

End of 2020/ 2021 South Pacific Cyclone Season Report

Cash Based Interventions in support of Pacific Emergency Response



Cash distributions in one of the rural communities in the Northern Division as part of the TC Yasa Response. Due to Covid, ADRA Fiji team cannot access these villages thus only a rep from each household came to receive cash in envelope (Credit: © ADRA Fiji)

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1. Executive Summary

- There were 6 named tropical cyclones during this 2020/ 2021 tropical season, compared to nine named tropical cyclones the previous season. The season began on 8th December with the formation of Severe Tropical Cyclone Yasa (at Category 5). TC Yasa the earliest Category 5 cyclone on record. TC Yasa was the second-strongest cyclone on record to make landfall in Fiji.
- There is nothing 'new' about cash-transfer programming with their viability discussed following the 2004 India Ocean Tsunami. Remittances and the 'Cash is best' message, particularly in terms of public donations, is a key part of messaging of good humanitarian donorship (including in the '[Donate Responsibly](#)' campaign) in the Pacific.
- A 'cash-based intervention' is any intervention in which cash or vouchers for goods or services are provided to any category of persons of concern, either as individuals or as representatives of a community.
- Over the past decade, cash-based interventions, including both conditional and unconditional cash transfers have become increasingly common.
- CID Humanitarian Network members, such as ADRA and Oxfam Aotearoa, are increasingly using cash transfer programming as part of their Pacific cyclone response and recovery, including in response to TC Harold (March 2020) and TC Yasa (December 2020).
- There are three key cultural aspects relating to acceptance and appropriateness of cash-based intervention, these include:
 1. strong cultural and in some cases political bias towards the giving of commodities.
 2. issues relating to the labour force and dependency concerns; and
 3. gender dynamics in the Pacific and the relationship with cash, particularly given the context of already high rates of gender-based violence, including domestic violence.
- Challenges in the Pacific for cash-based interventions and response include a lack of understanding of contextual nuances between islands and between rural and urban areas. A key obstacle is a lack of country-specific understand within the broader conversations on cash-based interventions.
- Recommendations for supporting cash-based interventions in Pacific response include:
 1. Research and analysis of cash transfer programming needs to be more country specific.
 2. Cash based programming and preparedness needs to be better incorporated in Disaster Risk Management (DRM) coordination structures and planning at a national and regional level.
 3. Enhance the use of tools to guide programming decisions when disasters occur, to ensure that appropriate and timely decisions can be made.
 4. Cash based response interventions need to better consider resilience, and to address sustainability and dependency concerns, specifically as a component of the response.
 5. Gender-sensitive programming techniques to ensure cash transfer programming properly addresses gender dynamics and supports the most marginalised members of society, needs to be improved.

2. Background and Context of the 2020/ 2021 Cyclone Season

The [World Risk Report 2020](#) has again ranked Vanuatu as the country with the world's highest disaster risk, and Tonga as second. The Solomon Islands, Papua New Guinea and Fiji ranked fifth, eighth and fifteenth respectively. Overall, the Pacific continues to rank first in terms of highest exposure to extreme natural events, and the rise in sea level because of global warming.

The ongoing effects of, and response to the global Covid pandemic within the Pacific continues to impact how emergency response is undertaken during the cyclone season. The Pacific experience of 'enforced localisation' was covered in the Council for International Development [End of 2019/ 2020 South Pacific Cyclone Season Report Localisation during Overlapping Responses: COVID-19 Pandemic & Tropical Cyclone Harold](#).

The catalyst for 'enforced localisation' that has continued into the current cyclone season has been due to the directives and authority of Pacific leaders (in particularly the Vanuatu Government and NDMO). It has created some operational limitations, but also some gaps and opportunities.

The use of cash transfers and the exploration of other ways of providing funds can help mitigate some of the operational limitations and challenges caused by broader border restrictions. The 'traditional' way of response engagement is gradually changing regardless, and cash-based interventions as part of a response in the Pacific has increased within the last two years. Responses to TC Harold (in the 2019/ 2020 cyclone season) and TC Yasa (during the cyclone season covered by this report) both included cash-based interventions. Increasingly, Pacific families or individuals may receive a voucher, a plastic card, or an electronic money transfer to a mobile phone, as a component of post cyclone humanitarian support.

3. Purpose of this Report

In reflecting upon the 2020/ 2021 Cyclone Season, this report seeks to distil several discussion threads relating to a range of cash-based interventions as part of an emergency response. There were several aspects to the most recent cyclone season that highlighted the imperative of, or further re-prioritisation of, the cash-transfer dialogue. Technological innovation, growing access to a range of financial services, and the emergence of government social safety nets, are all creating new opportunities for post cyclone humanitarian support. Another is the entrance into the cash transfer sector by additional private sector expertise, along with the receptiveness of recipient communities.

