HIES 2008/09.

dimension (Figure E.3), with the highest prevalence of deprivation among children aged 5-9 years, children living in rural areas (26%) and children living in the northern region of Fiji (29%).

Communications and Access to Information Dimension

Nearly one third of children under 18 years of age is deprived in the communications and access to information dimension, with the highest prevalence of deprivation among children aged 5-9 years, children living in rural areas (46%) and children living in the Eastern region of Fiji (60%).



Source: Authors' analysis of HIES 2008/09.

Table E.6 presents the matrix of pairwise correlations for deprivations.

Table E.6 Pairwise correlation matrix of child deprivations

	Education	Work	Housing	Communication	Income poverty
Education	1				
Work	0.0840*	1			
Housing	0.1211*	0.0169*	1		
Communication	0.1397*	-0.0001	0.3838*	1	
Income poverty	0.1317*	0.0797*	0.2347*	0.2773*	1

Note: * =significant at 5% level or better. Source: Authors' analysis of HIES 2008/09.

ANNEX F

SOCIAL HOUSING SCHEMES IN FIJI

This Annex gives an overview of the variety of affordable housing in which the urban and peri-urban poor and many C&P Allowance beneficiaries reside.

Housing Assistance Relief Trust (HART)

- HART is a charitable organization, fully funded by the Government through the Ministry of Housing.
- It provides homes for the destitute and attend to their welfare needs, in particular women and children;
- There are 772 HART homes.
- Tenants pay between FJD0.50 to FJD5 a week dependent on the type of house they live in.
- There has been no increase in rentals in the past ten years because tenants are poor.
- In 2013, 33 workshops on basic sewing, creative tailoring skills and sewing machine maintenance skills were conducted for tenants as a joint initiative of HART, Government and the private sector, to equip them with income generation skills.
- It was noted during the training that some of the participants were recipients of Social Welfare benefits.
- A tenant interviewed said that HART notified him of an increase in the weekly rent.
- Weakness includes low proportion of tenants that graduate to the Public Rental Board (PRB) when their children secure employment.

Public Rental Board (PRB)

- The PRB is a statutory board run by the Government and managed by a Board of Directors to provide for the underprivileged.
- The PRB separated from the Housing Authority in 1989 due to a World Bank recommendation.
- The PRB houses the lower income bracket of workers.
- PRB is registered as a Commercial Statutory Authority, required to operate along commercial lines and be profitable and efficient as comparable to businesses that are not owned by the Government.
- At the time of separation there were 24 rental estates and 1,753 rental flats.
- Now there is a reduction to 20 rental estates and 1,345 rental flats.
- Tenants pay a weekly rent ranging from FJD40 to FJD111 a week depending on the type of house and age of development.
- PRB has continued to report a shortfall in the supply of rental units especially in the greater Suva area.
- There is no clear record of PRB tenants graduating to the Housing Authority.
- Many current tenants at 4th generation suggest there is very little graduation to the Housing Authority.

The Housing Authority

- The Housing Authority was established 55 years ago initially to house the rural dwellers who had moved to the urban areas to work.
- This changed over time and is now inclusive of all workers earning up to FJD50,000 per annum regardless of where they reside in Fiji.
- Monthly repayment is dependent on the type of housing and the age of development.
- Like the PRB, the Housing Authority is registered as a Commercial Statutory Authority, required to operate along commercial lines and be profitable and efficient as comparable to businesses that are not owned by the Government.
- Upon full payment of the debt, the tenant becomes a house owner.
- Since 2011 has operated a grant scheme to assist vulnerable households with their debt repayments, to prevent those without a regular income from losing their house (disabled; retired and unemployed- annual income should be below FJD5,000 for single owner and below FJD10,000 for two owners). Customer must have paid at least 1.5x the loan amount. Those who are successful have their outstanding debt written off. Budget for this scheme from the government

was 2011 FJD0.5 million; 2012 FJD2 million; 2013 FJD1 million; 2014 FJD1 million). Actual cost of the scheme is more than this since the Housing Authority writes off the rest of the loan. For example the cost in 2011 was actually FJD1.3 million.

Village Housing

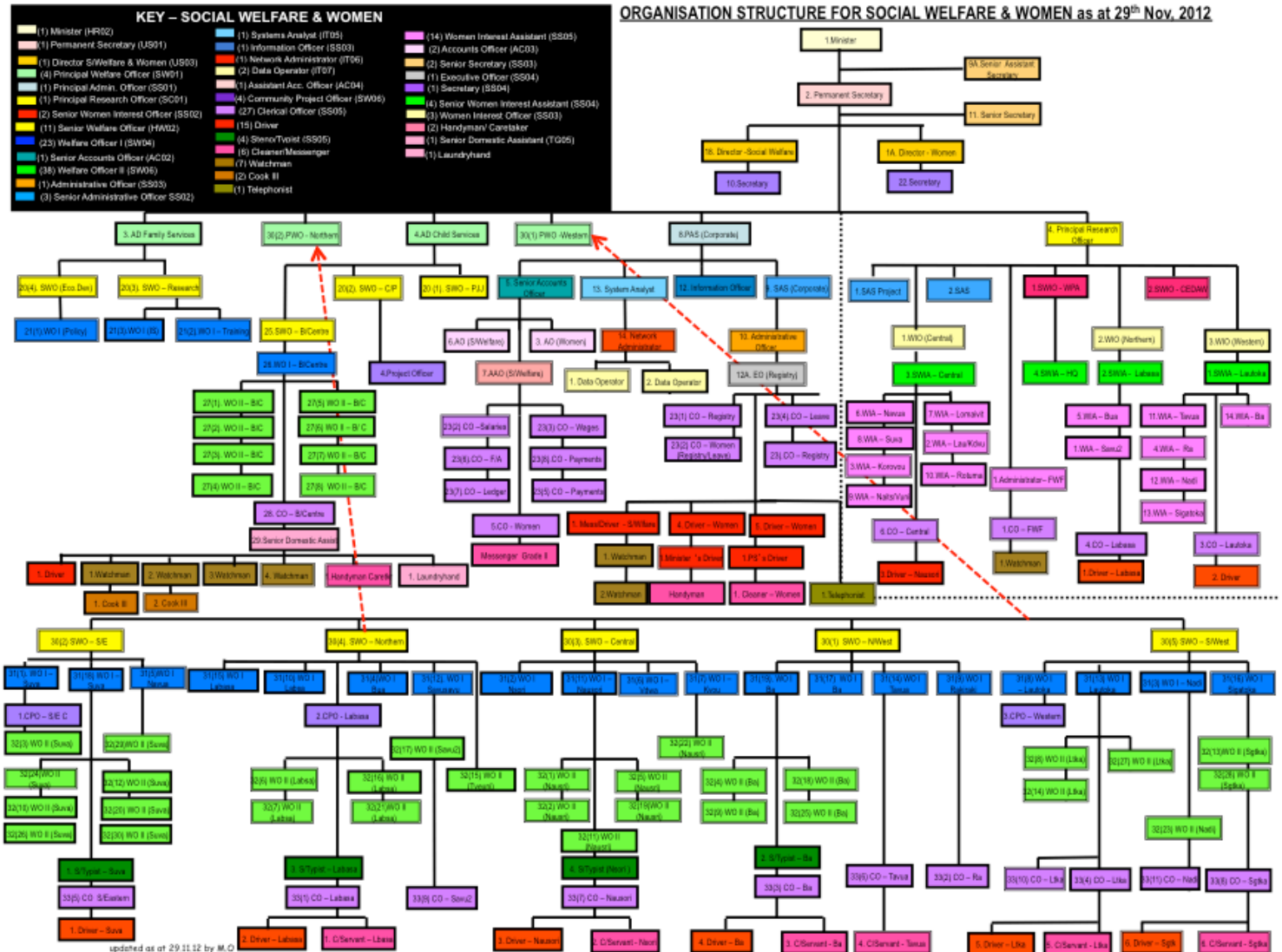
- Funded by the Housing Authority for iTaukei landowners who receive rental income for leasing out their land for development purpose;
- They repay their debts through their lease income which is paid directly by the lessor to the Housing Authority through the iTaukei Land Trust Board, an institution which administers iTaukei leased land.

Rural Housing

- Rural housing is administered by the Government's Ministry of Rural and Maritime Development.
- It caters to villages, settlements and community centres.
- The Government pays for one-third and the customer pays two-thirds of the total cost.

ANNEX G

THE DEPARTMENT OF SOCIAL WELFARE ORGANIZATIONAL CHART



ANNEX H

DESCRIPTION OF THE PROXY MEANS TEST METHODOLOGY

The proxy means test (PMT) uses national household surveys as its basis. Its premise is that, since household income is difficult to measure accurately during the selection of recipients and detailed verified means tests are time-intensive and administratively costly, household income can be estimated by measuring assets and other variables (known as proxies for poverty). Proxies are identified by running regressions of potential proxies against poverty, using information in a national household survey. Proxies usually cover aspects such as demographic characteristics (e.g. age of household members and size of household), characteristics of the house (e.g. type of roof or floor), durable goods (e.g. refrigerators, televisions or cars) and productive assets (e.g. land or animals).

Each proxy is given a specific weighting and the weightings are calculated by the strength of a

particular proxy in explaining poverty. While any one proxy may be relatively weakly correlated with welfare, correlations improve if multiple proxies are used. However, even the best multiple correlations are always relatively poor and the R-squared is usually in the range of 0.4 to 0.6 (a R-squared of 1 would be a perfect correlation). This weak correlation is a key explanation for selection errors.

Once a range of weightings has been identified, a scorecard is developed. There are usually around 10 to 30 proxies in total. Households are visited and assessed against their possession of the particular proxies. Surveys are more challenging than often thought – see Kidd and Wylde (2011) for more information – and as a result, more errors enter into the process at this point. Once the survey is finished, each household is given a score and those below a score corresponding to a putative poverty line are regarded as eligible.

ANNEX I

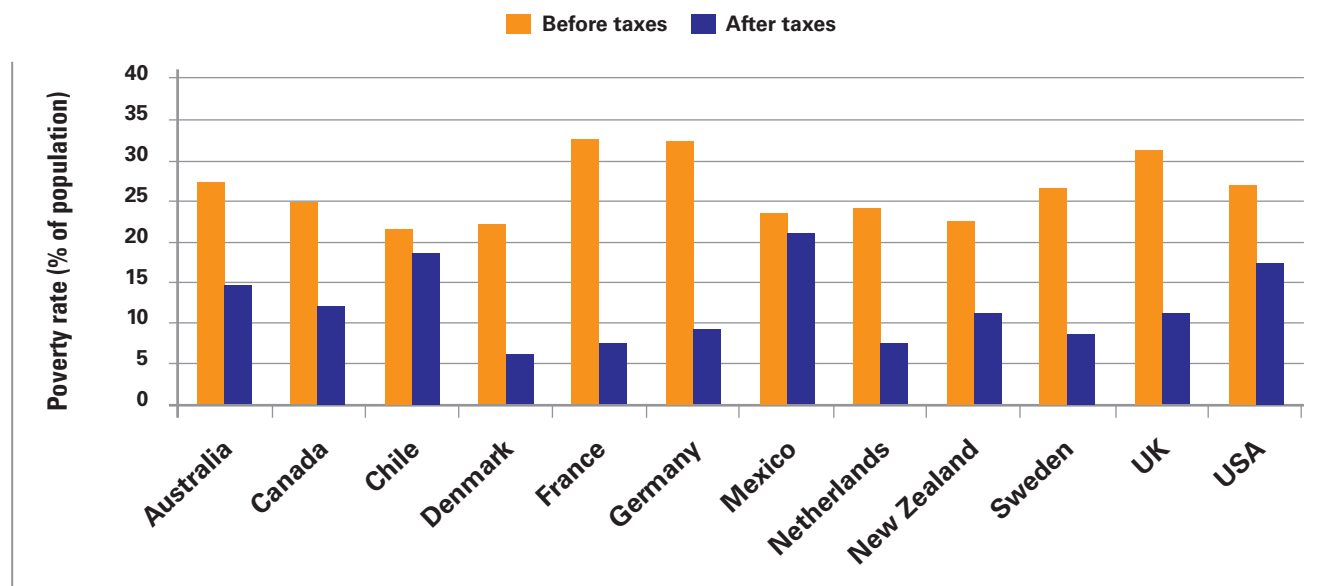
SUMMARY OF INTERNATIONAL EVIDENCE OF IMPACTS FROM INVESTMENT IN SOCIAL SECURITY

In recent years, the body of evidence on the impacts of social transfer schemes has grown. Clearly, the core objective of social transfers is to increase the incomes of individuals and families, and therefore, directly reduce income poverty, for which they have been remarkably successful. Figure I.1 shows poverty rates in a range of

Organisation for Economic Co-operation and Development (OECD) countries, comparing the situation with and without social security (and the accompanying taxation). It is evident that OECD countries would be significantly different without social security, experiencing much higher poverty rates and inequality.

