



Final report

Evaluation of the social cash transfer programmes in Cook Islands 2013-2018



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The report was commissioned by UNICEF Pacific, which engaged Economic Policy Research Institute, to finalise the evaluation of the social cash transfers programmes in Cook Islands.

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FOREWORD

The Cook Islands has one of the most extensive formal social protection systems in the Pacific region. Recognition for the critical role of social protection interventions to social and economic development came as early as 1965, when the formal social protection system was introduced. The vital role of social welfare benefits in the country is supported by the legislative framework within which they operate; ranging from the adoption of the Welfare Act (1989), the inclusion of poverty reduction as key priority in development plans and more recently, the Cook Islands 2020 National Sustainable Development Plan (NSDP). There is wide appreciation for the social welfare benefits in the Cook Islands. Particularly in the outer islands, also called *Pa Enua*, these social cash transfer payments constitute a substantial share of household income and thus provide a much-needed stimulus to economic activity.

Increasingly, evidence shows that social protection instruments are effective in addressing poverty, vulnerability and risk. Cook Islands has been implementing various social protection programmes. Initially comprised of three programmes, the system has expanded to comprise of ten contributory and non-contributory benefits as of today. These include a child benefit, new-born allowance, old age pension, infirm and destitute allowance, caregivers' allowance, power subsidy, funeral allowance, Christmas bonus and special assistance, among others. These different social welfare programmes are implemented by the Ministry of Internal Affairs (INTAFF) with the overarching objective of ensuring a basic standard of living for all.

The objectives of the evaluation were to assess the relevance of programme design and effectiveness as well as the efficiency of their implementation mechanisms, and to examine to what extent the different social welfare benefits have been implemented as planned. In doing so, the evaluation covered five social welfare benefits: new-born allowance, child benefit (including disability extension), infirm and destitute allowance, old age pension and caregiver allowance. The geographic scope of the evaluation included the four islands of Rarotonga, Aitutaki, Atiu and Manihiki. These islands were chosen to capture the urban/rural divide, as well as the North-South divide of the Cook Islands.

This report makes an important contribution to understanding the situation, strengths and weakness in the existing social protection system. It also recognizes that due to the considerable risks and vulnerabilities, the policy, service and programmatic attention is required urgently especially for the most vulnerable population such as children, women, elderly, persons with disabilities and poor households. Early intervention and response present the best chance for marginalized communities to have an equal chance in life.

The evaluation identified a number of key lessons to be learned from the five social welfare benefits in the Cook Islands which could be relevant to other countries - in particular, the Pacific Island Countries and Territories as well as other Small Islands Development States (SIDS). These key lessons could assist in the process of setting up or reforming these countries' social welfare systems. particularly

It is our sincere wish that this report is an accessible and widely used reference for all relevant stakeholders in government, civil society, faith-based organisations, the private sector as well as development partners and that it informs evidence-based policies as well as inclusive development activities that are of benefit to all people living in Cook Islands.



Honourable Vaine Mokoroa
Minister for Internal Affairs



Sheldon Yett
UNICEF Pacific Representative

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List of abbreviations and acronyms

ADB	Asian Development Bank
BCI	Bank of Cook Islands
CSO	Civil Society Organisation
DFAT	Department of Foreign Affairs and Trade (Australia)
DSW	Division of Social Welfare
EPRI	Economic Policy Research Institute
FGD	Focus Group Discussion
KII	Key Informant Interview
MINTAFF	Ministry of Internal Affairs
NCD	Non-Communicable Diseases
NGO	Non-Governmental Organisation
NSDG	National Sustainable Development Goals
NSDP	National Sustainable Development Plan
PICTs	Pacific Island Countries and Territories
RFSP	Request for Proposal of Services
SIDS	Small Island Developing States
SPC	Secretariat of the Pacific Community
TOC	Theory of Change
TOR	Terms of Reference
UNICEF	United Nations Children's Fund

Executive summary

Background

The Cook Islands has one of the most extensive formal social protection systems in the Pacific region. Recognition for the critical role of social protection interventions to social and economic development came as early as 1965, when the formal social protection system was introduced. Initially comprised of three programmes, as of today the system has expanded to comprise ten contributory and non-contributory benefits, including a child benefit, new-born allowance, old age pension, infirm and destitute allowance, caregivers' allowance, power subsidy, funeral allowance, Christmas bonus and special assistance, among others. These different social welfare programmes are implemented by the Ministry of Internal Affairs (MINTAFF) with the overarching objective of ensuring a basic standard of living for all.

There is wide appreciation for the social welfare benefits in the Cook Islands. Particularly in the Outer Islands, also called *Pa Enua*, these social cash transfer payments constitute a substantial share of household income and thus provide a much-needed stimulus to economic activity. The vital role of social welfare benefits in the country is supported by the legislative framework within which they operate; ranging from the adoption of the Welfare Act (1989), the inclusion of poverty reduction as key priority in development plans and more recently the Cook Islands 2020 National Sustainable Development Plan (NSDP).

Evaluation purpose, objectives and scope

The main purpose of this independent evaluation was to develop a forward-looking and learning-oriented evaluation of selected social welfare benefits in the Cook Islands – namely (i) new-born allowance, (ii) child benefit, (iii) infirm and destitute allowance, (iv) old-age pension and (v) caregiver allowance – to further enhance and strengthen the programmes and focus them to ensure that they achieve their stated objectives. Together these programmes cover 6,157 beneficiaries across all islands. The Government is currently in the process of reviewing the programmes to generate evidence around the outcomes and impacts of its social welfare programmes. This evaluation will contribute to the ongoing discourse and identify how programmes can be strengthened and restructured to optimise their impact.