There is nothing new about cash transfers¹. Following the India Ocean Tsunami in December 2004 there was a lot of discussion about the suitability of cash-transfer programming, and publications (such as Oxfam International's 2006 resource [Cash-Transfer Programming in Emergencies](#)). These guidelines were considered the first of its kind and went some way to address humanitarian agency concern at the time that cash transfers will pose security risks, create inflation, and fail to be used to meet basic needs.

¹ The case (albeit theoretical) for cash transfer in response to a humanitarian crisis was made as long ago as 1981 in Amartya Sen's book [Poverty and Famines: An Essay on Entitlement and Deprivation](#), and again in his Nobel Prize winning book *Hunger and Public Action* (1991).

This included addressing the public misconception that unsolicited donations constitute a constructive response because cash transfers have risks. These issues are also being addressed through the Donate Responsibly messaging in the Pacific, and robust cash transfers (and other direct funding mechanisms) have a key role to play in changing public perceptions.

The roll-out of campaigns such as the World Food Program ([*WFP Donate Responsibly campaign*](#)) also further centralises the role of cash-based response modalities, particularly with its ‘cash is best’. This is largely aimed at public donors outside of the Pacific, and the message has less value outside of a Pacific audience, but the utility of cash has increasingly been raised by Pacific response authorities and governments, and Pacific media. As such, the role of cash-based programming as a response might be further framed in a way that further mitigates the public misconception that personnel and goods (specifically those donated by a generous but unaware New Zealand public) are always the best option.

Cash based interventions are also increasingly being understood as getting to a disaster zone faster, supporting local businesses and markets, aiding already stressed logistic supply-chains, and supporting the dignity of local communities to identify their own priorities and meet their own needs. Public diplomacy and information on ‘cash as response’ is also improving, while organisational and partner transparency and accountability for these funds has continued to be strengthened.

4. TC Yasa (8th – 19th December 2020) – Fiji

*A meteorological overview of the entire season is attached as **Appendix 1 - Meteorological Overview of 2020/ 2021 Cyclone Season.***

There were six named tropical cyclones during the 2020/ 2021 tropical cyclone season, including those that originated in the Gulf of Carpentaria.

The season began *proper* on 8th December with the formation of Severe Tropical Cyclone (TC) Yasa (at Category 5). This was the earliest Category 5 cyclone on record. TC Yasa was the second-strongest cyclone on record to make landfall in Fiji, and the second Category 5 cyclone in the South Pacific (following TC Harold) for 2020.

With average wind speeds of up to 240km/h, and gusts up to 345km/h, the cyclone affected Vanua Levu, the small remote maritime islands of the Yasawa group in the Western Division, and Lomaiviti and Lau group in the East. The most destructive winds of TC Yasa were borne on the evening of the 17th December. TC Yasa took a slightly more western track than anticipated, and much of the country of Tonga was left spared by the cyclone.

It is estimated that some 93,000 people in Fiji (or around 10% of the population) were directly affected, and four people are known to have been killed. At the height of the storm, more than 23,000 people sought shelter in 456 evacuation centers.

The United Nations Resident Coordinator for Fiji Sanaka Samarasingha stated that there were some 10,000 subsistence farmers impacted by TC Yasa. Particularly in the country’s poorest areas, people lost their farms, crops, livestock, homes, and livelihoods. Cash transfer programming from humanitarian organisations such as ADRA (as covered later in this report)

was key to their support and recovery. For over 6-months after TC Yasa, challenges remained in restoring livelihoods, but in despite most humanitarian and financial efforts, needs in Fiji remained prolonged and unmet.

5. The Response to TC Yasa

Restrictions related to the Covid pandemic response continued to present operational and logistical limitations on NGO’s ability to provide humanitarian assistance within the Pacific, and absolute restrictions on providing personnel. The Fijian government did however place an exemption on duty charges on importations and donations of all disaster relief goods on December 16, for 30 days, to support importation of relief items.

On the 6th November 2020, MFAT had released its protocols for humanitarian deployments in response to the Covid situation within the Pacific. The protocols outline practical steps for minimising risks associated with Covid. An Emergency Task Force has held by MFAT on 18th December, and at that time it was “felt that there might be some leeway with expatriate ‘boots on the ground’”. This did not eventuate however, and NGOs were referred to the *Protocols for Humanitarian Deployment*.