Figure I.1

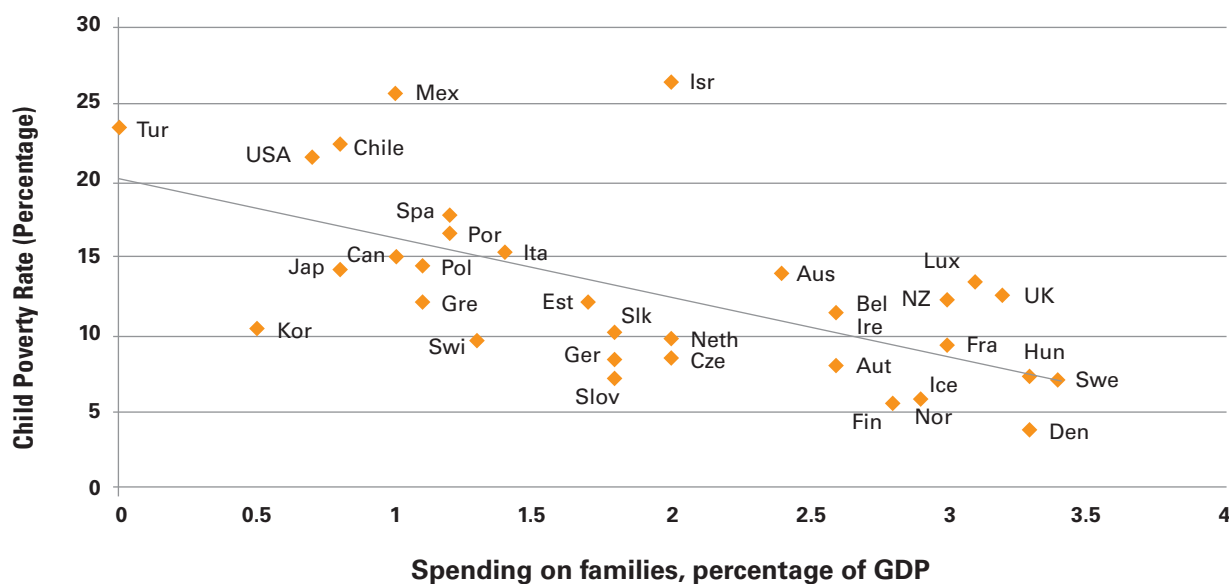
Comparison of poverty rates in a selection of OECD countries, with and without a social security system (taking into account the taxes used to finance schemes)



Source: 2007 data from OECD Social Expenditure Database.

Figure I.2

Correlation between the level of investment in social security for children and child poverty rates in OECD countries



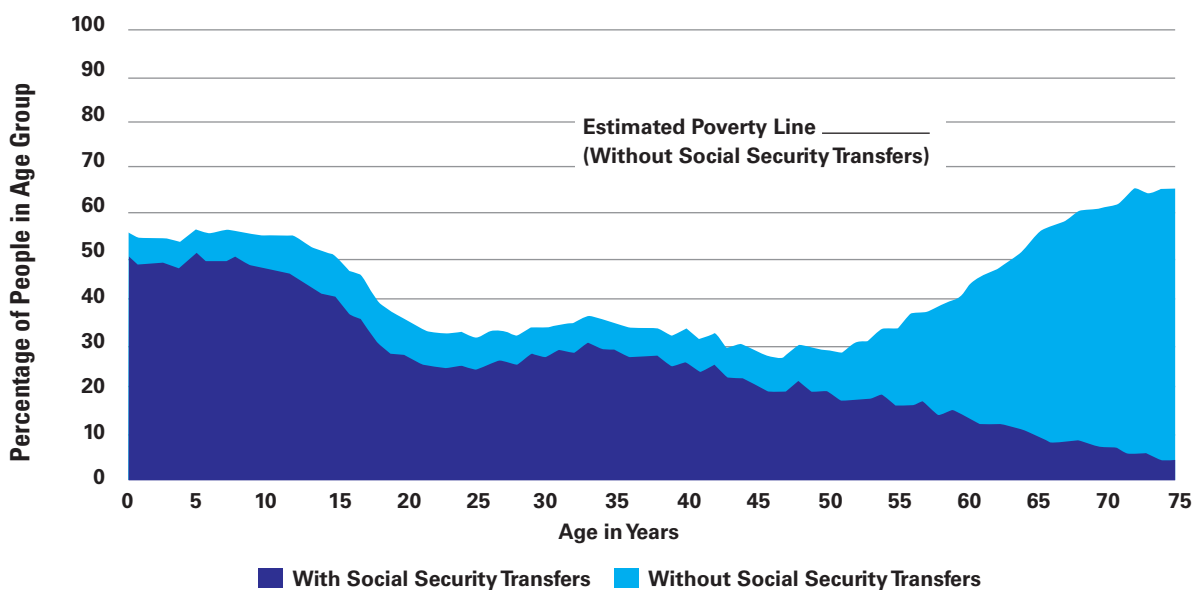
Source: 2007 data from OECD Social Expenditure Database.

Furthermore, experience from OECD countries would suggest that the more countries are willing to invest, the higher the impact on poverty. Figure I.2 shows the correlation between social security investments in children – as a percentage of GDP – and child poverty rates.

However, as formal social security has expanded across developing countries, similar impacts on poverty can also be found. South Africa is one of the leading examples. It currently invests around 3 per cent of its GDP in a social protection system, which, in 2004, reduced the national poverty gap by

Figure I.3

The impact on poverty rates across the ages, by social security schemes in Brazil



Source: Kidd and Huda (2013).

47 per cent when investment was, in fact, much less (Samson et al. 2004).

Brazil is another middle-income country that has significant investments in social security, reaching above 12 per cent of GDP, if both tax-financed and social insurance instruments are taken into account. Figure I.3 indicates the impact of the national social protection system on poverty rates across different age groups, with the elderly receiving the main benefits as the result of a prioritization on old age pensions. Gaspirini et al. (2007) estimated that Brazil's old age pensions reduced poverty rates among older people from 47.9 to 3.9 per cent, while Barrientos and Lloyd-Sherlock (2011) calculate a poverty rate of only 9 per cent among households with elderly people.

It has been increasingly recognized that social security has a range of secondary impacts including: addressing undernutrition; increasing school attendance; helping families access health services; promoting income generation and access to the labour market; reducing social exclusion and restoring dignity; stimulating demand in support of economic growth; and strengthening the social contract and building the nation-state. Each area will be examined in more detail below.

A 2012 systematic review of cash transfers found a correlation between social transfer schemes and improved child nutrition, but not for workfare, which appears to increase undernutrition among children.⁴⁷ For example, South Africa's Child Support Grant is having a major impact on early childhood nutrition: beneficiary children under three are now, on average, up to 3 cm taller.⁴⁸ It is interesting to note that South Africa's old age pension has a similar impact on children's nutrition, probably because grandparents share much of their income with their grandchildren.⁴⁹ In Namibia, for example, older

people were found to spend an average of only 28 per cent of their pension income on themselves, with most of the rest being given to children to help with schooling, food and other costs.⁵⁰ Similarly, in Brazil more than 90 per cent of pensioners share most of their pension with others.⁵¹

Social transfer schemes have enabled children to enrol in and attend school by helping families meet their costs or substituting for the income from child labour. In South Africa, for example, children enrolling in the Child Support Grant at birth reach higher grades than those who enrol at 6 years of age.⁵² In particular, it appears to close the gap for children of mothers with less education. Brazil's Bolsa Familia programme reduces the likelihood of dropping out of school by 63 per cent.⁵³ Again, even pensions impact on schooling: the South African pension has led to an 8 per cent increase in school attendance among the poorest quintile of the population;⁵⁴ and in Brazil, the pension reduces the enrolment gap for girls aged 0-14 years living with pensioners by 20 per cent. In fact, there is evidence from South Africa that school performance increases among children who receive the Child Support Grant. The earlier children enrol on the programme, the higher their test scores in mathematics and reading.⁵⁵

Impacts of social transfer schemes on health have been observed because families have cash available to spend on visits to clinics and medicines. For example, in Lesotho, the introduction of the Old Age Pension led to 50 per cent of recipients increasing their spending on healthcare, while in Mexico's Oportunidades scheme, health visits increased by 18 per cent.⁵⁶ There is also evidence of impacts on health outcomes. In Malawi, the Mchinji cash transfer scheme reduced the incidence of illness by 23 per cent, compared to an 11 per cent reduction among children who were not enrolled in the

47 Manley, Gitter and Slavchevska (2012).

48 Agüero, Carter and Woolard (2007).

49 Duflo (2000); Case (2001).

50 Devereux (2001).

51 Barrientos and Lloyd-Sherlock (2011).

52 DSD, SASSA and UNICEF (2012).

53 Veras, Peres and Guerreiro (2007).

54 Samson et al. (2004).

55 DSD, SASSA and UNICEF (2012).

56 Samson et al. (2007) and Barrientos and Scott (2008).

scheme.⁵⁷ Early enrolment in South Africa's Child Support Grant reduces the likelihood of becoming ill, particularly among boys.⁵⁸ In addition, in Colombia, the incidence of diarrhoea in children under 24 months was reduced by 36 per cent.⁵⁹

There is good evidence from developing countries that social transfers can help people engage more effectively in the labour market, rather than creating dependency, assuming schemes are well-designed. In Brazil, the Bolsa Familia scheme has increased the labour participation rates of households by 2.6 percentage points and female participation by 4.3 percentage points;⁶⁰ similarly, in South Africa, households receiving the Child Support Grant are 15 per cent more likely to be employed.⁶¹ One reason for the increase in employment rates is that recipients are more likely to look for work. Thus, for example, households receiving South Africa's Child Support Grant are 18 per cent more likely to be searching for jobs than non-recipients.⁶² In both Mexico and South Africa recipients were more likely to look for work because they were better able to afford bus fares and presentable clothes.⁶³

Well-designed social transfer schemes also enable families to invest in their own income-generating activities. In Mexico's Oportunidades programme, 14 per cent of transfers were invested in productive assets, including animals and land;⁶⁴ in Nicaragua, recipients increased their investments in agricultural equipment;⁶⁵ and in Brazil, the Bolsa Familia scheme has increased the probability of beneficiaries investing in small businesses.⁶⁶ Indeed, even schemes directed at the elderly, the disabled, and other particularly vulnerable people have led them to invest in small enterprises, as seen in countries such as South Africa, Nepal, Lesotho, Zambia, Malawi, Mozambique and Uganda.⁶⁷

There are various reasons for which participation in social transfer schemes enables people to engage more actively in the labour market. One reason is that people are provided with investment capital, which is enhanced by their having greater access to credit since banks and microfinance institutions are more willing to lend to social protection recipients.⁶⁸ Further, the guarantee of a regular transfer also changes the worldview of recipients. It provides them with a minimum income platform that infuses their lives with predictability. No longer do they need to worry about whether they will be able to feed their children the next day or week. Instead, the guaranteed receipt of a social transfer offers people security and the knowledge that they can provide their children with the basic essentials of life for the foreseeable future, as well as keep them in school. As a result, families can plan ahead and invest in income-generating activities or look for employment. Indeed, there is evidence of families receiving social transfers showing enhanced entrepreneurial behaviour by being more willing to invest in riskier but higher return activities.⁶⁹

A key role of social security schemes is to redistribute wealth and by doing so, generate greater demand in the economy, which stimulates economic growth. This effect is strongest when transfers are provided to poorer families who are less likely to save. Although this impact has not been well studied, there is evidence that the injection of cash into local economies leads to more dynamic local markets, with non-recipients benefitting by selling their goods and services. For example, in Namibia and Uganda, old age pensions have increased economic activity in communities;⁷⁰ and in Mexico, non-beneficiaries of the Oportunidades scheme experienced a significant increase in the assets of non-beneficiary families.⁷¹

57 Miller et al. (2011).

58 DSD, SASSA and UNICEF (2012).

59 Attanasio et al. (2005).

60 Oliveira et al. (2007).

61 Samson (2009).

62 Samson (2009).

63 Marcus (2007); Ardington et al. (2009).

64 Gertler, Martinez and Rubio-Codina (2007).

65 Maluccio (2007).

66 Lichand (2010).

67 Ardington and Lund (1995), Devereux et al. (2005), Neves et al. (2009), Uprety (2010), Covarrubias, Davies and Winters (2011), and Bukuluki and Watson (2012).