The objectives of the evaluation were to assess the relevance of programme design and effectiveness and efficiency of their implementation mechanisms, and to examine to what extent the different social welfare benefits have been implemented as planned. In doing so, the evaluation covered five social welfare benefits: new-born allowance, child benefit (including disability extension), infirm and destitute allowance, old age pension and caregiver allowance. The geographic scope of the evaluation included the four islands of Rarotonga, Aitutaki, Atiu and Manihiki. These islands were chosen to capture the urban/rural divide, as well as the North-South divide of the Cook Islands.

Evaluation design and methodology

The evaluation was non-experimental in its design and employed theory-based and mixed-methods approaches. A theory-based approach was employed in that ex-post evaluation theories of change guided the analysis, while a mixed-methods approach – integrating qualitative and quantitative research – was chosen to expand the breadth and depth of understanding and corroboration, while offsetting the weaknesses inherent to using each approach by itself. An integrated analysis of different data types and sources and triangulation of findings further helped to capture multiple dimensions of the same phenomenon.

The analysis was guided by evaluation questions, which followed the standard criteria laid out by the Organisation for Economic Cooperation and Development-Development Assistance Committee (OECD-DAC), and assesses the benefits' relevance, effectiveness, efficiency, impact, and sustainability. Moreover, equity and equality were included as a cross-cutting evaluation criterion. To systematically evaluate the benefits against these criteria,

an ex-post evaluation theory of change (TOC) was developed for each social welfare benefit, outlining the anticipated pathways of change for each benefit.

To answer the evaluation questions, the evaluation combined different research methods. In-country, primary data collection activities, were carried out on the four islands, including 20 key informant interviews with representatives from MINTAFF, other government ministries and agencies involved in social policy, and UNICEF; focus group discussions with 358 social welfare beneficiaries and in-depth interviews with 36 beneficiaries. In total, 85 research activities were conducted across the four islands. These activities were complemented by a review and analysis of secondary information, as well as quantitative modelling and analysis of existing data.

All primary data collection activities were guided by ethical principles in line with the UNEG's *Norms and Standards for Evaluation (2016)*, *Ethical Guidelines for Evaluation (2008)* and *Code of Conduct for Evaluation in the UN System (2008)*, as well as the *UNICEF's Procedures for Ethical Standards in Research, Evaluation, Data Collection and Analysis*. Strict adherence to a high set of ethical standards was of the utmost importance, given the subject matter of the evaluation and its focus on vulnerable groups.

Lastly, as with all qualitative research, the evaluators were constrained in their ability to verify results objectively vis-à-vis information given by participants. The robustness and rigidity of the information provided by the participants was difficult to prove, especially as participants might have desired to answer questions overtly positive or negative. However, through triangulation of different information and data sources, including primary and secondary data, this limitation could be ameliorated. Likewise, the repetition of similar responses from participants across evaluation locations served as an internal validation mechanism and indicated saturation.

Findings

Relevance: The National Sustainable Development Plan 2016-2020 contains sixteen goals that represent the country's aspirations across different socio-economic development dimensions. The first national development goal speaks to "Improved welfare, reduce inequity and economic hardship" and makes specific reference to the existent welfare system. Hence, the five social welfare benefits are clearly aligned with the Government priorities outlined in the plan and lie at the centre of addressing and successfully achieving the first national development goal of improved welfare for all Cook Islanders. However, the plan also explains that the welfare system must remain up-to-date and reflective of the socio-economic context within which it operates, to remain relevant and adequately address the needs of people in need.

Key informants agreed that the benefits continue to be relevant in improving welfare of Cook Islanders, however, also stressed the need for the social welfare benefits to remain reflective of the changing context that they are operating in and if needed, be reformed and/or redesigned accordingly. Stakeholders frequently referred to current challenges faced by the Cook Islands' population, including for example migration, effects of climate change and the increase in prevalence of non-communicable diseases. While well-aligned with the first national development goal of improving welfare for everyone, the benefits currently seem to hold little obvious relevance in addressing any of these challenges.

Inside beneficiary households, the social welfare benefits continue to be relevant in augmenting household incomes and helping households to meet their basic needs. However, the extent to which the additional resources are relevant in a households' ability to meet its basic needs depends on the household income, as well as the social welfare benefit, wherein households with lower incomes and households receiving benefits with higher amounts tended to attribute higher importance to the benefit. Findings also suggest that next to cash, additional support services, in form of linkages to other activities and programmes, for example, could increase their relevance.

Effectiveness: The social welfare benefits currently lack clearly designed objectives, and transparent communication to beneficiaries and wider public thereof. The current lack of clarity results in, and is further exacerbated by, an absence of written documents on programme rules, including clear criteria for eligibility, for each benefit. This lack of awareness of programme rules and eligibility criteria from beneficiaries and the wider public seems to have implications for the benefits effectiveness in reaching all beneficiary households. In the absence of clearly communicated guidelines and programmes rules, including eligibility criteria, there seem to be households that would be eligible for some of the benefits, but simply do not know about them or their eligibility criteria. This seems to hold true particularly for the means-tested transfers. Likewise, it became evident that the provision of support is very demand-driven, hence, individuals and households not asking for support, might end up not getting any.

Ultimately, the objective that the ex-post evaluation TOCs ascribed to all benefits is the support of beneficiary households through an increase in financial resources within the households. And even though beneficiaries of all social welfare benefits in all locations mentioned that the different benefit values are too low, especially in light of the high costs of living on the islands, the social welfare benefits helped them all round augment their household income and support the household needs.

Efficiency: Findings suggest that the delivery processes of the social welfare benefits are relatively straightforward and efficient. All social welfare benefits follow more or less the same delivery processes; hence, the evaluation does not draw any conclusions related to differences in delivery mechanisms. The findings suggest that the reliance on the same processes for each benefit might have led to efficiency gains. With all ten social welfare benefits housed in the Department of Social Welfare in the Ministry of Internal Affairs, staff is able to administer all programmes and carry out processes, such as the payment process, at once. For beneficiaries this integrated approach has created efficiencies, as the Ministry functions as a one-stop-shop.