In the middle of TC Yasa’s track, the Fiji government did close its borders momentarily to all incoming passengers in December 2020. This was to provide a window for authorities to get a process in place, specifically due to concerns at the time regarding the UK variant of the virus.

NGO	Project description	Total Activity Funding	NGO funds input	Proposed NZDRP funding
Save the Children	To deliver early child protection services to 4,500 people in the Bua and Macuata provinces over a period of 12 months.	\$250,000	50,000	\$200,000
Adventist Development Relief Agency (ADRA)	To deliver agriculture support across 15 communities, including cash grants* for 60 farmer groups and sustainable land management training in Macuata, Bua and Cakaudrove provinces over a period of 12 months.	\$246,574	\$46,574	\$200,000
Habitat for Humanity	To deliver shelter and WASH repairs to 942 people in Vanua Levu and/or Lau group over a period of 12 months.	\$249,997	Nil	\$249,997
Caritas	To deliver agriculture and livelihoods support on Tavenui Island over a period 6 months.	\$197,000	Nil	\$197,000
			Total for approval	\$846,997

* MFAT support for cash grants as part of the TC Yasa NZDRP round was noted; in this case for ADRA who were partnering with ADRA Fiji. ADRA Fiji eventually provided cash assistance to over 1,200 people in the northern division and over 700 People in central, eastern, and southern parts of the country (as covered later in report)

MFAT at that time also released \$200,000 from the emergency head-of-mission fund. MFAT also allocated \$750,000 in contestable funding for NZDRP-accredited NGOs to support communities affected by TC Yasa in Fiji. MFAT ended up contributing more to this envelope with the outcome of CID Humanitarian Network members identified above.

At the same time, Council for International Development (CID) in partnership with World Food Programme, implemented its support for the Donate Responsibly campaign and website. A key part of this was the 'cash is best' message with different approaches tailored for both the Palagi and Pasifika audiences). The campaign called for greater support for the pre-existing cash transfer mechanisms that were already being utilised by the Pacific diaspora within New Zealand, particularly the use of remittances. The range of cash-based interventions and their functionality as an available part of any Pacific response were also accentuated within the campaign promotion. Definitions of these are outlined below.

6. Definitions of Cash Based Interventions in Response & Recovery

Prior to examining the usage of cash-based interventions in the Pacific as part of emergency response, it will be helpful to understand the full range of modalities and mechanisms included within that terminology. Definitions of cash-based intervention used for emergency response are listed below, all of which may have application within the Pacific.

Cash Transfers

Although cash transfers have a long history, only in the last decade have they gain wider implementation within the international humanitarian system. Cash transfers are the provision of money to any persons of concern (individuals or households) intended to meet their basic needs for food and non-food items or services. They support the dignity and agency of an individual and facilitate self-reliance and independent decision-making as to what might be a prioritised need or durable solution.

Conditional cash transfers: These are payments made to households (or individuals) who comply with pre-defined conditionalities, such as sending children to school or health check-ups.

Unconditional cash transfers: These do not explicitly impose behavioural or status requirements to the recipients of the transfer.

There is no agreement on whether cash transfers should be conditional or unconditional. Furthermore, the distinction between the two may not be so clear in practice, depending on the mechanisms and formality of the conditions.

Vouchers

Vouchers refer to coupons that can be exchanged for a set quantity or value of goods, denominated either as a cash value or pre-determined amounts of commodities or services. They are redeemable with pre-selected vendors or markets organised by the NGO and participating agency. Typically, voucher programming takes two forms:

Paper voucher: Paper token that is handed out directly to the recipient and can be cashed in designated outlets.

Mobile or e-voucher: SMS with voucher code or plastic card used at point of sale.
Requires network connection.

In UNHCR's 2015 [*Operational Guidelines for Cash Based Interventions in Displacement Settings*](#) the many types of cash-based interventions for those impacted by humanitarian crisis are described as including vouchers. However, there is a view by some that cash-based interventions cannot include vouchers, since these typically contain de facto restrictions regarding commodities, retailer, or location.

In programme terminology, in-kind assistance, cash and vouchers are considered different kinds of 'transfer modalities. Delivery types of transfer modalities are covered below.

Immediate Cash

Direct Cash payments: Cash handed out directly to recipients by the implementing agency.

Delivery through an agent: Cash delivered to recipients through a formal or informal institution that acts as an intermediary, e.g., money transfer agents, post offices, traders, or microfinance institutions.
Does not require recipients to hold an account.

Cash Accounts

Cash accounts require some means (card, telephone, or account) for access, and make use of money business services (banks, money transfer agents, etc).