68 See, for example: Gertler, Martinez and Rubio-Codina (2007), Brazil-MDS (2007), Neves et al. (2009) and IEG (2011).

69 Devereux (2002).

70 Devereux (2001); Bukuluki and Watson (2012); Ibrahim (2013).

71 Barrientos and Sabates-Wheeler (2009).

There have also been similar findings in Brazil.⁷² This local-level stimulus of economic activity is also likely to occur at the national level, and it is common for governments to use expansions of the social security system to boost growth, in particular during recessions. In the United States of America, for example, there is evidence that investments in unemployment benefits and the Food Stamp Programme during the recent global economic recession had as great an impact on growth as investments in infrastructure.⁷³ In fact, simulations in Bangladesh demonstrate that an old age pension would have significant impacts on agriculture, manufacturing, transport and services.⁷⁴

A further important macro-impact of social transfers is on social cohesion and the strengthening of the national social contract between citizens and government. The significant increase in investment in Europe following the Second World War has almost certainly contributed to the stability of the region. South Africa used the expansion of its social protection system to help the country overcome divisions caused by apartheid, and according to the International Monetary Fund (IMF), the introduction of Mauritius's Universal Pension played a key role in enabling the country to overcome its racial divisions and accept structural reforms as it moved from a mono-crop economy to become Africa's most successful economy.⁷⁵

Finally, social transfer schemes can have an important impact on the social and psychological well-being of potentially vulnerable individuals. Old age pensions, for example, reduce the social exclusion of older people by incorporating them more effectively into social networks. Because

the pension enables older people to continue to contribute resources to social networks, they are more likely to receive support when they need it, in particular as they grow increasingly frail. In a recent survey in South Africa and Brazil, over 90 per cent of pensioners expressed satisfaction with their family relations.⁷⁶ Indeed, in South Africa, the largest households are those with pensioners, indicating the attraction of their dependable income.⁷⁷ Importantly, old age pensions and disability benefits enable vulnerable people to retain their dignity and self-respect. In South Africa and Brazil, over 90 per cent of older people expressed satisfaction with the respect others showed them,⁷⁸ and older people in South Africa and Zambia invest in houses as a means of regaining their prestige.⁷⁹ In Brazil, older people have regained their role as community leaders because, on receipt of the pension, they become some of the most well-off people in communities. In Zambia, beneficiaries of the old age benefit have found that people in their community had begun to call them 'boss' as a mark of respect.⁸⁰

Therefore, the benefits of well-designed social transfer schemes can be significant and cut across all areas of human well-being, economic development and nation building. Social transfer schemes can be designed poorly and cause harm, however: for example, there is strong evidence that tightly targeting families living in poverty can cause divisions and conflict in communities,⁸¹ and workfare schemes have reduced household productivity and consumption, increased child undernutrition and damaged children's ability to perform well at school.⁸² Therefore, it is essential that social protection schemes be well-designed and ultimately, well-funded.

72 Brazil-MDS (2007) and Landim (2009).

73 Zandi (2008).

74 Khondker et al. (2013).

75 Subramanian and Roy (2001).

76 Barrientos and Lloyd-Sherlock (2011).

77 Neves et al. (2009).

78 Barrientos and Lloyd-Sherlock (2011).

79 Neves et al. (2009) and Kidd S.D. (2011).

80 Kidd S.D. (2011).

81 See, for example, Adato (2000); Adato and Roopnaraine (2004); Streuli (2009); Calder et al. (2011); Kidd and Wylde (2011); Kidd, Freeland and Khondker (2013); Widjaja (2009); Hannigan (2010); Cameron and Shah (2011) and Hossain (2012). These studies have been undertaken of schemes using large, one-off census type targeting mechanisms. There is less evidence of problems with social conflict when schemes use on-demand targeting, when it is often not known who is a recipient, although such schemes often stigmatize recipients.

82 See, for example, Berhane et al. (2011), Manley, Gitter and Slavchevska (2012) and Tafere and Woldehanna (2012). A further summarized discussion can be found in the blog: www.developmentpathways.co.uk/resource-centre/blog/post/117-from-oliver-twist-to-ethiopia-psnp-how-did-workfare-become-so-productive

ANNEX J

SUMMARY OF SOCIAL TRANSFER AND RELATED SCHEMES IN FIJI

The majority of Fiji's social transfer programmes are the responsibility of the Department for Social Welfare (DSW), under the Ministry of Social Welfare, Women and Poverty Alleviation. Income support for disadvantaged groups is one of the DSW's four main areas of responsibility, together with its mandate for child protection, and support for disabled persons and for the elderly. Since 2010, there has been increased budget support for social transfers and expansion in the number and coverage of programmes.

Poverty Benefit Scheme

The major change to the social protection system has been the reform of the country's largest social transfer programme, the Family Assistance Programme (FAP), which targeted a variety of categories of the vulnerable including the elderly, the disabled, the chronically ill and female-headed households, reaching 3 per cent of the population. In 2012, the FAP was transformed into the Poverty Benefit Scheme (PBS), a poverty-targeted programme for poor families living in destitution, aiming to target the poorest 10 per cent of the population. Female-headed households with children were to be re-certified under the

Care and Protection Allowance (C&P Allowance). The value of assistance under the PBS takes into account the size of the household, with transfer value increasing up to a maximum of four people, providing assistance of between FJD30 and FJD120 per month to supplement income.

In 2013, this programme had a budget of FJD22.66 million. However, this was partly because some of the households re-certified under the C&P Allowance, as well as those who were receiving support under the FAP but who are considered ineligible for support under the PBS, are both still being paid through this programme. There are therefore expected to be approximately 8,000 cases presently registered under the PBS who will be removed from social assistance in 2015. Those cases re-certified as C&P Allowance are being systematically moved across to the C&P Allowance budget though a timeframe for completion of this from the DSW could not be determined.

Care and Protection Allowance

The C&P Allowance is a monthly allowance granted to caregivers with dependent children considered at risk of being deprived of education, health or

other basic needs. The programme started out in 1990 assisting children living in residential or foster care. The programme still served just 422 children in 2010. With the reform of the Family Assistance Programme (FAP) in 2012 and the creation of the PBS, the C&P Allowance was expanded to cover some of the categories of the population with children who had previously benefited under the FAP, namely, single mothers, deserted spouses, widows and prisoners' dependents.

There has therefore been a broadening of the aims of the programme and the criteria for eligibility and the targeting process. Whereas previously the programme supported the care and protection of particular vulnerable children, i.e. those families and guardians supporting children other than their own and children who were wards of the State, it now includes parents facing difficulties in providing basic care for their children due to a range of circumstances, which contribute to poverty.

Amounts are paid per child per month and are based on the child's attendance at school and school level up to a maximum of FJD110:

- FJD40 per child in secondary school
- FJD30 per child in primary school
- FJD25 per child of pre-primary age
- FJD60 per child with a disability.

A FJD100 fixed allowance is provided per child for children in institutions.

In 2013, the programme had a budget of FJD5.9 million.

Social Pension Scheme

The Social Pension was established in 2013 with the aim of supporting elderly citizens over 70 years old who have no source of income and who are not receiving a pension through the Government, the military or the Fiji National Providence Fund (FNPF), or support through the PBS. This provides

an allowance of FJD30 per month. In 2013, it had a budget of FJD3.24 million and aimed to reach 9,000 elderly citizens. This can be considered the first pillar of the pension system in Fiji.

Food voucher

Recipients of the grants above all receive a food voucher of FJD30 per month, which is valid at four supermarket chains nationwide. Food vouchers were introduced in 2010, partly to cushion the burden of increased VAT on the poorest. In 2012, the programme had a budget of FJD8.64 million. Bus fare and taxi concession

This programme was introduced in 2011, targeted at persons 60 and above, who receive a 50 per cent bus fare concession, and persons with disabilities who receive free bus services. There is also a 20 per cent taxi fare concession for all journeys within 20 km. In 2013 the programme had a budget of FJD1.3 million.

Graduation Programme

The Ministry of Social Welfare, Women and Poverty Alleviation (MSWW&PA) is concerned about the size of the welfare budget and issues of dependency to the extent that the Roadmap for Democracy, Sustainable Socio-Economic Development (RDSSSED 2010-2015) has as a performance indicator for the DSW that 1,500 recipients should be 'graduated' off social welfare, and a decision was made by the Fijian Cabinet in 2010 that beneficiaries should be enrolled for a maximum of five years under State assistance. To achieve this objective, the Ministry has embarked on a graduation strategy for recipients of the PBS and the C&P Allowance. This Poverty Alleviation Programme is administered by the National Centre for Small and Micro Enterprises Development (NCSMED), and provides training and small grants of FJD1600 per person to invest in an income-generation project. In 2013, it had a budget of FJD500,000 and a target of 500 recipients.

ANNEX K

DATA ON QUANTITATIVE ANALYSIS

The study provided a number of graphs to demonstrate the results from the quantitative analysis undertaken for this report. The detailed data

underpinning these tables and other related analysis are provided here. Analysis was undertaken of the HIES 2008/09 as part of this report.

Table K 1 Measures of poverty: poverty headcount rate; poverty gap; and squared poverty gap

	Poverty Headcount Rate		Poverty Gap		Squared Poverty Gap	
	Children	The Entire Population	Children	The Entire Population	Children	The Entire Population
Urban	22.0	18.5	6.0	5.3	2.6	2.4
Rural	47.0	42.5	16.5	14.6	8.0	6.9
Total	35.3	30.6	11.6	10	5.5	4.7

Table K 2 Distribution of children across income quintiles

		Q1	Q2	Q3	Q4	Q5
Urban	The Entire Population	8.0	14.1	19.6	25.6	32.7
	Children	9.4	16.4	20.7	26.6	27.0
Rural	All population	31.7	25.8	20.4	14.5	7.7
	Children	35.3	27.5	19.5	12.2	5.5
National	All population	20.0	20.0	20.0	20.0	20.0
	Children	23.2	22.3	20.1	18.9	15.5

Table K 3**Child poverty, poverty gap and squared poverty gap, by age category and urban/rural area**

	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
Urban	22.0	6.0	2.6
0-4 yrs	21.8	5.8	2.5
5-9 yrs	22.4	6.6	3.0
10-14 yrs	21.2	5.3	2.0
15-17 yrs	22.9	6.6	3.2

Rural	47.0	16.5	8.0
0-4 yrs	42.7	15.4	7.5
5-9 yrs	47.0	16.6	7.9
10-14 yrs	46.6	15.9	7.5
15-17 yrs	54.8	19.5	9.5

National	35.3	11.6	5.5
0-4 yrs	32.4	10.7	5.0
5-9 yrs	36.2	12.2	5.8
10-14 yrs	35.2	11.1	5.1
15-17 yrs	38.7	13.0	6.3

Table K 4**Impact of different poverty lines on child poverty, poverty gap and squared poverty gap**

	Child Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
National Poverty Line (NPL)	35.3	11.6	5.5
NPL x 1.2	47.5	16.6	8.1
NPL x 1.5	61.3	24.3	12.6
NPL x 2	76.7	35.7	20.4

Table K 5 Poverty headcount ratio by sub-national regions

	Poverty Headcount Rate		Distribution of those living in poverty		Distribution of Population	
	All Population	Children	All Population	Children	All Population	Children
Regions						
Central	21.3	25.2	27.7	28.3	39.8	39.7
Eastern	37.1	40.5	6.5	6.8	5.4	5.9
Northern	46.8	50.3	26.4	27.2	17.3	19.1
Western	32.2	37.8	39.3	37.8	37.5	35.3
Total	30.6	35.3	100.0	100.0	100.0	100.0

Table K 6 Poverty headcount ratio by ethnicity

	Poverty Headcount Rate		Distribution of those living in poverty		Distribution of Population	
	All Population	Children	All Population	Children	All Population	Children
Ethnicity						
Fijian	30.9	34.7	60.1	64.6	59.6	65.9
Indian	31.2	37.9	35.3	30.0	34.6	28.0
Other	24.3	30.9	4.6	5.4	5.8	6.1
Total	30.6	35.3	100.0	100.0	100.0	100.0