However, the approach heavily relies on human resources. The implementation of the social welfare benefits is not guided by clear standard operating procedures and some implementation processes, such as complaints and grievance redress mechanism, are carried out informally and ad hoc. Moreover, clear programme rules and guidelines, that are reflective of programme's objectives, are not publicly available, reducing the systematisation and transparency of the whole implementation process from a beneficiary's view. Hence, in the absence of adequate processes, documents and systems, that can render programme implementation more efficient and transparent, INTAFF Officers must fill the void.

Impacts: A range of outcomes and impacts at household- and community-level were evaluated. Based on the reporting of beneficiaries, supported by statements made from key informants, the benefits were found to **reduce financial stress and foster financial stability** for beneficiaries. Whereas the benefit amounts are too little to save for most beneficiaries, their relevance seems to be big enough to create a feeling of financial stability. Likewise, the regularity at which the benefits are paid, and their predictability instils this feeling of financial stability. This form of stability and control also helped to instil **feelings of empowerment** and being able to **live a life in dignity**. Particularly for beneficiaries that for some reason are not able to earn their own income, the benefits helped them to maintain an adequate standard of living, without which they would not be able to.

The benefits also facilitate household's **access to basic services** – specifically in education and health. Likewise, the social welfare benefits seem to positively impact the **food security** of beneficiary households by providing financial means to increase the quality and quantity of foods. Most beneficiaries agree that their food quantity and/or quality would be negatively affected, if the benefits ended. However, this evaluation also found that at the same time, in offering people a wider choice of food purchases, the social welfare benefits might for some households incentivise a move away from a traditional lifestyle of living off the land and sea and moving

towards a more convenience-based lifestyle, often entailing the consumption of less nutritious and fresh foods.

The evaluation finds no impact of benefits on **an overall a healthy lifestyle** of beneficiaries. Being active, engaging in sports and seeking health care all seem unrelated to the receipt of social welfare benefits. The benefits also do not seem to play a role in **countering the effect of depopulation** of the islands, with beneficiaries indicating that the benefits do not incentivise reproduction or migration. Likewise, the evaluation found no strong link between the benefits and **protection against environmental shocks**.

At the **community-level**, the evaluation found that the availability of more cash impacts the local economy, as on some islands, shop owners or market sellers increase the availability of foods on payment days of the benefits. Furthermore, beneficiaries stressed the relevance of participating in and contributing to community life, wherein the benefits seem to play a vital role as they provide households with the necessary resources to do so. Findings from the quantitative modelling indicate that social welfare benefits have had a positive impact on lifting people out of **poverty**. After the distribution of social welfare benefits, poverty rates decreased across the islands, just like the depth of poverty. Moreover, the social welfare benefits played a role in reducing **inequality** across the Cook Islands, albeit minimally.

Sustainability: The current social welfare benefits are financially sustainable, as supported by findings of a scenario analysis, which models the total cost per benefit as a share of GDP for the next 20 years. The cost per benefit declines from 2019 to 2039 due to GDP growth, as well as demographic changes. Thus, without substantial changes to the social welfare benefits' design, the programmes are financially sustainable. The reduction in costs as share of GDP also suggests that the programmes would be sustainable in the event of withdrawal of donor funding, without necessitating substantial changes to the government revenue allocation.

The social welfare benefits are also politically sustainable, as evidenced by existing legislation – most prominently the Welfare Act of 1989 – and the National Sustainable Development Plan 2016-2020, which makes clear reference to the social welfare benefits as a means to achieve its first goal of improved welfare. Still, regardless of financial and political sustainability, a range of impacts achieved by the benefits were assessed to be unsustainable in the event of cash withdrawal, for example impacts on food security and facilitation of access to services. Thus, there is a need to ensure that programmes are more relevant and effective in achieving their objectives to ensure that impacts can be sustained.

Conclusions

The context within which the social welfare benefits in the Cook Islands have operated and continue to operate, changes. The society is becoming less homogenous, and migration between islands and international migration are becoming more prevalent. Therefore, traditional structures and forms of social protection, characterised by strong communal support and households helping one another, disintegrate and gradually break away. The social welfare benefits, which often built on impromptu support mechanisms, as currently offered by the INTAFF Officers, might thus also need to be reformed and strengthened to fit a more formalised social protection system. The benefits might need to adapt to stay relevant and adequately address vulnerabilities and contingencies faced by beneficiaries, such as climate change, migration and the risk of NCDs. While benefits have achieved impacts in enhancing overall beneficiary well-being and welfare, they have achieved limited or no impacts in shielding households against evolving vulnerabilities. Consequently, to remain relevant and be able to adequately support households in addressing contingencies that they face across their lifecycle, it is recommended to further strengthen and enhance the social welfare benefits.

Lessons learned

Universal social protection programmes are feasible and sustainable. With close to universal coverage for the child benefit and universal coverage for the old-age pension, the Cook Islands' social protection system stands out in the Pacific region. Both programmes are highly effective in reaching their intended target population.

Social protection programmes must not only be financially sustainable, but also politically. In addition to financial sustainability, it must be stressed that political will plays a vital role in sustaining social protection programmes in the long-run. Therefore, social protection programmes, as well as a commitment to implement and finance these, must be an explicit part of a country's legislation and national sustainable development strategy.

Through the provision of cash, social protection programmes can achieve a whole range of impacts in beneficiary households. The example of the Cook Islands' social welfare benefits suggest that the cash benefits have achieved a whole range of impacts, mostly in terms of reducing access barriers, covering basic needs and lowering financial stress in the household. Likewise, cash transfers play a vital role in reducing monetary indicators of poverty and inequality.