Pre-paid card: Plastic card usable at cash machines (automated teller machines or ATMs), used for cash grants and vouchers. Requires network connection.

Smart card: Plastic card with a chip, valid with point-of-sale devices, used for cash grants and store purchases. Does not require network connection.

Mobile money: SMS code that can be cashed at various retail or other outlets, used for cash grants and vouchers. Requires network connection.

Bank account: Personal bank accounts or sub-bank accounts that are used to deposit cash grants. Requires recipients to have formal identification (ID) documents and often formal residence status.

Remittances

Remittances refer to the money and goods sent by migrants to their country of origin and are increasingly realised as an important source of support following an emergency in the Pacific. The ability to find employment abroad and send money home is a critical funding source for the Pacific regional economy, with remittances represented a significant livelihood strategy in the Pacific for many decades.

The biggest recipient of remittances is Fiji, which received close to US \$270 million in 2019. Samoa and Tonga saw inflows of approximately US \$200 million and US \$180 million respectively in the year. The compound average growth rates for Fiji, Samoa, and Tonga between 2000 and 2019 (2001 and 2019 in the case of Tonga) are 8.0%, 5.4% and 5.0% respectively.²

Remittances not only have monetary implications, but have emotional, psychological, social, and cultural implications as well. As outlined in the academic article '[Remittances for Disaster Risk Management: Perspectives from Pacific Island Migrants Living in New Zealand](#)', these aspects are also very important before, during, and in the aftermath of disasters. For these reasons, NGOs and emergency response agencies are increasingly emphasising the need to build on remittances for disaster risk management (DRM).

The Sustainable Development Goals (SDGs) 2030, clearly articulated the critical role of remittances as critical to their attainment. Especially at the household and community level, the SDGs recognise the positive socioeconomic impacts of these transfers to family, especially during moments of crisis. Furthermore, SDG 10: Reduce inequalities within and among countries includes an indicator to reduce to less than 3% the transactions costs of remittances (and other key funding mechanisms), and the elimination of high costs to transfer corridors.

Before the Covid pandemic, migration and remittances were trending upward. Remittance inflows to low- and middle-income countries had come to exceed official development assistance by a factor of three, reaching \$548 billion in 2019 and overtaking foreign direct investment for the first time.

In 2019, the Pacific Cooperation Foundation (PCF) established the [Pacific Remittance Project \(PRP\)](#) with support from MFAT to address challenges facing remittance services domestically and in the Pacific region. PCF is a non-governmental organisation which develops and implements public/private sector economic development and socio-cultural initiatives in the Pacific region. Their project addresses challenges facing remittance services domestically and in the Pacific region and aims to make it easier and cheaper to send money around the Pacific through remittances. The PRP continues to work with banks and remittance service providers in the Pacific region to help the remittance sector enhance its compliance with regulatory and legal obligations.

7. Examples of Cash-Based Interventions in Pacific Response & Recovery

Cash based interventions as part of emergency response and recovery is not only feasible in certain Pacific Island contexts but is already featuring in the response to several emergencies. Cash based interventions were used following TC Ian in Tonga (2014) and following TC Winston in Fiji (2016). There are also several examples of ongoing cash-based social protection programmes, including the last cyclone season.

ADRA 'Cash for Cultivation' – TC Yasa Response, Fiji, February 2021

² DevPolicyBlog, 5th November 2020, "[The Pacific remittances boom: it's for real](#)"

An agreement was signed between the Fiji Ministry of Agriculture and the Adventist Development and Relief Agency (ADRA) to facilitate the implementation of the '[Cash for Cultivation initiative](#)'. The objective of this initiative was to provide cash assistance to vulnerable farmers affected by TC Yasa/Ana to support land clearance and rehabilitation, land preparation and planting material to re-establish individualised 1-acre plots.

Each farmer was allocated F\$200 to cover the costs of land clearance, preparation and planting of a 1-acre plot of land. Prioritisation was provided to vulnerable households, such as female headed households and families with disabilities. Eligible farmers were registered using an electronic form, advice on the terms and conditions for the cash transfer and issued with a first tranche of F\$75.

ADRA was able to initially reach over 1,000 farming households. The program focused on TC Yasa/Ana affected communities in the Northern, Central and Western Divisions.

In the previous cyclone season, ADRA, as well as Oxfam, utilised cash, and voucher assistance programmes as part of the response following Severe Tropical Cyclone Harold's impact in Vanuatu. This is also covered below.