Table K 7 Child poverty indicators by parental care

	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
Single Parent	38.5	13.5	6.6
0-4 yrs	36.3	12.8	6.3
5-9 yrs	41.8	15.5	7.7
10-14 yrs	37.7	12.1	5.4
15-17 yrs	38.6	13.8	7.1

Both Parents	33.7	10.6	4.9
0-4 yrs	29.6	9.2	4.1
5-9 yrs	33.5	10.6	4.8
10-14 yrs	34.2	10.7	4.9
15-17 yrs	38.8	12.6	6.0

Table K 8 Child poverty indicators by household type

	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
Nuclear Family	32.7	10.0	4.5
0-4 yrs	27.2	8.2	3.7
5-9 yrs	33.3	10.1	4.4
10-14 yrs	32.8	10.0	4.5
15-17 yrs	38.7	12.2	5.6

Extended Family	41.8	15.2	7.5
0-4 yrs	37.8	13.5	6.6
5-9 yrs	43.9	16.0	8.0
10-14 yrs	43.1	15.0	7.2
15-17 yrs	45.2	17.9	9.7

Complex Household	34.9	11.7	5.6
0-4 yrs	34.8	11.4	5.5
5-9 yrs	35.3	13.0	6.5
10-14 yrs	34.6	10.8	4.8
15-17 yrs	34.9	11.4	5.7

Table K 9 Child poverty indicators by employment of household head

	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
	All Population			Children		
Gainful employment	18.8	5.5	2.6	22.8	6.6	2.9
Subsistence employment	36.4	11.9	5.5	40.9	13.5	6.3
Out of the labour force	36.8	13.2	6.5	43.9	16.8	8.7

Table K 10 Gini index decomposition by urban-rural area

	All Population	Children
Gini Index	42.6	39.5
Urban/rural		
Within-group inequality	19.6	17.7
Between-group inequality	17.0	16.0
Overlap	6.1	5.9

Table K 11 Child income poverty, poverty gap and poverty severity by number of deprivations

	Poverty Headcount Rate	Poverty Gap	Squared Poverty Gap
Not deprived	0	0	0
One dimension	42.0	12.3	5.7
Two dimensions	63.2	20.7	9.6
Three dimensions	85.9	31.3	15.3
Four dimensions	90.8	32.4	14.9
Five dimensions	100.0	38.6	18.4
Multi-dimensionally deprived	73.9	25.6	12.1

ANNEX L

OTHER SOCIAL SERVICES IN FIJI THAT COMPLEMENT SOCIAL SECURITY SCHEMES

Access to Services

Fiji can be said to have used public money with the aim of achieving a social minimum for all. In its health services, Fiji has prioritized equity, risk protection and access for the poor, with free or almost free and very extensive services, overseen by the Ministry of Health. The same can be observed with regard to free universal primary and secondary education. In 2014, the Government allocated FJD34 million to support universal access to primary and secondary education, with the aim of ensuring that no parent or caregiver with children from Year 1 to Year 8 will need to pay for tuition fees, books, building fees or other fees. Each school should now receive FJD250 per child (up from FJD30). Another recent initiative of the Ministry of Education was the launch of the school bus subsidy. This began in 2010 and provides free transport to schoolchildren in households with an income under FJD15,000 with the aim of removing financial barriers to accessing education. In 2013, this had a budget of FJD11 million to reach 71,000 children. There is also a school bus subsidy for all children with a disability; however, neither buses nor school buildings are well-equipped to respond to the needs of students with disabilities. The Ministry of Education considered that the free

education and bus fare schemes have improved attendance rates: overall primary attendance is now 90 per cent, up from 80 per cent. Although statistics were not provided, secondary attendance levels have also increased by a greater percentage.

Social Housing

There are a variety of social housing initiatives of the Government of Fiji, focusing primarily on urban and peri-urban areas, and aiming to support poor and vulnerable households to access affordable housing. This includes initiatives run by the Housing Authority, the Housing Assistance Relief Trust and the Public Rental Board (shown in detail in Annex F).

NGO Grants Budget

In addition to income support to households and individuals, the DSW administers an NGO grants budget, providing direct funding on an annual basis to registered voluntary organizations that supplement the role of the DSW in providing welfare services to the vulnerable and disadvantaged groups.

ANNEX M

DETAILED BUDGETS FOR THE DEPARTMENT OF SOCIAL WELFARE

The Department of Social Welfare's (DSW) budgets for 2010 to 2013 are indicated below.

Table M 1 The Department of Social Welfare's overall budget and administrative budget (2010-13)

Year	Total departmental budget (FJD)	Administrative budget (FJD)	Percentage of budget for administration (%)
2010	32,380,300	5,540,144	17.11
2011	35,618,000	5,218,000	14.65
2012	37,330,900	5,290,900	14.17
2013	37,180,800	4,974,600	13.38

Table M 2 The Department of Social Welfare's Social Protection Programme budget (2010-13)

Year	FAP/PBS		
	Estimate (FJD)	Budget (FJD)	Expenditure (FJD)
2010	19,502,452	15,000,000	19,408,848
2011	20,439,698	15,000,000	20,435,398
2012	15,474,134	15,000,000	15,474,134
2013	21,103,014	22,660,000	19,973,202
C&P ALLOWANCE			
2010	829,344	4,400,000	89,327
2011	203,476	4,400,000	77,751
2012	905,152	4,400,000	97,868
2013	1,704,928	5,990,000	131,885

Table M 2 The Department of Social Welfare's Social Protection Programme budget (2010-13) *Continues*

Year	FAP/PBS		
	Estimate (FJD)	Budget (FJD)	Expenditure (FJD)
FOOD VOUCHER			
2010	5,606,713	7,440,156	5,593,172
2011	9,573,840	11,000,000	8,959,507
2012	8,883,666	12,508,976	6,178,336
2013	166,200	166,200	-
SOCIAL PENSION			
2010			
2011			
2012			
2013	1,770,702	3,240,000	1,770,702
BUS FARE PROGRAMME			
2010			
2011	182,986		126,412
2012	131,024	131,024	113,567
2013	150,000	150,000	129,796

ANNEX N

DISTRIBUTION OF RECIPIENTS OF C&P ALLOWANCE ACROSS DIVISIONS

Table N1 shows the number of approved C&P Allowance beneficiaries in each Division and District.

Table N 1 Number of approved C&P Allowance beneficiaries in each Division and District

Approved cases by Division		
Central	Suva	632
	Nasinu	331
	Eastern	159
	Nausori	918
	Korovou	191
	Vunidawa	92
		2,323
Eastern		159
		159
Northern	Labasa	655
	Savusavu	219
	Nabouwalu	44
	Taveuni	86
		1,004
Western	Lautoka	405
	Ba	227
	Nadi	312
	Tavua	84
	Rakiraki	246
	Sigatoka	133
		1,407
Total		4,939

ANNEX O

CASE STUDIES

O.1. A divorcee applicant denied C&P Allowance.....	152
O.2. A widower with four children, beneficiary of the C&P Allowance	152
O.3. A beneficiary of the C&P Allowance with four children whose husband is in jail.....	153
O.4. A beneficiary of the C&P Allowance with three children whose husband is in jail	154
O.5. A widowed caregiver, beneficiary of social welfare.....	155
O.6. A 74-year old widow and caregiver, beneficiary of the C&P Allowance.....	156
O.7. A 70-year old elderly caregiver, former beneficiary of the C&P Allowance	157
O.8. A caregiver with a disability, beneficiary of the C&P Allowance	159
O.9. A 43-year-old divorcee caregiver, beneficiary of the C&P Allowance.....	160
O.10. A 50-year-old divorcee beneficiary of the C&P Allowance	161
O.11. A divorcee beneficiary of the Poverty Alleviation Project Housing Scheme	162
O.12. A male caregiver in a rural village, beneficiary of the C&P Allowance	163
O.13. A single woman caregiver whose C&P Allowance benefits are about to be terminated.....	164
O.14. A single mother and grandmother, former beneficiary of the Family Assistance Program and the C&P Allowance	164
O.15. A single mother, former beneficiary of the Income-Generation Programme	166
O.16. A divorcee mother, former beneficiary of the C&P Allowance and the Income-Generation Programme	167
O.17. A widow and former beneficiary of the Income-Generation Programme	168
O.18. A former beneficiary of the Income-Generation Programme	169

O.1. A divorcee applicant denied C&P Allowance

(Raiwaqa neighbourhood, Suva)

An i-Taukei divorcee working mother with an eight-year-old son in school lives in Raiwaqa, a neighbourhood in the capital city of Suva. She earns FJD251 every two weeks working in a supermarket and plans to attend a night course to be trained as a teacher for children with disabilities. She does not receive maintenance from her husband, who left her for another woman after her son was born. She said that she did not ask for maintenance because she did not want anything more to do with him, but preferred to try to stand on her own two feet.

After seeing an advertisement in the *Fiji Times* for a government programme for single women, in February 2013, she applied for the C&P Allowance offering FJD50 per month plus a FJD30 food voucher. It took her two weeks to put together the required documentation for her application – a letter from the school, a letter certified by a known community member or civil servant attesting to her situation, her marriage and divorce certificates, and stamps. It cost her around FJD60 to collect all the documentation, in addition to FJD50 in two days of unpaid leave, for a total of around FJD110.

Her application was pending for 16 months and no social worker came to visit: the only visit was after she was denied assistance. It was a long and frustrating process for her due to multiple visits to the Social Welfare Office to check on the progress of her application. Further, her caseworker was frequently absent and her papers were misplaced or lost.

Finally, in May 2014, shortly after she went to see the Permanent Secretary for Social Welfare, Women and Poverty Alleviation, where she inquired about her case, she was denied on the basis that she earned enough to live on, although she says that there is a discrepancy between the income that they had calculated for her and what she actually earns. The DSW Office suggested that she apply for the Income-Generation Programme

(IGP), but she said that she didn't feel that she was capable of running a self-employed business.

O.2. A widower with four children, beneficiary of the C&P Allowance

(Rural village, close to Ba)

E. is a 43-year-old i-Taukei widower with four children. He has been the sole caregiver since his wife died in 2006. When neighbours saw that he was struggling to provide for his children, they suggested that he go to the Department of Social Welfare (DSW) to find out if he was eligible for assistance. E. began to receive the C&P Allowance six months later.

Since 2010, E. has been living with his sister, her husband and his children since he has no house or possessions of his own. The district that they live in is very poor. His sister's house has no electricity, and residents in the area cannot afford to pay for a water pump. Consequently, water must be carried in buckets from a neighbour's well.

People living in the district earn income from seasonal cane-cutting and as day-labourers on farms. Some households cultivate sugar cane. Houses in the area are typically lean-tos and shacks. The district is a 30-45 minute bus ride from Ba. There are no schools or doctors in the area; people must go into Ba Township. There is a bus service, but it does not operate at night. One of his children suffers from asthma. If he needs to take his daughter to the hospital at night, he must pay FJD15 for a private vehicle. This is more than he earns a day as a day-labourer.

E. cannot find work in Ba since he needs to prepare his children for school in the morning and be home for them in the evening. Also, since he only has a primary school education, he believes that he has limited employment opportunities in Ba. When he needs additional money, some of the farmers he works for advance him extra pay. He then works for them for a reduced wage to repay

the loan. Sometimes, in order to provide income for the family, he and his children sell vegetables door-to-door around the district.

Everyone in the household eats the same food. E. grows his own vegetables, and the family eats protein-rich food once or sometimes twice a week. In 2013, a hurricane destroyed the sugar crop. As a consequence, the family had to reduce food consumption. Instead of two bowls of rice a day, E. was only able to prepare one bowl a day for his children. He told them about the situation and they understood.

E. described the day that his C&P Allowance application was approved as a 'great relief', which provided him with a sense of stability. He is now no longer dependent on other people all the time. He hopes that he will be able to save some money for his children's future and be able to get to the hospital at night when needed.

E. gets along well with his sister and her husband. However, he knows that he cannot stay with them indefinitely. He is trying to build a small house in his village so that he and his children can move back there. However, he cannot afford to finish the house at this time.