Beyond the provision of cash, households and individuals might require additional support services. While cash is vital to address household's financial barriers to accessing services and goods, it often fails to achieve more complex and second-order impacts over the long-term. An integration of cash transfers with other interventions or services creates linkages that have the potential to achieve impacts that cash transfers may not be able to achieve on their own.

Social protection programmes must be adaptive to the changing societal context that they are operating in to achieve impacts and ensure that households and individuals are adequately protected from contingencies and risks they might face. Strengthening and enhancing programme design and implementation processes can ensure that programmes remain relevant.

Making social protection systems shock-responsive is one way of rendering programmes more relevant and an effective instrument to protect households against recurring, covariate risks. It is possible to render existing programmes more shock-responsive, when building on and strengthening a range of factors, such as, coordination and preparedness of actors involved in social protection and disaster management; coverage and targeting approaches of the existing programmes; delivery mechanisms and implementation capacities; and available financing.

Recommendations

Selected recommendations to enhance the relevance, effectiveness and efficiency of benefits, enabling these to achieve more pronounced and sustainable impacts are as follows:

Define clear programme objectives for the different social welfare benefits to establish what these programmes are meant to achieve. Objectives may be related to outcomes and processes and can speak to what the programmes seek to achieve in the short-, medium- or long-term, and the way in which this is done. Objectives should be measurable and attainable and should be informed by the foreseen role for the social welfare benefits within the larger development context in the country.

Revise the benefit levels and regularly adjust it to inflation or food prices. Regularly assessing and adjusting the benefit levels in line with inflation or food price indices is a crucial step to ensure that the benefits value stays relevant to the household and the real benefit value does not decrease. Section 8 presents a scenario analysis of different benefit level revisions.

Establish and link the social welfare benefits to a more structured and institutionalised case management mechanism, which can facilitate integration and coordination of services and formalise linkages to other initiatives. Sectoral outcomes and impacts are more complex to achieve and depend on a myriad of factors at household- and child-level, and hence, households might require support tailored to their specific needs; here, case management is instrumental.

Enhance information processes, documents and systems by developing clear and written programme rules governing each benefit and standard operating procedures. Developing clear programme rules together with SOPs to guide key processes will contribute to enhanced operations and knowledge regarding the particulars of each benefit so that INTAFF staff are able to clearly and effectively communicate this information to the potential beneficiaries.

1. Introduction

The Cook Islands has one of the most extensive formal social protection systems in the Pacific region. Recognition for the critical role of social protection interventions to social and economic development became evident as early as 1965, when some of its first social cash transfer programmes were introduced. Over the years, the number of programmes gradually expanded, so that today the Cook Island's social welfare system comprises a range of non-contributory cash transfer benefits. The Government of Cook Islands also strengthened the legislative framework within which the social protection programmes operate and permanently increased the funding allocations for the implementation of the different programmes, stressing the Government's commitment to the provision of social protection.

Across the country, there is wide appreciation that the cash transfers and other social protection programmes promote economic growth and productivity and are a prerequisite for equitable and sustainable development. Particularly in the outer islands these social cash transfer payments provide a much-needed stimulus to economic activity. Nevertheless, a review of the social welfare system in 2010, concluded that despite substantial proportion of national spending on social protection, the different cash transfers currently do not fully meet the needs of the most disadvantaged people. So far, no comprehensive impact evaluation of these cash transfers has been carried out to further shed light on the cash transfers' relevance in meeting beneficiaries' needs, as well as the different impacts the cash transfer might achieve or fail to achieve.

Acknowledging this knowledge gap, the Government of Cook Islands, in collaboration with UNICEF Pacific, commissioned the Economic Policy Research Institute (EPRI), a not-for-profit research institute based in Cape Town, South Africa, to evaluate five of its current social welfare benefits: (i) new-born allowance, (ii) child benefit, (iii) infirm and destitute allowance, (iv) old age pension, and (v) caregiver allowance. The outcomes of the evaluation will guide key decisions on the future design and implementation of these programmes, ensuring that transfers achieve their stated objectives and meaningfully impact the lives and well-being of their beneficiaries, most notably children and women.

To carry out the evaluation, a range of methods, including a structured literature review and participatory research to collect and analyse primary, qualitative data through key informant interviews, focus group discussions, in-depth interviews and a scenario analysis, was employed. In the following section, the report provides information on the context within which the evaluation was carried out, by reflecting on the initial findings of the desk review and inception mission. Subsequently, the report outlines the evaluation's purpose, objectives and scope, before presenting the evaluation framework and finalised evaluation questions. The succeeding sections further elaborate on the proposed methodology and approach, as well as potential limitations and ethical considerations. The report concludes with the findings of the evaluation and subsequently proposes recommendations before concluding the analysis.

2. Background and context

The Cook Islands consists of 15 small islands scattered over 1.8 million square kilometres in the South Pacific. As of 2019, the country has an estimated resident population of 15,212, with 50.9 per cent of residents being female and 49.1 per cent being male.¹ About 75 per cent of the population lives on the main island, Rarotonga, while the Southern group islands account for 19 per cent of the population and 6 per cent live in the Northern group islands.

The main driver of the Cook Islands' economy is tourism, accounting for approximately 60 per cent of its gross domestic product (GDP). Much of the economic activity in tourism is centred on Rarotonga (accounting for about 80 per cent), with Aitutaki in the Southern group being the other significant tourist destination. And despite GDP growth averaging 5.88 per cent over the past five years,² the Cook Islands remain highly vulnerable to sudden economic shocks and changes due to their narrowly based economy, as well as their geographical remoteness and spread, small internal market, and limited natural resources.