ADRA 'Early Recovery Project' – TC Harold Response, Fiji, May 2020

Following TC Harold in April 2020, ADRA in collaboration with the Taukei Affairs Board (TAB) and the United Nations Development Programme (UNDP) Pacific Office in Fiji, Resilience and Sustainable Team (RSD) implemented the 'Fiji TC Harold Early Recovery Project' for severely devastated communities in Lau, Kadavu and Vatulele.

The project intervention comprises of two components, one of which was and Cash programming (Lead by ADRA Fiji) through a livelihoods Support Programme including food security.

At the height of their intervention, F\$ 266,400 worth of cash assistance was distributed to a total of 2,506 beneficiary households, across 76 villages in the nine districts in Kadavu Province. It was estimated that the cash assistance went to over 85% of the households in crisis.

In ADRA monitoring report [TC Harold: Post Distribution Monitoring Report of the Cash Assistance Programme – Learning from the Practice](#), beneficiaries when approached on their feedback and recommendations for Cash and Voucher Assistance (CVA) around 80% suggested;

- That the amount be increased to at least cover for food expenses and to assist with maintenance of homes as shelter are some of the basic that were damaged as experienced by some villagers.
- Amount to be increased to be able to meet the high cost of living in rural areas, as cost for goods are doubled when sold in canteens.
- This is to be increase because of the big number of family members and \$100 is not enough to last for at least a week.

Oxfam 'Unblocked Cash CVA Programme' – TC Harold, Vanuatu, November 2020

The project originated in 2019 in Vanuatu. Following TC Harold in April 2020, and the implementation of Covid restrictions by the government (which led to a type of 'enforced

localisation’ in response³), there was a significant reduction in income and livelihoods, particularly amongst households with pre-existing vulnerabilities.

Oxfam, in partnership with Australian fintech Sempo and blockchain company ConsenSys first piloted the project with the active participation of 198 beneficiaries and 33 vendors across 2 communities. This was soon scaled up to assist over 35,000 beneficiaries in Sanma, Tafea, and Shefa Province.

Unblocked Cash is a blockchain-based⁴ Cash and Voucher Assistance (CVA) solution that enables faster, less expensive, and more transparent financial aid for relief efforts. The UnBlocked Cash solution consisted of three key elements:

1. e-voucher “tap-and-pay” cards provided to beneficiary households which they can use to purchase goods,
2. smartphones with a pre-installed app through which vendors receive payments, and
3. a single-payment online platform where NGOs like Oxfam can disburse funds and monitor transactions remotely and in real-time.

A 15-minute documentary [Unblocked Cash](#) on the Vanuatu project is available to watch on YouTube, and it provides an overview of this project and provides perspectives from all those involved; vendors, governments, donors, and participants.

Oxfam has been the only humanitarian organisation in Vanuatu with the technical expertise in cash assistance. The report [Lessons from Vanuatu – half a year of delivering relief aid on blockchain](#) illustrates how the programme had been successful across its three main objectives/ outcomes, with a 45% decrease in food security and an 18% increase in access to savings for the target population.

Traditional disaster responses are often ‘top-heavy’, and rebuilding local economies is rarely prioritised. Local businesses are often bypassed, and find themselves competing directly with external contractors, who flood recovering communities with goods at low or no cost to consumers. The Guardian covered this project in their article [Vanuatu pioneers digital cash as disaster relief](#) (November 2020) stating that “digital model reduces aid distribution costs by up to 75%”.

8. Concerns and Opportunities

The use of blockchain by Oxfam in their cash-based response provides an example of how new technologies from the private sector might be effectively leveraged for innovative emergency response and recovery. However, differences in Pacific governance, land size and

³ Covered in the CID report [End of 2019/ 2020 South Pacific Cyclone Season Report Localisation during Overlapping Responses: COVID-19 Pandemic & Tropical Cyclone Harold](#).

⁴ There has been some concern about the use of blockchain and cryptocurrencies, and the way that the Pacific has been used as a test-field for operational application. However, blockchain is being embraced by several Pacific governments (including the Marshall Islands, Fiji, Tuvalu, and Tonga). Furthermore, it does provide addition opportunity for vulnerable communities ‘locked out’ of traditional banking systems.