E. is very proud of his children who are doing very well at school. The walls of the house are decorated with photographs of his children receiving school awards. However, he is worried about what will happen when his children finish secondary school. He does not know how they can achieve their dreams. His daughter wants to be an engineer and will have to apply for a scholarship. E. simply cannot afford university fees.

O.3. A beneficiary of C&P Allowance with four children whose husband is in jail

(Suva)

An Indo-Fijian woman living in a squatter settlement near Suva with four children under the

age of ten had suffered repeated violence by her husband of ten years. Her husband always beat her a lot, she reported matter-of-factly, showing the interviewers wounds left from the time he had threatened to crush her with a large boulder when she was pregnant with her last child in an attempt to provoke an abortion. While she had considered reporting him to the police at that time, she then thought of her young children still dependent on them at home and decided against it.

Finally, some time after the birth of her last child, her husband again attacked her one night – this time with a cane knife, tried to rape her and threatened to kill her in front of their young son. He had apparently gotten angry at her participation in her Seventh Day Adventist Church events, where she went for comfort and support. It was very dark that night – there was no electricity and the hurricane lamp was not working. She struggled against him and succeeded in pulling away and running out of the house, with her clothes all torn, all the way to the police station. Her husband followed and tried to intervene as she was giving her report to the police, arguing that this was a private matter. But the police arrested him, and he was sentenced to five years in prison.

This left her alone at home with four small children under ten and no breadwinner. Soon thereafter, on the advice of a court official, she went to the Department of Social Welfare (DSW) Office in Suva with her husband's police report to seek assistance. She is convinced that God saved her life that day.

The FJD110 she currently receives every month, together with the FJD30 in monthly food vouchers, has enabled her to cope with at least some of the material consequences of her ordeal. She also receives support from her church and from an individual benefactor, who assists her with school supplies for her two eldest sons. She carefully economizes each month, dividing her small allowance into the expenditures needed to maintain the household.

She lives in fear, however, that her husband with whom she has maintained no contact will one day return unexpectedly, posing another threat to her or the children, and perhaps reclaiming some of the major household goods. She also lives in some insecurity about the future of the land settlement, because she and a cluster of other households received repeated threats of eviction. Moreover, the low-lying area is prone to flooding, which, during the last season, flooded her house, spoiling her food and possessions. For a family living as close to the edge as hers, this ever-present combination of social, economic and environmental factors poses a severe threat to security and well-being.

O.4. A beneficiary of the C&P Allowance with three children whose husband is in jail

(Suva)

M. is a 38-year-old mother of three children who receives a monthly C&P Allowance of FJD60 (a FJD30 food voucher and FDJ30 in cash) from the Department of Social Welfare (DSW) because her partner is serving a ten-year term in prison for robbery with violence. There are seven years left in his sentence. The oldest child, T., is a 12-year-old girl. The second and only son, K., is eight-years old and the youngest, L., is five-years old. T. is in grade 7 and Koto in grade 3. They both attend primary school; L. attends a Kindergarten up the road from where they live. It is only a walk away and M. drops and picks her daily just before midday.

M. learned of the C&P Allowance from a niece in 2011. She had previously thought that the Department of Social Welfare (DSW) only took care of the elderly. M. visited the DSW, where she gave her story and was asked to complete an application form. She then made monthly visits and made sure that she would be there by 8.00 am because the office was often full. A DSW Officer visited her and the children, and within a year, her application was approved. DSW

Officers have not visited her since, but contacted her the previous year (2013) to ask whether she might be interested in participating in a course on small business management. She could not attend because her day was full looking after the household, but would be able to do so once L. attended primary school the following year (2015).

Ideally, M. would like to continue to the tertiary level, but cannot afford to do so while L. is in primary school. M. and her children live with her partner's mother, B., a retired nurse in her 70s. B. owns a property in a better part of Suva City's residential area, a double-storied house with two flats, and an additional attachment consisting of three bedrooms, which is rented out. B. lives in the top flat, while M. and the children live in the bottom flat. B. is thus the main source of support for M. and her children's livelihood. B. pays for their monthly bills and gives M. money to shop for their weekly groceries. She usually welcomes the monthly grocery contribution from the DSW through M., but complains that it is too little.

M. cleans and maintains the upper and bottom flats. She does the laundry and cooks for B. and the children. When the children get sick, B. is a big help because of her experience and skills as a nurse. In addition, the medical centre and main hospital in the city are only a 10 minute ride away.

M. wishes that the FJD60 benefit could be increased because, while B. may be their main financial provider, anything to do with her grandchildren's education or special needs for them and their mother is purely M.'s responsibility. The meagre FJD30 that M. receives for her children is usually spent as follows: 40 percent for school projects; 30 percent for sports activities such as on rugby boots and uniforms; and 20 percent for her partner's phone recharge cards, which he normally expects from M. during her prison visits; and 10 percent for her own personal needs. When the interviewer asked why she didn't ask his mother to pay for the recharge cards, M. answered. *"I cannot. It is too difficult for me. She also screams and uses foul language like her son when she is upset."*

She was born in an outer island and at eight years old, was sent to Suva to live with her paternal grandmother who nurtured her up to grade 6 when she left school and worked in a nearby hotel. She is one of ten siblings and years later, her parents and other siblings joined her in Suva. M. is very close to her family and would often seek financial help from her siblings when she did not have enough to cover her children's needs. For example, while the Government's recent (2014) provision of free education for all children in primary and secondary school is a huge relief, M. adds that some schools like her daughter's still require a building fund, for which she had to pay FJD63 in 2014. Since she did not have the money, she was assisted by her older siblings.

The children miss their father, particularly L., his favourite child. M. has mixed feelings about his return, however. She is quite anxious. She fears that his violent nature will disrupt the sense of peace and security that she is slowly managing to nurture in parenting her children alone. Her partner of 13 years was violent and abusive, and regularly beat her. *"He screams at the children. That is his form of teaching. I find it hard because my upbringing is the complete opposite."*

M. is concerned with the impact of her partner's violent behaviour on her children, particularly the older ones who often witnessed his tantrums. Her son is already showing similar angry behaviour. Recently, the older children have refused to accompany their mother to visit their father because his growls at them instil fear. Furthermore, his return will mean the end of the modest subsidy she is receiving because her partner will no longer be a prisoner, the primary criteria for her eligibility.

O.5. A widowed caregiver, beneficiary of social welfare

(Naitasiri Province)

S. is a 67-year-old i-Taukei widow who lives with her older sister who is over 70, and her 10-year-

old great grandson in a small house of woven mats and a tin roof situated by a stream. She has been a widow for ten years, and her five grown children have all married and moved away. She and her grandson often share meals with her brother who lives nearby. He is a farmer on clan plantation lands and is also the pastor of a local Evangelical Christian Church. She has been looking after her great grandson since he was six months old. He is the child of her eldest daughter's daughter, who was a single mother and left to take up with another man soon after the child was born. As in many cases encountered in the field, children born of previous partners are often rejected when the mother takes on a new partner, and often left to be brought up by another relative, in many cases, the grandmother. S. notes that the child's mother has not been in contact for at least two years.

Since 2009, S. began receiving social welfare (but not the C&P Allowance) from the Social Welfare Office. The grant amounted to FJD60 per month. In addition, around three years, she started receiving an additional FJD30 per month in food vouchers.

The social welfare supplements the other income she earns from marketing woven mats (between FJD32 and FJD40) and selling greens (FJD30 or FJD40) from her gardens. Bus fare to the market in Suva costs around FJD9.00 weekly. She learned about the social welfare through one of her brothers, a village chief who helped her to put together the paperwork to apply. At first, the assistance was in the form of paper vouchers that she could take to the nearby town. Now, however, she is paid electronically requiring her to go to Suva. She says she does this as a special trip, which incurs an additional bus fare expense. She also takes her food voucher to Suva to redeem at the MH store there.

While S. notes that the assistance was granted to her as an individual and not as the caregiver of a child; she actually spends most of it on her great-grandson, whom she adores. She estimates that around half is spent on food and the rest

divided equally on school supplies, kerosene for lighting, and emergency needs, such as health. When her great-grandson was left in her care, he was still breastfeeding so she had to feed on with a bottle of full cream milk. This soon became too expensive, however, so she started supplemental feeding early, such as adding mashed *dahl* and cassava. Since he has always been healthy, they therefore faced few health expenditures. Now he is in grade six and thriving. As she confided to us, *"I believe God is helping me."*

O.6. A 74-year old widow and caregiver, beneficiary of the C&P Allowance

(Jittu Estate, Suva)

H. is a 74-year old Hindi indo-Fijian widow who has lived in Jittu estate, a centrally located squatter settlement in Suva for the last 25 years ago. She has completed only a grade 1 education and has raised five daughters and two sons. She is currently raising four of her grandchildren after their mother's death. She started receiving the FJD30 in food vouchers and an allowance of FJD60 per week on February 2014 from the Department of Social Welfare (DSW).

She comes from a rural cane farming settlement called Lagalaga, located on the Island of Vanua Levu where *"life was very harsh with no accessibility to water, electricity or proper roads, which was the key reason to move."* She moved to Jittu estate in 1990 with her husband and their seven children. Her husband's death in 2010 was a major life shock, thus she had to take on the household's responsibility.

Her key source of income was a small canteen she operated with her husband in addition to a small subsistence garden and the selling of small snacks around the area.

Our house was much smaller before, a lean-to type and was severely damaged during the major hurricanes that hit Fiji in the mid-1990s.

It leaked everywhere, and my children would get wet. If I had focused on house repair, my children's education would have had to be forfeited so we had to tolerate this situation until my eldest son finished his education, found a job and was able to either change the roof or built a new house.

In 2000, she applied for assistance to the Department of Social Welfare (DSW). At this time, her daughters were not married and she also had three grandchildren and a foster son to take care of. She continued to closely monitor the progress of her file with the DSW when both her health and her husband's health started deteriorating. However, she used a lot of her time and money in going to the office to seek assistance, which *"seemed in vain,"* having received no feedback from the Department.

She says that her daughters and sons married and moved to live on their own, thus easing much of the burden from their parents' shoulders: the family home was very small and would not have accommodated the married children. Only the youngest son and his wife with their four children remained. The daughter-in-law, who was asthmatic, passed away in 2001, a major shock to her, leaving all of her children, a four-month old and four daughters, all under the age of five, in her care. The grandchildren's father – her son, was not physically active and depended on her for support. Four years later, when he remarried, she asked to move out due to the extra burden he created on the household income by not seeking employment.

H. had to give up the small subsistence farm to its original owners and, in 2010, after her husband's death, when her health deteriorated due to diabetes and high pressure, she was advised by her doctor to take it easy and rest. She then closed the canteen, but her married children occasionally provide her with food, and support the grandchildren's education. She says that she has *"never taken out loans because it is not good"*. One of her sons, who has migrated, occasionally supports the children's education through small remittances.

Now her grandchildren are now old enough to look after her. She also became aware of the Government's C&P Allowance programme from her i-Taukei neighbours in Jittu, most of whom, she says, were already on the Programme.

When asked about the C&P Allowance, she said that she had applied and regularly went to the DSW Office for 15 years before finally obtain it:

I finally have some support, even if it is small. It helps pay for our food, bills and fare expenses combined with some help that my children occasionally provide me. My son, who has migrated, now supports the children by sending a small amount of monthly remittances, and we save money by not cooking lunch, not buying meat and, where possible, walking to the bank, shops and supermarkets, which are a mile or two away, in order to save on bus fare.

My daughter S. used to leave her small children at home and come over from Nausori to take me to the Department of Social Welfare We would get tired sitting there the whole day, yet they never addressed our concerns ...I kept running after them for 15 years, running and spending so much money in the process until I got tired and gave up on them) so we survived through our little canteen and I was also much healthier at that time as well ...

Last year, my daughter S. went and fought with the Department of Social Welfare Officers and threatened to go and see the Prime Minister and complain about the issue and the attitude of the Department of Social Welfare. It is only then that they took note of our concern. A young officer, who seemed God-sent, helped us fill in some new forms and thus, we started getting FJD30 allowance and FJD30 food voucher early this year. The amount we were given initially was FJD30 allowance, so my daughter went again and argued with the Department of Social Welfare on my behalf that there were four underage

children that were being supported by me, and the Allowance was insufficient to meet their basic needs. It was following this second threat this year that my allowance now increased to FJD60 per month.