According to the most recent Household Income and Expenditure Survey (HIES) 2016-17, 37.8 per cent of persons above the age of 15 years reported to be employed in the private sector, 16.9 per cent in the public sector, and 14.7 per cent reported being retired and/or too old for work, and 11.6 per cent reported being a home maker. A breakdown according to gender reveals that the share of private employees is higher for males (42.6 per cent of males and 33.5 per cent of females), whereas more home makers are female (17.9 per cent of females and 4.7 per cent of males). Income from different forms of employment and subsistence farming account for 68.9 per cent of total household income, while imputed rents make up 14.5 per cent of total income, and income from social welfare transfers amounts to 11 per cent of total household income. The remainder is made up of income from capital, remittances and gifts, and casual receipts. The proportion of population without an income is higher in the Southern (20 per cent) and Northern (27 per cent) islands, compared to Rarotonga (12 per cent). Hence, access to income generating activities and/or a decent source of livelihood remains unequal across the country.

2.1. Social protection in the Cook Islands

The significant share of social welfare benefits in household incomes – 11 per cent – stresses the role these transfers play in the country. The Cook Islands has one of the most extensive formal social protection systems in the Pacific region. Recognition for the critical role of social protection interventions to social and economic development came as early as 1965, when the formal social protection system was introduced. Initially comprised of three programmes, as of today the system has expanded to comprise ten contributory and non-contributory benefits. Some of the core social welfare benefits operating today were already established in 1965 and further formalised through the Welfare Act in 1989 – namely the child benefit, new-born allowance, old age pension, and infirm and destitute allowance. Over the years more programmes were added, including the caregivers' allowance, a power subsidy, a funeral allowance, Christmas bonus and special assistance.

Today, these different social welfare programmes are implemented by the Ministry of Internal Affairs (MINTAFF) with the overarching objective of ensuring a basic standard of living for all. In addition to adding new types of benefits, the level of benefits has also increased over the past decade, further stressing the Government's commitment to providing adequate social welfare to its citizens. The Government of Cook Islands also strengthened the legislative framework within which the social protection programmes operate; ranging from the adoption of the Welfare Act (1989), the inclusion of poverty reduction as key priority in development plans and more recently the Cook Islands 2020 National Sustainable Development Plan (NSDP).

¹As estimated by the Secretariat of the Pacific Community (SPC).

²(Asian Development Bank, 2019)

2.2. Social welfare benefits' design and implementation

The policy and delivery of the welfare system in the Cook Islands is stipulated in the 1989 Welfare Act and its amendments. The policy does not provide information on the benefit levels, which are decided upon by Parliament. The different transfers and allowances have seen frequent upward revisions in the past. All of the social welfare benefits are non-contributory in nature, that is, fully funded by the Government of Cook Islands. While some of the benefits are universal, such as the child benefit and the old-age pension, others are means-tested, for example the destitute and infirm benefit. **Table 1** below provides an overview of the five benefits included in this evaluation, together with information on some of the key programme parameters.

Table 1. Overview of social welfare cash transfers included in evaluation

Social welfare cash transfer	Benefit level and frequency	Beneficiary number (as of April 2019)	Eligibility criteria	Application process
Child benefit	NZD 50 twice monthly	3,897 beneficiaries	Children aged 0-16 years; children must be of Cook Islands descent and parents must hold permanent residency ³	Completion of application form and provision of supporting documents
New-born allowance	NZD 1,000 One-off lump sum	200 new births have been budgeted for since 2010; however beneficiary number never reached	Universally paid to all parents of babies born in the Cook Islands ⁴	Same application form as child benefit
Old-age pension	NZD 250 for 60-69 years and NZD 350 for 70+ years twice monthly; Reduction in benefit amount, if pensioner is still working or has another source of income, for example land or rental income	1,906 pensioners	Persons aged 60 years and up, who lived at least 10 years in Cook Islands from age of 18 years on and that do not receive a pension from another country	Completion of application form on or after 60 th birthday

³Children born overseas (for example due to medical complications), of which the mother is normally a resident of the Cook Islands, are also eligible. Normally resident means the mother of the child has been living in the Cook Islands for 12 months or more prior to giving birth. Application for this benefit is to be made upon return to the Cook Islands and within 6 months from date of birth.

⁴Applicant must have lived in the Cook Islands 12 months prior to submitting application; and non-Cook Islanders must have lived in the Cook Islands for at least 20 years from the age of 18 years on.

Social welfare cash transfer	Benefit level and frequency	Beneficiary number (as of April 2019)	Eligibility criteria	Application process
Infirm and destitute allowance	NZD 100 twice monthly	196 beneficiaries for infirm allowance, 23 beneficiaries for destitute allowance	Allowances are paid for persons unable to sustain themselves; Infirm benefit: person must be aged 16 years and above and hold medical certificate; ⁵ Destitute allowance: person must be above the age of 18 years and not be able to generate a living on his/her own	Completion of application form; verification through home assessment to be completed by INTAFF Officer and decided upon by Destitute and Infirm Relief Committee; review of case's situation every 3 months
Caregiver allowance	NZD 100 twice monthly	135 beneficiaries; mostly women	Caregiver should be engaged in 3-5 hours of care per day, medical report on status of person in care required; Caregiver can receive allowance for a maximum of two persons in care ⁶	Completion of application form; verification through home assessment to be completed by INTAFF Officer and decided upon by Destitute and Infirm Relief Committee

All social welfare benefits are implemented by the Social Welfare Division within the Ministry of Internal Affairs, based in Rarotonga. The Division's main task is to make the social welfare benefit payments to eligible beneficiaries in a timely manner. The Division is supported by an Internal Affairs (INTAFF) Officer for each of the inhabited Outer Islands (nine in total), whose main task it is to identify and assist individuals and household eligible for social welfare programmes in the *Pa Enua*.⁷