The use of blockchain within cash transfer modalities has allowed unbanked (i.e., those without accounts or access to banks) vulnerable communities to quickly access cash. There is also consideration currently with how cryptocurrency technology could be used by thousands of Pacific seasonal workers to send remittances home without the often-exorbitant fees and delays of traditional services.

population demographics make drawing broad regional conclusions on the suitability and feasibility of any individual types of cash-based intervention impossible. The Cash Learning Partnership 2016 report [Cash Transfer Programming in the Pacific](#) identified some broader challenges for cash-based interventions, and cash transfer programming, as part of response within the Pacific as follows:

- Applicability is fraught due to the uniqueness of each country and important contextual nuances between islands and between rural and urban areas within each country.
- There is still a lot of work to be done on improving baseline information on Pacific market supply chains and this is critical for effective responsive decision making. Pacific markets are particularly unique, and their situation and viability post-cyclone only gets more complicated following a disaster.
- Although access to formal financial services in the Pacific is low compared to other parts of the world, there is a strong and vibrant use of cash. Remittances play a major role and need to be better supported.
- There are three key cultural aspects relating to acceptance and appropriateness of cash-based intervention, these include:
 - strong cultural and in some cases political bias towards the giving of commodities.
 - issues relating to the labour force and dependency concerns; and
 - gender dynamics in the Pacific and the relationship with cash, particularly given the context of already high rates of gender-based violence, including domestic violence.
- Gender dynamics as they relate to cash vary significantly between countries, and it is not possible to make any overarching generalisations about gender dynamics and cash, including the impact on Gender-Based Violence (GBV).

The year previous, the 2015 report [High Level Panel on Humanitarian Cash Transfers](#) expressed concern that, unless a conscious decision was made to do things differently for cash based intervention, the emergency response system would not increase the use of cash based interventions. As such, they had made 12 recommendations:

A. More cash transfers:

1. Give more unconditional cash transfers. The questions should always be asked: ‘*why not cash?*’ and ‘*if not now, when?*’.
2. Invest in readiness for cash transfers in contingency planning and preparedness.

B. More efficient cash transfers, delivered through stronger, locally accountable systems:

3. Measure how much aid is provided as cash transfers and explicitly distinguish this from vouchers and in-kind aid.
4. Systematically analyse and benchmark other humanitarian responses against cash transfers.

5. Leverage cash transfers to link humanitarian assistance to longer-term development and social protection systems.
6. Capitalise on the private sector's expertise in delivering payments.
7. Where possible, deliver cash digitally and in a manner that furthers financial inclusion.
8. Improve aid agencies' data security, privacy systems and compliance with financial regulations.
9. Improve coordination of cash transfers within the existing system.
10. Implement cash programmes that are large-scale, coherent, and unconditional, allowing for economies of scale, competition and avoiding duplication.

C. Different funding to transform the existing system and open new opportunities:

11. Wherever possible, make humanitarian cash transfers central to humanitarian crisis response as a primary component of Strategic Response Plans, complemented by in-kind assistance if necessary.
12. Finance the delivery of humanitarian cash transfers separately from assessment, targeting and monitoring.

However, the 2016 report [Cash Transfer Programming in the Pacific](#) had found that there were significant opportunities for scaling up the use of the full range of cash-transfer programming for emergencies in the Pacific. Its five core recommendations suggested some ways of working towards implementation. These recommendations were:

1. *Research and analysis of cash transfer programming needs to be more country-specific, particularly to identify primary data collection needs and to fill key information gaps:*
To ensure that countries are ready to respond to the opportunities and challenges of using CTP in humanitarian response, more detailed analysis is required at country level.
2. *Disaster Risk Management (DRM) coordination structures and planning at a national and regional level need to better incorporate cash transfer programming and preparedness:*
To ensure the adequate involvement of all relevant stakeholders, including development and humanitarian actors as well as private sector, cash transfer must be integrated into existing coordination structures.
3. *Enhance the use of tools to guide programming decisions when disasters occur:*
To ensure that appropriate and timely decisions can be made. Though not necessarily specific to cash transfers, tools may need to be adapted to include the relevant research and questions to enable programming decision making.
4. *Ensure cash transfer programming is designed to build resilience and to address sustainability and dependency concerns:*

To increase the opportunities for using cash transfer programming as an appropriate component of the response.

5. *Improve information and knowledge of gender-sensitive programming techniques to ensure cash transfer programming properly addresses gender dynamics and supports the most marginalised members of society:*

To ensure that the specific gender concerns of the region are incorporated into programming considerations, in programme design and in delivery.

9. Conclusion

The use of cash-based interventions in past humanitarian response is a strong indicator of the feasibility of using them in future responses. Several countries are already using cash transfer programming as part of emergency response, especially as part of social protection systems (including partnerships between NGOs and Pacific Ministries). However, the use of cash-based intervention in humanitarian response remains ad hoc.