H. said *"My granddaughters now nurse me; they all get up early in the morning and do the housework and cook the food. One of them always comes with me and we walk up to the bank and the supermarket, and it saves us 70 cents each way. This we use to buy our bread and biscuits."*

She is able to balance the household budget throughout the years by not cooking lunch and using leftovers. They also often eat root crops. She often does not buy meat, but rather tin fish as a special meal. In addition, the children wear second-hand uniforms and clothes given by family members and relatives. Borrowing is not in her culture. *She adds:*

I have weathered the hardship that I hope no elderly person has to go through in order to educate the children that life brings under their responsibility. It is after 15 years of running to the Department of Social Welfare that we are getting this support as of this year and I do not want to lose it.

Overall, the children seemed highly disciplined; the house was neat and clean, and seemed to have been renovated with her son's remittances. H. spoke articulately and showed determination.

O.7. A 70-year old elderly caregiver, former beneficiary of the C&P Allowance

(Navuso, Nausori)

P.W. is 70-year old Indo-Fijian grandmother, head of household, who lives with her ageing husband and three grandchildren. Her husband suffers from diabetes, high blood pressure and heart problems, and underwent major surgery. Her

three grandchildren are orphans. P.W. also suffers from diabetes and high blood pressure.

The key sources of livelihood in Navuso are driving taxis and buses, working in service stations and garment factories, farming and working in the civil services. The women are mostly housewives with some work in garment factories or as sales girls.

P.W. has looked after her three grandchildren since 2003 when her son passed away.

In 2007, the C&P Allowance was transferred to their name in 2007. Initially, FJD50 and food vouchers were provided to the household, i.e. the widowed daughter-in-law, her three children and the elderly grandparents who all lived under one roof together. Later, when the daughter-in-law abandoned her children to move in with her boyfriend, the elderly grandfather, as head of the household, took the children to the Department of Social Welfare (DSW) and explained the new situation. With support from a local area advisory, the Allowance was eventually increased to FJD110.

Her husband receives a small pension on a monthly basis, which is a major supplement to the C&P Allowance. They grow subsistence crops near their home for home consumption. In addition, one son overseas provides for medical-related expenses.

When P.W.'s household has extra food and money to spare, they help support their other grown-up son aged 40, who lives with his wife and three children. This son is partially blind, with only 25 percent sight visibility. He was able to obtain a long-term casual job that the Fiji Society for the Blind helped secure for him in a garment factory, which enabled him to earn FJD50 weekly for his family. The son's allowance was cancelled last year by the DSW, who stated that he *was* now earning a secure living with a secure job. Thus, the C&P Allowance of FJD110 and one food voucher worth FJD30, which she receives from the Nausori Welfare Department, as well as the Pension Fund her elderly and sickly husband gets

is used to support the two elderly couples, three teenage girls, a married, partially blind son, his wife and three additional primary and secondary school children.

This elderly couple always worries that the Allowance could be cut off as the girls grow older. This is challenging since food and sanitary needs for growing teenagers increase as they grow older in addition to the costs of school materials and clothing.

P.W. was concerned with the impact of racial disharmony and insecurity on her family as a result of Fiji's political situation and the marginalization of Indo-Fijians in various state programmes in recent years. However, she is now pleased with this Government, because it is more inclusive and does not discriminate ethnically. Many institutions are now slowly changing due to the firm policies of this Government and they feel safe. Their only wish is that the price of food items would decrease.

P.W. and her grand-daughters do the housework and cooking, cleaning and weeding the garden and planting vegetables and other small crops for home use. The grandfather hires a grass cutter nearby to cut the grass in his compound and pays FJD5 to FJD7.

A coping strategy when faced with financial constraints is to cut down on the purchase of meat and expensive food items and to only buy the basic food while utilizing garden crops and vegetables. Using the bus instead of taxis is also as a cost-cutting measure.

P.W. feels that the DSW should take care of those in need, especially if they are elderly. She complains that sometimes when she and her husband go early in the morning to the DSW in order to be first in line, they are still made to wait very long hours, while many i-Taukei applicants are more readily attended to and receive more services. The elderly couple thinks that the DSW still operates along ethnic lines and prioritizes the affairs and social concerns of the

i-Taukei applicants over those of many deserving Indo-Fijians. She gives examples of Indo-Fijian widows, elderly and separated mothers, and sick heads of households struggling to raise their children by seeking every means of employment because the DSW Office refused to support them and their children.

There is this misunderstanding within the i-Taukei-dominated social welfare system that the Indo-Fijians are well off, they can find good jobs and make ends meet. But we struggle, we save, we do not spend on grog and alcohol and meat, which is one of the key areas where the i-Taukei spend their money when they have it on hand ...

P.W. and her husband also enjoy the government bus fare subsidy for the elderly. They consider this kind of support from the Government a big relief for the poor and elderly in society.

They both remain fiercely supportive of their granddaughters' education and believe that maintaining strict discipline over them will enable them to become learned and respectable people who will be able to marry into respectable families.

O.8. A caregiver with a disability, beneficiary of the C&P Allowance

(Suva)

P. is 51 years old. He lives in a one-room tin shack with his wife and five children in a squatter settlement, about 3 km from Suva city. His disability allows him a monthly FJD30 food voucher for plus FJD110 cash from the Department of Social Welfare (DSW). He has just started operating a small canteen from his house and earns around FJD100 a month selling groceries. His wife receives FJD400 a month as a domestic worker and an additional FJD100 a month from selling pies. There is a small family plantation next to the house that provides a daily vegetable dinner of *rourou* and *tavioka* or *dalo*. At first

glance, P's household might appear to be better off than his neighbours. But they are debt-ridden, and much of his wife's monthly salary pays for an oven on hire purchase, which was needed to bake her pies. In addition, there is the ongoing larger debt to the University for her daughter's fees, who is in the first year of a three-year degree programme with two years left to complete her studies. For a man who did not complete primary school, his daughter's achievement is a source of pride, but he has become skeptical about whether she will complete her studies, particularly when his wife is finding it hard to keep up with their daughter's university fees.

According to P., his life is full of ups and downs. The following highlights some major events in his life since 1963, the year he was born.

1963 to 1976: Growing up in an outer island was bliss. There was constant fun, lots of people, and village life was never boring. P. either went out to sea to spear fish and swim, or helped out in the plantation, where he learned to plant crops and vegetables. His easy-going life was cut short, however, when his father deserted his mother and her five children for another woman. P. was further shattered when his mother got very sick, and he was forced to leave school at grade 8 to stay at home and look after her and his younger siblings, being the oldest child.

1980 to 2011: P. dropped out of school and began working as a trainee carpenter at the Government station on his island. He was doing well and soon got promoted. He was transferred to the mainland and within a few years, had become a trained carpenter. He worked in several places in the western part of Viti Levu until he moved to his current place in 1995. By this time, he had saved enough money to be able to build a large three-bedroom house, with a toilet and bathroom, kitchen and laundry room. He also had electricity and running water. He lived a comfortable life because his carpentry was so good that he was often busy building houses and earning good money. However, P's fortune abandoned him when he had a stroke in 2011 and stopped

working. He wife also stopped working to look after him because he was bedridden. P. suffered a double blow that year, when his own neighbours reported on him to the Fiji Electricity Authority (FEA) for illegally supplying power to them and charging them a fee for this service. FEA fined P. with a FJD3,000 bill and disconnected his electricity.

2013: P's household began to feel from the lack of electricity. The children in particular were often inconvenienced. One night, his 14-year-old son fell to sleep while studying by candle light. That night, P's house and all his belongings were burnt to the ground. Luckily, no one was hurt.

O.9. A 43-year old divorcee caregiver, beneficiary of the C&P Allowance

(Jittu Estate, Suva)

M.K. is a twice-divorced, 43-year-old indo-Fijian Muslim woman who lives in her parents' house in Jittu estate with a nine-year old son from her first marriage. She also supports her elderly parents as the head of the household. Her parents have lived in this house and area since 1959. She was also born there and is the only child who stayed with her parents while her remaining brothers went to live on their own. She married twice: her first marriage ended in 1991 due to domestic violence and the second ended in 2001 due to extra-marital affairs.

She sells roti parcels and food at various road stalls and flea markets for some monthly income. She wanted to run a canteen from home, but the City Council advised her that it would be illegal and a licence in her area could not be issued because she lived in an informal settlement. When she was younger, she worked as a salesgirl, but due to her parents' deteriorating health, she could not have a permanent or full-time job.

Our house and land security issues are our main concern. Before the area was a freehold land, privately owned and her father

paid the lease. Later, the owner of the land migrated. My father even donated a portion of the side of our house for the running of a kindergarten. However, later, we were told that the Methodist Church had bought the property from the private owner, and the Government had repurchased it from the church and declared it a 'squatter area', which makes it an informal property. This is our major concern, because my family has lived here since 1959 and if asked to move, we do not know where we will go. Everything here is so conveniently located and our home is here. We pray and leave it to Allah and his mercy...

She says that it took her three years to obtain social welfare support. She believes that there is too much red tape in the Department of Social Welfare (DSW) in how they select recipients and adds that they are not very polite to the poor.

Currently, both her parents receive FJD30 each, as senior citizen or pensioners' grants. They also receive the bus fare subsidy from the Government. M.K. applied for C&P Allowance for herself and her son in 2010. However, her constant follow-up was not successful: she re-applied again in 2013 and followed-up almost every second week. Her application was approved in March this year and she was granted a FJD30 a month in cash allowance. A Welfare Officer visited her only once when she was not home. M.K. said that she neither received food vouchers nor was aware of any such support. She has recently applied for the bus fare support for her son.

Other sources of support include a small but regular remittance allowance that her parents receive from one of her brothers in Australia in addition to their small pension. This helps them balance their household utility and medical costs, and to survive. Moreover, in the past, the Fiji Muslim League used to supply her with groceries, but only for two months. Later, she said, she asked for the money instead of the groceries so that she could buy items for her food parcel business and the League helped her. From that time, she is no longer on their support because

“they assume that she has own full-time job. Her parents’ foster son, who is in good terms with them, helps pay the bills in return for lodging”

A major concern is the high cost of food, fuel and utilities. The bills have doubled, and due to the high fuel costs, she has to pay a neighbour FJD15 a week for driving her son to Suva Muslim school. Before, she used to sell food at 4 Rock Markets four times a month, but now, three of these markets have closed. She is able to make about FJD150, which helps her pay for additional expenditures on food and other needs.

She says when she reapplied for the C&P Allowance, it was processed within a few months. However, she is not aware of how the process works, nor was it explained to her. The FJD30 Allowance, albeit negligible, however, helps cover some of the food costs. Her parents use their allowance for household food, in addition to medicine and support with the bills. The total cost of food for her son alone adds up to around FJD35 per week. She estimates that around 50 percent of the household income is spent on food and 40 percent on multiple bus fares, leaving only 10 percent in savings.

She withdraws the cash allowance from her bank account. She is unaware of whether there are any grocery packs that come with this form of support. Her added concerns are that her son’s expenses are increasing as he grows. *“If the allowance were increased to a FJD100 a month, that could at least allow me to decently cover some of his key food and school-related costs such as fare, because in our area, there is no regular bus that goes that way to the school.”*

School books, uniforms, sandals, bus fare and food costs and snacks are also very expensive.. She said that when income was inadequate and her brothers’ remittance delayed, they would cut down on expenses and on the quality of food they ate. and they would make one meal last for there, and her son would give up on school snacks.. The family often cuts down on consumption of fresh meat, and instead relies on canned fish.

There is reluctance to inform the neighbours and relatives about her C&P Allowance because of fear of jealousy.

They also seemed to be a family that was helpful to their neighbours, mostly of whom are i-Takei, and they regarded these good relations as a source of security.

O.10. A 50-year old divorcee beneficiary of the C&P Allowance

(Labasa)

C. is a 50-year-old divorcee living with her two daughters who are attending secondary school, one in grade 6 and one in grade 4. She only completed primary school education. She is originally from Labasa, but when her parents sold her to the man that she married, she went to live with him in Taveuni. Due to domestic violence throughout their marriage, she had several injuries and miscarriages, affecting her health. She had to support the family because her husband didn’t look for work – he just stayed home and took drugs.

After several years of domestic violence from her drug-addict husband, C.’s only escape from this violent marriage was when members from her church visited her home one day and saw blood on her face. The community members informed the local police, who took her husband into custody. She then left him and moved back home to Labasa, where she sought assistance from her relatives.

After her move back to Labasa, she successfully filed for divorce. Since the husband could not pay child maintenance, C.’s case was then referred to the DSW for social welfare assistance.

