

TAYAR NEPAL PROGRAM

CONDITIONAL CASH GRANTS TO RESPOND TO THE COVID-19

POST DISTRIBUTION MONITORING



Disclaimer:

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EXECUTIVE SUMMARY

BACKGROUND OF POST DISTRIBUTION MONITORING

Post distribution monitoring (PDM) is the means through which the organization can assess whether the beneficiaries of a project have received their assisted supports, such as entitled cash payments, or not. Working with TAYAR Nepal's Implementing Grantees (IGs) and Financial Service Providers (FSPs), WVIN has been providing technical assistance to ensure need-based cash and voucher programming in TAYAR Nepal program municipalities. In that connection, there were two modalities used to assist beneficiaries with cash: *Cash for Work (CfW)* and *Conditional Cash Grants*. Of these two modalities of assistance, the Conditional Cash Grants project has almost been at the completion stage of implementation at this moment and therefore a PDM is specifically designed and conducted for the same. The PDM was conducted with the following objectives:

- *To assess how timely and effectively the intervention could address the need of the most vulnerable families and women*
- *To assess the satisfaction level of beneficiaries on the conditional cash grants that they received*
- *To measure the utility of the conditional grant*
- *To draw key lesson and recommendation for future programming*

The PDM was conducted after providing a brief training to team members coupled with a simulation exercise as a trial test of the tools.

PDM METHODOLOGY

A mixed methodology incorporating both qualitative and quantitative methods was used. The PDM was designed in accordance to the set PDM objectives and agreed methodologies with TAYAR team. Before proceeding to the PDM process, team interacted with TAYAR team for inputs, recommendations, and adjustment were made as per the instructions.

Eleven PDM team-members including seven enumerators (tablet based digital data collectors) were engaged simultaneously to all municipalities with specific roles. Team interviewed 336 beneficiaries through telephonic conversation as part of quantitative survey, and conducted six in-person focus group discussions (FGDs) and five phone based remote and one physical Key Informant's interviews (KIs) as part of qualitative data collection.

A. QUANTITATIVE METHODS

Survey with structured questionnaire having 45 independent as well as dependent setoff questions was used for this process. This was designed in a way to conduct in phone-based interview using digital platform KoBo Toolbox. For this study, 336-sample size was calculated and accordingly the study team collected information from all 336 beneficiary respondents proportionately representing all 12 project municipalities.

B. QUALITATIVE METHODS

FGDs and KIs were used as technique for collecting qualitative information with specially designed guidelines for each process. These tools were also guided by the key questions set forth by the objectives of the PDM.

The team visited to six project municipalities for FGDs, while five telephonic and one physical KIIs were conducted with the key informants from other six municipalities to cover all 12 TAYAR project municipalities. In a total, 68 people participated for FGDs of which 60.29% were female and six key informants from six municipalities were male. Primarily the beneficiaries of conditional cash grants were the respondents for FGDs while the key municipal representatives who are in the decision-making positions and are aware of TAYAR project, especially the Conditional Cash Grants, were the respondents for KIIs for this PDM.

KEY FINDINGS

- i. Out of 336 respondents, 93.2% agreed that they are fully satisfied to the overall conditional cash grants cash assistance program. This is indicative to the relevancy, effectiveness and efficiency of the project specifically exercised by this PDM execution.
- ii. Some beneficiaries (11.3%) were unaware of how they were selected, but the majority (88.7%) knew it well. Of these, 66.4% confirmed that the enrolment of themselves in the cash grants program was because of either they were poor, more vulnerable caused by the COVID-19 and/or are from the excluded and marginalized groups of people in the community. Among those who knew the reasons for being selected, 99% are fully satisfied by the overall cash assistance interventions.
- iii. The conditional cash grant assistance has produced a multiplier effect in the family economy as evident by this PDM. The restoration of ongoing livelihood entrepreneurs, almost were in a dead/or dormant situation due to COVID-19, has been a significant immediate change the PDM has documented. 99% of respondents those who were able to restore the basic livelihoods options have mentioned that the cash grant of this large scale has significantly changed to their farm and off-farm livelihood based micro/small entrepreneurs. For them, this assistance has become a big surprise!
- iv. Another significant positive change explored was that the beneficiaries have been able to increase the knowledge and access to financial services. The bank accounts were never before thought by large portion of benefices. Most of these people have exercised to get their bank accounts for the process of cash transfers but the paper works and some changes in KYC protocols could not assist majority of beneficiaries get their bank accounts. However, the team found that the people are continuing to get the bank account with a reason that this will be safe and easy for such future interventions. In total, 33.6% were able to operate through their bank accounts, while 63.4% used the remittance platform of a Bank, which is among significant achievements. On the other side, there were some challenges faced by those benefices who were not literate and were relying on other people for encashment, mainly unable to operate through the mobile messages.
- v. The use of cash is mainly to the continuation of their family business, reinforcement of existing micro-entrepreneurships, opening new livelihood businesses and complementing to other components of their survival strategy. Half of recipients have used 100% of the cash received, while some (16%) have not spent at all and some other have plan to invest in near future.
- vi. In most of the cases, almost accounting to 73%, the ward representatives have informed to the beneficiaries of being selected for this assistance. After that information, project teams facilitated the process to ensure that the beneficiaries selected were based on the project assumptions (targeting).
- vii. The cash size of conditional cash grants is of significantly importance to almost all beneficiaries. Very few respondents who have larger size of business were unsatisfied with the grant received; however, a significant (98.5%) proportion of respondents were fully satisfied with the amount, and