Potential social welfare beneficiaries must complete a paper application form in their respective location and submit the form with any required supporting documents to the Social Welfare Division on Rarotonga for validation of eligibility. For the child benefit and old-age pension, applicants must also submit their application to the Ministry of Justice, which verifies the applicants' date of birth, and subsequently forwards the application to MINTAFF. Upon successful application, the beneficiary's information is manually entered into the beneficiary database, managed in form of an Excel spreadsheet. The Excel spreadsheet contains some of the application information and is updated with beneficiary and new applicants' information on a weekly basis. In a separate spreadsheet, the Social Welfare Division keeps track of payment disbursements. Prior to every payment disbursement twice monthly, the Division generates voucher numbers in the Excel spreadsheet, which are then presented to and signed off by the Ministry of Internal Affairs' Finance Division, which handles accounting information electronically. All benefit payments are initiated by the Social Welfare Division and then go through the Ministry of Finance and Economic Management for disbursement through the Bank of Cook Islands (BCI).

⁵Infirm allowance beneficiary can be in paid employment for up to six months and continue to receive the benefit, after six months in employment, the benefit ceases.

⁶Only in special cases, the caregiver is allowed to take care of three persons. Decisive factors are the physical status of the caregiver and the standard of care provided.

2.3. Relevance of social cash transfers in a changing country context

There is wide appreciation for the social welfare benefits in the Cook Islands. Particularly in the Outer Islands, also called *Pa Enua*, these social cash transfer payments constitute a substantial share of household income and thus provide a much-needed stimulus to economic activity. The most recent Household Income and Expenditure Survey (HIES) from 2015/16 indicates that in the Outer Islands, social transfers constitute on average 17.5 per cent of household income, compared to 9.2 per cent on Rarotonga. Nevertheless, during the inception mission, key informants from different ministries also pointed out that the relevance of cash in the economy is lower in the *Pa Enua* compared to Rarotonga, as populations on the islands largely grow and produce their own foods. Hence, this evaluation also set out to explore in how far beneficiaries in the *Pa Enua*, as well as Rarotonga, make use of the benefits and how their typical spending behaviour translates into outcomes and impacts.

The major role that social protection has always played in the development of the country and the ambitions to provide its inhabitants with the highest quality of life should further be stressed. Social protection programmes enjoy widespread political and public support and hence, it comes as no surprise that goal number one of the National Sustainable Development Goals (NSDG) 2016-20 reads as: “Improve welfare, reduce inequity and economic hardship”.⁹ This commitment to social welfare is further reflected in citizens’ view on their eligibility to these programmes. Beneficiaries of the old-age pension and child benefit, for example, pointed towards their rights and entitlement to these transfers as citizens of the Cook Islands.

Profound changes to the wider societal context, within which the social welfare benefits operate, constituted another relevant factor in this evaluation. These changes include especially demographic developments, with an ageing of the population, further exacerbated by migration, with a substantial share of Cook Islanders (typically in working age) migrating away from the Outer Islands to Rarotonga, or even abroad. In 2016, the number of Cook Islanders living in the diaspora was approximately nine times the resident population.¹⁰ Traditionally, the extended family and wider community played a crucial role in providing an informal safety net for individuals and households during times of hardship; however, with migration these networks are loosening, demanding more formalised forms of social protection measures to provide the necessary safety net. Thus, within the context of this evaluation, it was also vital to appreciate the role that the elaborate social welfare system plays or could play in the socio-economic development of the different islands, examining the role that social welfare benefits play in creating an environment where Cook Islanders like to live and care for one another, thereby countering the effect of depopulation and aging trends.

Other context-specific developments and forms of vulnerability were taken into consideration in the evaluation’s design, among others the Cook Island’s exposure to effects of climate change and natural disasters. Cyclones are the most frequently occurring disaster, oftentimes causing severe damage to property and infrastructure and destroying livelihoods. In addition, the Cook Islands are prone to storm surges, floods and droughts, which are set to worsen due to climate change. Likewise, the prevalence of non-communicable diseases (NCDs) – most notably high rates of heart disease, diabetes and other lifestyle diseases – are an increasingly important health challenge faced by the Cook Islands. In 2017, for example, more than 40 per cent of the resident population in Mangaia, Rarotonga and Mauke lived with an NCD.¹¹ Moreover, 45 per cent of the adult population (aged 15 years and above) is obese and 19 per cent of the same population is severely obese. Severe obesity is more common in the female adult population, with 24.4 per cent against 13.5 per cent for males.¹²

⁷(Garvey & Maui, 2011)

⁸(Cook Islands Government, 2018)

⁹(Government of the Cook Islands: Office of the Prime Minister, 2016)

¹⁰(Government of Cook Islands, 2016)

¹¹(Government of the Cook Islands: Ministry of Health, 2017)

¹²(Cook Islands Government, 2018)

¹³(Government of the Cook Islands: Ministry of Internal Affairs, 2010)

Stressing the relevance of these challenges in the developmental context of the country, improving of health and promoting healthy lifestyles, as well as strengthening resilience to climate change, are included in the National Sustainable Development Goals 2016-20; hence, addressing and managing related vulnerabilities are vital to achieve a higher quality of life for Cook Islanders. And while none of the social welfare benefits primarily aims to positively impact health or resilience, the benefits can certainly play a role in preparing and helping households manage these risks more effectively and sustainably.