The [Cash Transfer Programming in the Pacific](#) report suggests there is little evidence that broader systems or processes, or national mechanism are being developed to be shock-responsive in the way that cyclones require. At a country level there is also much to do in terms of sensitising all stakeholders to the use of cash in humanitarian response, as well as determining where cash may or may not be appropriate and identifying and addressing limitation in current delivery mechanisms.

The responses to TC Ian in Tonga (2014), TC Winston in Fiji & Vanuatu (2016), and TC Harold in Fiji (2020) included cash-based interventions in the response. Cash based interventions also continue to be effectively used in the response to the impact of the cyclone season covered in this report, particularly TC Yasa (2020). However, differences in Pacific governance, land size and population demographics make drawing broad regional conclusions on the suitability and feasibility of any individual particularly types of cash-based intervention impossible.

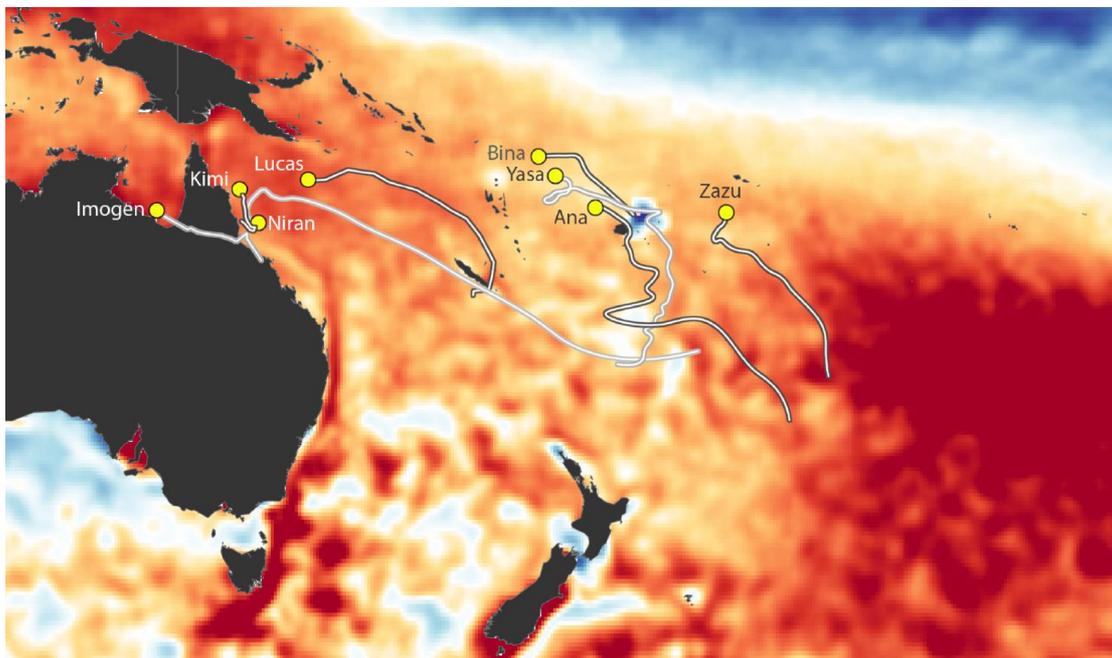
By studying remittances and other informal social assistance provided in response to emergencies, there is a strong indication that cash transfers are feasible as a response modality. With surges in remittances occurring after natural disasters, and with many households already receiving remittances, cash transfers already form a major part of (informal) emergency assistance.

The use of cash-based interventions, and cash transfer programming, will likely remain 'isolated' and ad hoc unless the opportunities that exist to enhance existing are prioritised. Technological innovations and the closing digital access gaps in the Pacific (although this remain slow), along with the space that 'enforced localisation' might create, offer an optimum time to reconsider and strengthen cash as a key response component. As the Donate Responsibly campaign informs the public - "Cash is Best" - and in many contexts, this also applies to the assistance that Humanitarian and response NGOs might provide too.

Appendix 1 - Meteorological Overview of 2020/ 2021 Cyclone Season

The 2020-21 Tropical Cyclone Season ran from 1st November 2020 to 30th April 2021 inclusive. The season aligned well with the forecast provided by NZ Met Service and NIWA in October 2020, that stated at least three severe tropical cyclones were forecast for the Pacific but came in well under the 10 tropical cyclones previously forecast within the southwest Pacific basin. Conditions prior to the season indicated moderate to strong of La Niña.

This season was considered slightly below average in terms of activity. In terms of prediction versus validation it was considered normal to below normal and ran as predicted. Up to six cyclones were predicted in the west; five occurred. At least two cyclones were predicted in the east; one occurred.