- presented that the cash assisted was significantly a life changing inputs for most of the people who were poor, socially excluded and have most vulnerable members in their families.
- viii. Among those who have spent the cash received, the majority have invested in agriculture and livestock based inputs (50-50%).
 - ix. Municipal representatives were very positive and proactive to this assistance. Some coordination gaps are highlighted which are listed in the recommendations section.
 - x. Intended beneficiaries had received the conditional cash grant assistance as agreed and there was no diversion of aid.
 - xi. Decisions making at family level was significantly inclusive (26% female decisions makers, 30% both female and male jointly, 43% male decision makers). This finding has a connection to the types of businesses and investment plans of beneficiaries. As an example, a male member makes a decision for investing the grant amount to purchase an electric motor for sawmill. Around 4% have reported that there was some misunderstanding in the family due to this assistance, while 95.8% have reported that there were no adverse impacts in the family harmony. The misunderstandings were mainly because of male's dominant presentation for objecting to female members' travel and interaction with others.
 - xii. 80.7% beneficiaries have travelled for only one or less hours to collect the cash. This is one of the evidences to the functionality of the market and operations of financial institutions. Beneficiaries did not have to travel long as well as did not have to await for a long in the queue to collect the cash.

SUMMARY OF RECOMMENDATIONS

There are some recommendations for conditional cash grants COVID-19 humanitarian assistance programmatic aspects as well as the monitoring and process facilitation aspects.

- i. A more and intensive planning exercise with beneficiaries is recommended. These planning exercises include, but not limited to, the business planning, procurement planning, technical assistance and supervision planning. For the needy people, the cash assistance is made based on sophisticated targeting criteria, while there is no conditionality for receiving the cash. Overall, this is an unconditional humanitarian cash assistance for semi-restricted livelihoods recovery entrepreneurs affected adversely by the COVID-19.
- ii. Program/M&E team is recommended to involve in the beneficiary selection process exercises at community level as co-facilitators with municipal/ward representatives.
- iii. Single encashment of NRs. 32,000 from remittance agents in targeted communities seems a big deal. It is recommended to make the payments in multiple installments, at least in two installments to see the eligible conditions for top-up/next installments. For an example to this, the base condition for vegetables farming could be 'the land is prepared by the beneficiary; the first installment of transfer is eligible'.
- iv. For the future interventions with the same beneficiaries, if any, it is recommended to facilitate beneficiaries for accessing the bank services (bank account/ATM) for sustainable and longer-term impacts.
- v. A big demand from the beneficiary side was that TAYAR should assist them in facilitating with appropriate technological inputs to their ongoing and future businesses. The PDM recommends for such intervention, if any, to build on this existing foundation for better off livelihoods and local economy.

- vi. Municipal governments are key actors for overall responsibilities to make decisions and empower the people. It is recommended that these institutions should not only be used as mediator between TAYAR Project and target beneficiaries, rather have to be fully engaged in all dimensions of project decisions making.
- vii. Some interventions selected by beneficiaries' required large investment to acquire the items they needed for their businesses. Such additional investments observed are the travel and item's transport from other markets. Because of this extra investments and inadequate technical knowledge, some beneficiaries have recommended for tools and in-kind supports (for intended agricultural tools) rather than getting the cash. This issue can be considered while guiding the beneficiaries to develop business plans.