Consequently, there is a range of societal developments, which were taken into consideration when evaluating the impacts of the different social welfare benefits. And while a range of internal monitoring and documentation exercises for the social welfare benefits, and ad hoc reviews of the wider social protection system and associated processes have been completed, no systematic review of the cash transfers and their impacts has been undertaken thus far. A review of the social welfare system in 2010, concluded that despite “substantial proportion of national spending on social protection, the existing social welfare system, in its broad distribution of payments, does not fully meet the needs of the most disadvantaged people”.¹³

Within this context the Government of Cook Islands, in collaboration with UNICEF, commissioned this evaluation of five social welfare benefits to guide key decisions on the future design and implementation of these programmes. Particularly the benefits’ role in managing developments and changes to the socio-cultural and economic context elaborated upon above, by supporting vulnerable households with the necessary financial means to address some of the effects resulting from these changes, will be shed light on. Firmly integrating the changing societal context in the design, was vital for the evaluation to capture impacts and to develop relevant and adequate recommendations to further strengthen the benefits in the long run and support evidence-driven planning for the Government of Cook Islands in strengthening its social protection system.

3. Evaluation purpose, objectives and scope

3.1. Purpose

The main purpose of this independent evaluation was to develop a forward-looking and learning-oriented evaluation of selected social welfare benefits in the Cook Islands – namely (i) new-born allowance, (ii) child benefit (including disability extension), (iii) infirm and destitute benefit, (iv) old age pension and (v) caregiver allowance – to further enhance and strengthen the programmes and focus them to ensure that they achieve their stated objectives. The Government is currently in the process of reviewing the programmes to generate evidence around the outcomes and impacts of its social welfare programmes. This evaluation will contribute to the ongoing discourse and identify how programmes can be strengthened and restructured to optimise their impact. Thus, this evaluation entails a **summative component**, assessing in how far the programmes currently achieve their stated objectives and operate effectively and relevantly, and a **formative component** to guide key decisions on the future design and implementation of these programmes.

Ultimately, the findings and recommendations of this evaluation help to strengthen the social protection system in the Cook Islands, while supporting the Government of Cook Islands to improve the population’s well-being by reducing inequality and economic hardship as committed through the National Sustainable Development Plan

¹⁴The countries include Cook Islands, Fiji, Kiribati, the Marshall Islands, the Federated States of Micronesia, Nauru, Niue, Palau, Samoa, the Solomon Islands, Tokelau, Tonga, Tuvalu and Vanuatu. These 14 Pacific Island Countries and Territories (PICTs) are home to about 2.4 million people, including about 1 million children.

(NSDP) 2016-2020. Likewise, the evaluation also helps UNICEF Pacific to focus its support to cash transfer programming in 14 Pacific countries¹⁴ and contribute towards knowledge and learning on social protection and cash transfers in the Pacific. The evaluation can contribute to a debate around the usefulness of social protection programmes, in turn impacting future budgetary decision-making and allocations for social protection and more generally contribute to the optimal use of scarce resources by Pacific Governments.

To this end the primary audience of the evaluation includes policy makers in Cook Islands, particularly representatives from the Department of Social Welfare in the Ministry of Internal Affairs, as implementing agency of the programmes, and the Ministry of Finance and Economic Development, as the authority responsible for allocating resources to the programmes. Likewise, UNICEF Pacific will be a primary user of the evaluation and its outputs, helping it to inform future programming in the Cook Islands and more broadly across the Pacific region. Secondary users include other agencies involved in cash transfer programming in the Cook Islands, including development partners involved in social protection and systems strengthening. Likewise, the evaluation's findings might be relevant for social protection policymakers and development partners in other Pacific Island Countries and Territories (PICTs) by providing regional evidence and informing discussions.

3.2. Objectives

The objectives of the evaluation were to assess the relevance of programme design and effectiveness and efficiency of their implementation mechanisms, and to examine to what extent the different social welfare benefits have been implemented as planned. The overarching objectives of this evaluation were to:

- Review the programmes' design, partnerships and coordination mechanisms, and the monitoring system and their effectiveness in the delivery of the programme.
- Analyse the extent to which desired results were achieved across the different cash transfer modalities.
- Identify lessons learned from the experience of Cook Islands that could be useful and relevant for other Pacific Island Countries and Territories – and potentially Small Island Developing States (SIDS) globally – to strengthen their social protection programming.

3.3. Scope

The evaluation assessed the design and implementation of social welfare benefits and examined to what extent the different social cash transfers have been implemented as planned from 2013-18. The **evaluand**, i.e. object of the evaluation, covered five social welfare benefits of the Cook Islands: new-born allowance, child benefit (including disability extension), infirm and destitute allowance, old age pension and caregiver allowance. Except for the caregiver allowance, which is based on the policy, all benefits were established by the Welfare Act in 1989 and account for 95 per cent of the total cash transfer value distributed. Reflective of the social welfare benefits, the evaluation covered different categories of vulnerable groups, including children under the age of

¹⁵(Scriven, 2003)

16 years for the child benefit and 18 years for the disability extension; persons with disabilities; senior citizens over 60 years of age; and highly marginalized population groups unable to make a living for themselves.

The **geographic scope** of the evaluation included the four islands of Rarotonga, Aitutaki, Atiu and Manihiki. lists the chosen islands according to their location, as well as their population based on the 2016 census and the total number of beneficiaries for the five social welfare cash transfers residing on the islands. Out of the total 15 islands comprising the Cook Islands, these four were chosen to be included in the evaluation. The single islands’ population size and number of social welfare beneficiaries played a major role in selecting the locations, to ensure that beneficiaries from all, or at least the majority of cash transfers, would be living on the island and could thus be met for participatory data collection activities.