But obtaining assistance from DSW was not easy for – it took approximately 5 years. Initially, when her older daughter was in grade 3, she received a C&P Allowance of FJD60 per month. Then in 2003/2004, this amount was increased to FJD80

per month. In 2009, C. received assistance from the Department of Social Welfare (DSW) for the construction of a new house. The DSW supplied the building materials and a carpenter for a two-bedroom house. A few village members also helped with the construction of an outdoor toilet and bathing facilities. Since 2010, she has been receiving an additional FJD30/month in food vouchers.

Although the processing of her application for assistance took longer than expected, C. is grateful to the DSW for house assistance because now no longer has to pay the rent from her wages. With the C&P Allowance and food voucher, she is able to supplement with her wages as a domestic worker. C. earns around FJD50 per week; however, her wages dropped down to FJD30 per week whenever she becomes ill. She is very grateful to her employer who supports her and her children just like members of her own family.

O.11. A divorcee beneficiary of the Poverty Alleviation Project Housing Scheme

(Naria, Rakiraki)

S. is a 52-year-old Indo-Fijian divorcee who lives with her family in Naria in rural Rakiraki. The community is a settlement of families living on government reserve land for some generations. The land has not yet been subdivided by the Ministry of Land. Sugar cane farming and fishing are the main sources of income for the people living in this community.

S. lives with her children, her son V. (14 years old) and her daughter K. (11 years old). Early this year, her eldest daughter, S.H. (19 years old) moved to Suva where she has enrolled in the University of the South Pacific (USP) Bachelor of Education Degree. S.H. is studying under the Fiji Public Service Commission (PSC) Loan Scheme. V. is in grade 3 at Rakiraki Public School, and K. is in grade 6 at Naria Primary school. Both children

receive daily school bus fare tickets and benefit from a free education scheme of the Ministry of Education.

S. has been divorced from the children's father for the past nine years. She has not kept in contact with him since his desertion. Since then, S. and her two children have moved back to her parents' house in Naria. S. was an only child, so after her parents' death, she inherited the family home.

S., who suffers from chronic asthma, requires medical check-ups every fortnight. She gets a free inhaler on these visits. According to S., the nurses and doctors at the Rakiraki Hospital all know about her situation and are very kind to her and her children. This year, S. has been admitted at the hospital for two weeks on two separate occasions.

In the past, S. worked as a housegirl in the community for different families. She was paid up to FJD5 per day depending on the work required. She stopped working five years ago when her elderly mother passed away. Consequently, S. had to stay home full-time because she did not have anyone to look after her children when they returned from school. Additionally, S.'s health has deteriorated over the past five years, so she cannot continue working.

S. lives in a small lean-to in a very poor condition. She has neither running water nor electricity at her small home. She collects seawater for the family pit toilet. For daily drinking and cooking, S. and her children collect water from a kind i-Taukei family who live across the road. In 2010, the Department for Social Welfare (DSW) Poverty Alleviation Project Housing Scheme, through a local community-based religious club, expanded her home adding two rooms and a water tank to collect rainwater for daily use. She cooks in an outdoor cooking area using firewood and kerosene. The house is sparsely furnished, but neat and clean.

S. does not have a good relationship with her neighbouring relatives due to an issues of land

ownership and inheritance. The neighbours are better-off than her and thus able to pay for their lease but do not share their electricity and water. S. says that she and the children would be much worse off had it not been for her i-Taukei neighbours across the road who were kind enough to allow her to collect water from their taps.

For now, S. is hoping that her older daughter S.H. will graduate from University and gets work so that she can then assist with paying the land lease, and have electricity and water for the family, as well as help out with educating the younger siblings so that one day they can have a better life. Furthermore, S. is highly aware that her chronic illness may shorten her life and fears that her children may be left parentless.

O.12. A male caregiver in a rural village, beneficiary of the C&P Allowance

(Naitasiri Province)

W. is a 51-year-old i-Taukei man living with his wife and three small children (aged 2, 5, 9) as well as two of his sister's children (ages 16 and 17 in grades 4 and 5, respectively) in the village of Naitavera where he works as a farmer on clan lands. The village has a population of 200 people consisting of over 30 families – with farming as the main source of livelihood; cassava, *dalo* and vegetables are grown both for subsistence and for sale in the market in Suva. Collective work on the clan-held plantations is organized through the clan, with groups of farmers working three weeks and resting the fourth. The family's house was destroyed by Hurricane Jean a few years ago, so the family was granted another house to stay in by the village chief. His wife and youngest child are currently staying with his wife's father, because the child was ill. He has been looking after his sister's children for eight years ever since she remarried and moved to Nandi.

Since 2011, for three years, he has received the C&P Allowance. He applied after hearing about

it on the radio – it took him three months to gather all of the documentation together (birth certificates, letters from the school, letters from the village head). No one came to visit him at the house after he made his application. He was not sure how long it would take before he actually started receiving the transfer.

He receives FJD110 per month in addition to FJD30 per month in food vouchers. He also enrolled in the Income-Generation Programme (IGP) through which he received FJD1,600 for the purchase of three cows that he is now raising. He also applied for housing assistance after the destruction of his home by the hurricane.

There is no village-organized support, he says. The rent from clan land leased out to others brought in FJD7,000 last month to be shared among 30 families; however, he says he only received FJD50 because bigger households receive a great share.

It was explained to him when he enrolled in the C&P Allowance that the grant was for his sister's two daughters, although how the amount of the grant was calculated is not clear. He said that his wife usually managed the family budget, but estimated that around half of the cash received through the C&P Allowance is spent on food (since the food voucher is not enough), around 30 percent for clothes and children's education-related expenses (including payment of the school committee, school uniforms, books, and projects) and 20 percent put away for contingencies. The food voucher allows him to buy 10 kg of rice, 10 kg of flour, one pack of noodles, two small tins of tuna and five potatoes. Although he thinks that this is insufficient and had thought of complaining, he realized that at least he was getting something. He knows that there are other people who are receiving assistance, but he doesn't talk to them about it.

When he first enrolled, he used paper vouchers, which he cashed in in the village. In 2012, an electronic system was introduced and he takes his cash card to Nausori, a 2.5 hour-bus ride. He

has complained to Department of Social Welfare (DSW) about the shop in town, which demands a FJD10 purchase before cashing the voucher. This is why he says he goes to Nausori to cash in the card. He goes straight there and back on the 7th of the month solely to get the money.

His children go to the primary school in the next village, travelling by government-provided van. His nieces go to a high school that is about 25 minutes away. Taking on the responsibility of his sister's two children has created more mouths to feed, which is the main pressure he feels as a caregiver. In addition to cultivating his own fields and participating in collective clan work, he sometimes hires out his labour to other villagers, charging FJD1 per seedling planted: he can thus make FJD20 for 20 seedlings working two days a week. Children and young people sometimes help out on the plantations, but by village policy, this is restricted to weekends.

During this period when his wife stays at her father's house with their sick child, his life is much harder: he has to get up early to make breakfast and do the housework, assisted by his nieces, who also help him cook and look after the younger children. He is very tired.

O.13. A single woman caregiver whose C&P Allowance benefits are about to be terminated

(HART home, Ba)

L. is a single woman in her late 50s who lives in a one-bedroom HART home in Ba. She cares for her 16-year-old grand-daughter. In 2005, she began receiving the C&P Allowance of FJD40 and FJD30 in food vouchers.

In 2010, L. was selected by the Department of Social Welfare (DSW) for a one-week business training.

Two years later, after she decided to open a canteen, based at her HART home, she received

initial funding from the DSW. L. went to a local supermarket and bought two trolley loads of goods. She was given an invoice by the supermarket, which she took to the DSW for payment. Payment for the goods was made directly by the DSW to the supermarket. L. does not know the details.

L. then commenced her business. She has a lockable cupboard in her kitchen in which she keeps her stock and a small laminated sign on the wall with the name of her canteen ('L.'s Canteen') and her trading hours.

L. reports that she has received subsequent tranches of funding and has used it to buy further stock. L. thinks she has received FJD5,000 in funding. She showed us her stock, which consisted in a small number of items in her cupboard. She reported that her stock is now lower than when she commenced the business. She does, however, have FJD400 in the bank.

L. uses the C&P Allowance to support her grand-daughter and purchases basic goods with her food voucher. L. reported that she does not earn much money from her canteen, in particular because she frequently gives credit to other people living in the HART home. She said that she will keep her canteen open as long as she will continue receiving funding from the DSW to buy stock.

Although she has yet to be informed, her C&P Allowance benefits are about to be terminated because she has participated in the Income-Generation Programme (IGP) and her business was deemed successful.

O.14. A single mother and grandmother, former beneficiary of the Family Assistance Program and the C&P Allowance

(Suva)

This is a case study of a 52-year-old single mother and grandmother of mixed i-Taukei and European

heritage. Between 2001 and 2010, she received the support from the Family Assistance Program (FAP) and then the C&P Allowance. She received FJD60 per month in cash for her son, daughter and nephew, but later, when she began receiving FJD30 in food vouchers, the cash amount was reduced to FJD30.

She lives in her mother's Housing Authority home in Suva (her father passed away two years ago), which grants 99-year leases at a rent of FJD50 per year. Her family has been living there for 51 years – among the longest residents, since there is a high mobility in the project. She says that it is a pleasant place to live and a nice neighbourhood – secure and with good access to services. It is a mixed community and – seemingly – upwardly mobile. Their household pursues a variety of livelihood strategies. Her mother (and did her father when he was alive) receives a pension through the Fiji National Provident Fund (FNPF) although she does not know the amount. She works shifts at Tuckers, a factory, earning between FJD130 and FJD190/week for day and night shifts, respectively. The family receives remittances from her brother, who works as a security guard in New Zealand and also sends food and clothes, and other amenities, including a large flat-screen TV. She shares household responsibilities with her mother who does most of the cooking, while she does the cleaning, and both do the washing. She no longer has childcare responsibilities: her teenage daughter left home to live with her father in New Zealand, where she is completing high school; her son is 22 years old, and lives in the house with his partner, with their two-year old child; and her nephew.

It was difficult for this single mother to find work while also looking after her children when they were younger. She thus sought welfare assistance – first applying for support (the FAP) in 1998/99. It took around two years from the time of application before actually receiving support in 2001 – she thinks that the only reason she was finally successful was that she went through a Member of Parliament (MP). She thinks that there is bias against her because she fell ethnically under the category of 'other'; i.e. with her mixed

European heritage; she is neither pure Fijian nor Indo-Fijian. The food voucher was not received immediately, but later, when the programme started, she began to receive FJD30 per month while her cash transfer was cut from FJD60 to FJD30. Thus, she was effectively receiving the same amount as initially, but divided into FJD30 in cash and FJD30 in food vouchers. She would obviously have preferred the FJD60 plus FJD30, but said, *"We had to just listen to what they told us."* In any case, she was grateful that she was receiving at least something – *"It took a long time, but at least the outcome was good."*

Once on the FAP, if she was still having problems, she would ask her parents for help. She had no rent to pay and could contribute towards family meals. Her parents also helped her with school fees and other school supplies. She only once withdrew from her savings in the FNPF (FJD200 for her son's uniform and fees one year).

When she had FJD60 in cash, she spent FJD50 on food and FJD50 on bus fare for her two children and nephew before she began receiving government-subsidized fares. When the transfer was divided into FJD30 in cash and FJD30 in food vouchers, she divided the cash in thirds: one third for her bus fare; one third for other school-related expenses; and one third for food and vegetables. The FJD30 in food vouchers did not cover all of her food needs – only rice flour, salad oil, tin meat, tin fish and millet (either liquid or powdered), which lasted one month. If this money could not cover all expenses of the month, her parents would help out.

She was removed from the FAP when her daughter left school and home to live with her father in New Zealand. She checked on her status at the DSW and was told it would stop because the FAP was to support her daughter's education.

This former beneficiary says that the social assistance she received made a big difference in her life, supporting her in raising her children at a time when she wasn't working. She describes her life in four stages with respect to the assistance: (i) before the social assistance, *"It was really hard*

during this period – I worried a lot about how to make ends meet”; (ii) on a C&P Allowance of FJD60 in cash, “Now life was a bit better, but it was still a big challenge because it was a small amount and came only monthly (whereas her needs were weekly)”; (iii) when on an allowance of FJD30 in cash + FJD30 food voucher, “Now there was a bit more of a struggle”; and (iv) currently, with a grant, I now have an independent and secure job, and am receiving money every week. I know the difference between having that little money from the grant that I used to get in the past, to having a big amount every week. Moreover, I have no child care – I just look after my mom.”