(Credit: Ben Noll, NIWA/ Pacific Meteorological Council)

During the season, tropical cyclones were officially monitored by the Fiji Meteorological Service (FMS), Australian Bureau of Meteorology (BOM) and New Zealand's Met Service.

There were six named tropical cyclones during this 2020/ 2021 tropical season (compared to the nine named tropical cyclones during the 2019/ 2020 tropical season), including those that originated in the Gulf of Carpentaria. These are listed below:

1. **Severe Tropical Cyclone Yasa (Cat 5)** – This was the first cyclone of the season in December and largely impacted Vanuatu and was unusually strong for a first system of the season, reaching Category 5. This was the earliest date of a Category 5 tropical cyclone has been recorded in the South Pacific.

<i>Dates active:</i>	8 th – 19 th December
<i>Areas affected:</i>	Fiji & Tonga
<i>Damage (USD\$):</i>	\$246.7million
<i>Deaths:</i>	4

2. **Tropical Cyclone Zazu** (Cat 2) – This tropical cyclone formed in late December to the northeast of Niue, and impacted Tonga, although no significant damage was reported.

<i>Dates active:</i>	11 th – 16 th December
<i>Areas affected:</i>	Samoa, Tonga & Niue
<i>Damage (USD\$):</i>	minimal
<i>Deaths:</i>	0

3. **Severe Tropical Cyclone Ana** (Cat 3) - in December was a broad system, passing close to Fiji then over Tonga as a Category 3 cyclone.

<i>Dates active:</i>	26 th January – 1 st February
<i>Areas affected:</i>	Fiji
<i>Damage (USD\$):</i>	>\$1million
<i>Deaths:</i>	1

4. **Tropical Cyclone Bina** (Cat 1) - in late January, this was also a Category 1 cyclone forming north-northwest of Port Vila, Vanuatu but only intensified to the Tropical Cyclone for a short 24-hour period before again being downgraded.

<i>Dates active:</i>	29 th – 31 st January
<i>Areas affected:</i>	Vanuatu & Fiji
<i>Damage (USD\$):</i>	none
<i>Deaths:</i>	0

5. **Tropical Cyclone Lucas** (Cat 2) – at the start of February, this moved into the Pacific basin from the Australian region as a Category 2 tropical cyclone to the northwest of Port Vila, Vanuatu. Most damage was in the Loyalty Island, with numerous homes, telecommunication systems, and electrical lines being damaged.

<i>Dates active:</i>	1 st – 3 rd February
<i>Areas affected:</i>	Vanuatu & New Caledonia
<i>Damage (USD\$):</i>	unknown
<i>Deaths:</i>	2

6. **Severe Tropical Cyclone Niran** (Cat 5) – this entered the Pacific basin from the Australia region and continued to move east as the third (and last) Category 5 cyclone of the season. By the time it skirted the south-eastern coast of New Caledonia, it was downgraded to a Cat 3. Niran caused extensive damage in New Caledonia during its close passage. ^[71] 39,000 households lost electricity in urban areas while roads quickly became impassable

<i>Dates active:</i>	5 th – 6 th March
<i>Areas affected:</i>	New Caledonia
<i>Damage (USD\$):</i>	>\$200million
<i>Deaths:</i>	0

References & Resources:

- [*The World Risk Report 2020*](#) (Ruhr University Bochum & Institute for International Law of Peace and Armed Conflict (IFHV))
- [*Cash Transfer Programming in the Pacific: A Feasibility Scoping Study*](#) (The Cash Learning Partnership)
- [*The Global Risks Report 2020*](#) (World Economic Forum)
- [*Doing Cash Differently: How cash transfers can transform humanitarian aid*](#) (ODI Center for Global Development)
- [*Cash-Transfer Programming in Emergencies*](#) (Oxfam International, 2006)
- [*TC Harold: Post Distribution Monitoring Report of the Cash Assistance Programme – Learning from the Practice*](#) (ADRA, 2020)
- [*Making Cash Transfers Work for Children & Families*](#) (UNICEF International, 2017)
- [*Strategic Note: Cash Transfers in Humanitarian Contexts*](#) (World Bank Group, 2016)
- [*Remittances for Disaster Risk Management: Perspectives from Pacific Island Migrants Living in New Zealand*](#) (Pairama & Le De, 2018)
- [*Five myths about cash transfers*](#) (The New Humanitarian, 2017)
- [*TC Winston – Fiji Government & WFP Joint Emergency Response Lessons Learned Workshop Report*](#) (Humanitarian Response, 2017)



House to house Cash distributions to People with Disabilities who cannot access their cash assistance through e-transfer (Credit: © ADRA Fiji)