O.15. A single mother, former beneficiary of the Income-Generation Programme

(Labasa)

A. is a 43-year-old single mother who has lived in the urban Housing Assistance Relief Trust (HART) housing estate in Labassa for four years with her two sons, 13 and seven. A. is originally from a village near Savusavu and moved to Labasa four years ago because her youngest son has epileptic fits and needs access to the Labasa Hospital.

Her flat has two rooms. One room is used as a living room set up in a traditional Fijian style – with no furniture and with woven mats on the floor. The second room is the bedroom for A. and her two sons. The property is sound, but in need of some renovation. The HART housing has an issue with an open drain into which sewerage drains from the septic tanks during periods of heavy rain. As a consequence, many children living on the estate have scabies.

When she was living in her village, A. received support from her family and from the community in the village. Now that she is living in the HART housing, she no longer has a support network that she can easily access. Occasionally, the members of the Catholic Church and the Society

of St Vincent de Paul visit with food parcels.

In 2010, when a. was still living in her village, her application for C&P Allowance, which was supported by the *Turanga ni Koro* (Island Chief), was approved. She received FJD55 and a FJD30 in food vouchers per month.

In 2012, after she had moved to Labasa, she was invited to the local Department of Social Welfare (DSW) Office where she was told that her benefits would be terminated in the near future and that only elderly and disabled recipients would continue to receive them. Younger people had to work. She was advised that she had to enroll in the Income-Generation Programme (IGP). Although reluctant at first, she agreed to participate in the programme because she had been advised that her benefits would be shortly stopped. In 2013, six months after she was enrolled in the IGP, her C&P Allowance and her food vouchers were stopped.

A. participated in the NCSMED training and received FJD1,600 to start a silk screening business. The money was not paid to her directly, but to the suppliers of her screen printing equipment. The equipment she received included a sewing machine, ink, fabric and stencils. She was aware that a business plan was drafted but did not understand it nor the sales and income projections. A. tried to sell her fabric in the local community, but found no buyers and closed it down.

A. now earns money by catching and selling fish. She also sells grog and bakes cakes to sell on the estate. She weaves mats and is using her sewing machine to make patchwork quilts to sell to people living on the estate. During the school holidays, A. and her children return to their village and harvest copra for sale.

A. is able to provide food for herself and her sons. The family eats a typical starch-based diet, common in Fiji. They consume protein, either fish or eggs, at least once a week. Her son continues to receive medical care for his epilepsy.

O.16. A divorcee mother, former beneficiary of the C&P Allowance and the Income-Generation Programme

(Labasa)

A 44-year old Indo-Fijian divorcee lives with her only son at Housing Public Rental Board Flats, Labasa town in a cement, one-room dwelling with an outside bath, washing and toilet. She has completed grade 5 education. Her main source of income is her tailoring business, which earns her an average of around FJD100 per week depending on the orders and season. Her sewing machines are situated in the common lounge area, which separates the bedroom by a curtain and a kitchenette that extends outside the home. She said that the flat came empty so she had to furnish it, including kitchen cupboards. She also constructed an outdoor cooking stove to save on gas, although this is not allowed in government flats. Her greatest financial difficulty is paying flat's rent and bills. Whenever she or her son fall ill, they have added financial difficulties. She would like to save money to buy land and build a house of her own, but realizes that that her priority right now is to spend it on her son's tertiary education.

The housing area is just minutes away from Labasa town, with schools and all the amenities within walking distance. Most of the people in the area work for wages and salaries in Labasa town. She also added that although her own son was enrolled for a second year of a four-year course in Electronics at Fiji National University. This year, her son is based at Fiji Sugar Corporation mill for practical training.

Life was very difficult when she divorced due to domestic violence. She said that violence became worse from the day she married and continued even after her son was born. When her son also became victim to her husband's violent behaviour, she decided to divorce him. When she began receiving the C&P Allowance after her divorce, the community became jealous of

her. Also, family members would verbally abuse her when she dressed up nicely. A. said that she never received any support from the community, but she was fortunate to be independent. Even before the divorce, she was the one working to make ends meet for the family because her ex-husband was not as hard working. He never had a full-time job to support the family, so she decided to find a job and become independent. Throughout her life, A. has never relied on family support, even during her divorce. Before her son was born, she was working in a garments factory in Labasa town. After her son was born, she bought a second-hand sewing machine to launch a tailoring business at home. After the divorce, she rented a room in Labasa town. She then applied for a Public Rental Board flat, which took a while to get processed. Currently, she is focused on her son's education and has not built a house of her own.

When she got divorced, her friends informed of her of the C&P Allowance programme and encouraged her to apply. It took two years for approval and she began receiving FJD40 per month. In 2010, she began to automatically receive FJD30 per month in food vouchers, which she used to buy tinned items, such as soup packs and powdered milk, as well as butter, onions and potatoes. The C&P Allowance covered her son's Internet costs, FJD10 for rent and the remaining for groceries when the food voucher was not enough.

Generally, A. has no complaints regarding the Department of Social Welfare (DSW) because she considered it a great help to have received both the C&P Allowance and the food voucher. But she still had to work hard because FJD70 per month was not enough for bills, rent and her son's school needs. A. recalls that the allowance was helpful when she most needed it after her divorce, and the impact has been mostly positive.

A few community members complained to DSW Office when she started receiving the food voucher. DSW head officials accordingly came to interview her. She presented a good case of her

financial hardships and continued to receive the assistance. Then, when her son turned 18 years of age, the C&P Allowance and the food vouchers was cut off. She then started working late hours to meet the tailoring deadlines and started taking more orders for tailoring.

One year after the C&P Allowance and food voucher ended, she was invited by the DSW to attend training on small business and income-Generation Programme (IGP) initiatives including on financial literacy. After the training, she also attended a legal literacy workshop. She then completed a business plan for improving her tailoring business, in which she already had established clientele. She qualified for an IGP seed grant from the DSW with which she bought a new sewing machine for FJD1,400 and FJD200 worth of sewing accessories. A. believes that her business is running well.

In the future, she is planning to buy a parcel of land for herself and move out from PRB flats for her security.

O.17. A widow and former beneficiary of the Income-Generation Programme

(Ba urban settlement)

B., a 42-year-old widow who has only completed primary school education, shares a room with her youngest son in a house with her oldest son and his family. B. was married twice and had a son from each marriage. Since she was raising her two sons on her own, she resorted to the Department of Social Welfare (DSW) for social assistance. She waited for around seven months for her application to be approved. B. mentioned that the DSW visited her home often to find out if she remarried or was living with a partner. Even though she received some assistance from the DSW, most of her life she worked as a housemaid in Ba town area to feed her two sons. She said that her biggest problem in life was financial hardship: *“No one to help me. I am on my own. I*

cannot always depend on my oldest son because he has his own family to look after.”

In 2003, B. started receiving FJD60 per month from the DSW, which in 2010 was reduced to FJD40, but was also granted a FJD30 in food vouchers per month the same year. She then started selling home-cooked lunches and snacks in town to mostly government offices, such as the DSW and the Ministry of Agriculture.

The assistance was terminated early in 2012 when she was invited to join the Income-Generation Programme (IGP) to start up her own canteen in the government building premises. B. received her first instalment for the canteen business in 2013 and then another FJD800 later in the year, for a total of FJD1,600 as a seed grant. She did not receive any business plan training nor engaged in prior consultations and discussions with them about the programme.

B. confirmed that her canteen business started well; she was able to make some profit. When her C&P Allowance and food vouchers stopped, she could survive on her canteen sales.

Recently, however, the rent for the canteen increased as well as other running costs, and as a result she finds it very difficult to make a profit. At one time, she had to borrow FJD1,000 from her oldest son to pay for the rent and town rates, and to buy stock for the canteen. At the moment, she is repaying her son from the little savings she has from the canteen sales.

She said, *“It’s a failed project because I end up taking groceries from the canteen for home consumption, which affects my profit and sales. Before when I used to receive the food voucher and the C&P Allowance, I was able to get most of the food items from there so I was able to manage.”*

Her youngest son is still in school and B. is finding it difficult to make ends meet with her failing canteen business. She adamantly said, *“I am thinking of closing the canteen and start*

working somewhere as house help like I used to do until he completes high school.” B. was profiting from the canteen when it started because she was benefitting from the food vouchers for a while, thus she was able to use it for most of the household food items. But not anymore.

When the C&P Allowance and the food voucher were stopped, she asked the DSW to continue their support until her son finished school. B. was told that she was no longer eligible for the Assistance and was encouraged to join the Income-Generation Programme (IGP).

This former beneficiary feels that once she closes her canteen because of diabetes, heart disease, and high blood pressure, her working life will be affected, and she will not be able to work longer hours and carry out tasks that require physical work.

O.18. A former beneficiary of the Income-Generation Programme

(Lautoka)

L. is a 55-year old Indo-Fijian divorcee who lives in a RotaHome (or Rotary Home), a project of the Rotary services clubs. RotaHomes have been developed as low-cost community housing, built primarily using voluntary labour from New Zealand and Australia, where highly disadvantaged families live. L. lives in a peri-urban home in one of the first RotaHome communities.

These houses are simple (one room + kitchen and bathroom) and built to a common plan. They all have standard services, and the community has a kindergarten and a hall. There is a community nurse. Health, facilities, schools and formal shops can be accessed by a 30-minute bus ride. L. has rented her RotaHome for eight years where she lives with her 33-year-old son, A. and nine-year-old E., a child that she has been fostering for four and a half years. L. ensures that the home is clean and well-maintained. A. has built a wall in the

room so that he and L. have a separate bedroom each: A. sleeps in the kitchen/livingroom section and L. and E. share the other room.

Prior to 2007, A. supported the family. However, in 2007, A. was unable to work due to his eye condition, and L. had no other income. She went to the Department of Social Welfare (DSW) and applied for assistance. Her application was approved and she began to receive FJD60 a month.

A. had difficulty finding regular work after leaving school because he was born with deformed retinas and, until 2008, could only work periodically as a day labourer. In 2008, he underwent a series of operations in New Zealand, sponsored by Rotary, to insert artificial retinas. He can now see out of one eye. He then started to work part-time on the RotaHomes project as a carpenter. Later, he began to work full-time on the Rotary projects and then moved on a full-time job at a construction company in Lautoka. He earns FJD450 a month.

In 2010, the DSW then asked L. if she would foster E. L. agreed and was switched from the Family Assistance Program (FAP) benefits to the C&P Allowance. Her benefit increased to FJD110 per month, and she also received FJD30 per month of food vouchers. She was told by the DSW Officer that half of the allowance was for herself and the other half was for E.

In 2011, L. was invited by the DSW to participate in the Income-Generation Programme (IGP). The DSW Officer pressured her to participate in the programme and she agreed, even though she did not understand everything that was said to her in English since she only speaks Tamil.

L. worked with a consultant from Microfinance Co-operative/NCSMED, who had been contracted by the DSW to support participants in the IGP to develop a business. She became a market vendor and was given FJD1,800 in installments. She was allocated a stall in a dark corner of the Lautoka Market with little pedestrian traffic. Since she could not get to the market very early

in the morning, because she had to get E. to school, she had to buy inferior quality vegetables from resellers at higher prices. L. discussed the problem of location and prices with the consultant. She used FJD1,000 of her funding: FJD900 for produce and FJD100 for a school uniforms and supplies for E. She still has FJD800 in her passbook account.

One day in 2012, L. found that the C&P Allowance had not been deposited in her account. Upon inquiring, the DSW informed her that her benefits had stopped because her business was now considered sustainable by Microfinance Co-operative/NCSMED. Once she agreed to participate in the scheme, there was no further interaction with the DSW.

In 2013, the business was still not successful, and L. closed her stall. She went back to the DSW to ask if she could receive C&P Allowance for E. However, but was told that she was no longer eligible because she had successfully participated in the IGP and thus was no longer eligible for C&P Allowance.

Today L. is still fostering E. and A. is again the sole income earner for the family. If it were not for Rotary and RotaHomes, L., A. and E. may well be destitute, and A., possibly blind. A.'s income allows them to eat every day (vegetables and starch-rich foods), and eat protein-rich food once a week. E. is bright and cheerful, and enjoys going to school. L. does not know what to do now. She would, however, like to adopt her.

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