Table 2. *Sampled geographic locations and key characteristics*

Name	Island group	Location	Population	Number of benef.
<i>Manihiki</i>	Outer Islands	North	213	94
<i>Aitutaki</i>	Outer Islands	South	1,928	779
<i>Atiu</i>	Outer Islands	South	437	181
<i>Rarotonga</i>	Main Island	South	13,044	4,273

Likewise, these islands were chosen to adequately assess diverging beneficiary’s experiences across the urban/rural divide prevailing in Cook Islands, comparing the benefits’ implementation, outcomes and impacts in Rarotonga and the Pa Enea. Moreover, the North-South divide and the disparity of income across the country was reflected in the selection. Hence, the sampling reflects equity considerations and helps answer evaluation questions around equity of relevance and impacts, and differences therein.

4. Evaluation design and methodology

The evaluation was non-experimental in its design and employed a theory-based and mixed-methods approach. A mixed-methods approach, integrating qualitative and quantitative research, was chosen to expand the breadth and depth of understanding and corroboration, while offsetting the weaknesses inherent to using each approach by itself. An integrated analysis of different data types and sources and triangulation of findings further helped to capture multiple dimensions of the same phenomenon. The following sub-sections further elaborate on the criteria and questions guiding the evaluation and the ex-post evaluation theories of change (TOCs) to support the analysis by outlining expected paths of impact for each benefit. Moreover, this section outlines the qualitative and quantitative methods applied, and the ethical considerations and methodological limitations of the evaluation.

4.1. Evaluation questions

The evaluation was guided by the evaluation criteria and questions listed below in the questions followed the standard criteria laid out by the Organisation for Economic Cooperation and Development-Development Assistance Committee (OECD-DAC), and assesses the benefits' relevance, effectiveness, efficiency, impact, and sustainability. Per definition, **relevance** is concerned with the extent to which the programme/activity to be evaluated is suited to the priorities of government and the target group; **effectiveness** measures the extent to which the programme attains its objectives; **efficiency** measures the outputs in relation to the inputs, hence assesses whether the least costly resources are employed to achieve desired results; **impact** assesses the positive and negative changes produced by the programme; and **sustainability** measures whether the benefits of the programme are likely to continue and are sustainable.¹⁶ Moreover, in this evaluation **equity and equality** were included as a cross-cutting evaluation criterion and integrated in the evaluation through a differentiated analysis according to location (main island/outer islands) and gender, wherever possible.

Table 3. Evaluation criteria and associated evaluation questions

OECD-DAC	Overarching question	Evaluation questions
Relevance	To what extent are the different social cash transfer schemes suited to the priorities and policies of the Cook Island Government and the recipients?	<ol style="list-style-type: none"> 1. To what extent are the different social cash transfer schemes still valid and in line with national development and recipients' priorities? 2. To what extent are the activities and outputs of each social welfare benefit consistent with the overall goal and the attainment of their objectives? Are benefits' activities and outputs consistent with the intended impacts and effects? 3. What is the relevance of social welfare benefits to address the respective beneficiaries' needs? 4. To what extent were the design and implementation of the benefits sensitive to the needs and realities of the different islands? 5. To what extent was the selection of beneficiaries for the different schemes consistent with equity considerations? 6. Did the design of the programmes properly account for gender dynamics at the household and community level?

OECD-DAC	Overarching question	Evaluation questions
Effectiveness	To what extent do the social cash transfer schemes attain their objectives and follow their stipulated approach and implementation modalities?	<ol style="list-style-type: none"> 1. To what extent were the different social welfare benefits' objectives achieved/are likely to be achieved (as based on the ex-post evaluation TOCs)? 2. Which approaches and implementation modalities, offered by the different cash transfers, are the most and least effective in reaching households in need? 3. Under which circumstances have the different benefits' been most effective in achieving their objectives (as assessed against the ex-post evaluation TOCs)? 4. Did the benefits' effectiveness in meeting their objectives and reaching households/individuals in need differ across gender or location? 5. What have been major factors influencing the achievement or non-achievement of each of the programme's objectives (as assessed against the ex-post evaluation TOCs)?
Efficiency	Has the most efficient process been adopted, based on the relationship of measured outputs – qualitative and quantitative – to inputs?	<ol style="list-style-type: none"> 1. To what extent is the delivery process of the social welfare benefits, and the use of human resources therein, efficient? 2. Which processes are currently least/most efficient and what are the circumstances? 3. Which approaches and implementation modalities, offered by the social welfare benefits are the most and least efficient (including payment modalities, information sharing processes)? 4. What are existing/potential synergies across the programmes that could be useful to improve design and delivery of the programmes?
Impact	To assess the impacts of the cash transfers on beneficiaries and their communities, including impacts on consumption patterns, food security, livelihoods and living conditions.	<ol style="list-style-type: none"> 1. What impacts – positive and negative, direct and indirect, intended and unintended – did the benefits have on the beneficiaries' lives? 2. What do beneficiaries mostly spend the cash benefits from the different transfers on? 3. Did the social welfare benefits have spill-over effects and positively or negatively affect any non-beneficiaries? If yes, in what way(s)? 4. Did the benefits' impacts differ across benefit type, gender, location? 5. How and to what extent did the programmes contribute to improving overall welfare and equity?

OECD-DAC	Overarching question	Evaluation questions
Sustainability	To assess whether the cash transfers are financially sustainable and likely to be continued after withdrawal of donor funding, and sustainability is supported by progress in policy reform and systems strengthening.	<ol style="list-style-type: none"> 1. To what extent are the programme models financially sustainable, even after withdrawal of donor funding? 2. How do key stakeholders in government and partner organisations assess the sustainability of the programmes? In how far is political will to continue programmes and take on financing obligations prevalent within the Government of Cook Islands? 3. What resources (financial and human) and structures would be required to reform the different benefits and render the, more effective in achieving outcomes and impacts? Would it be sustainable? 4. In how far does progress in areas such as policy reform, legislation and systems building and strengthening support longer term sustainability of the programmes? 5. In light of the Cook Island's vulnerability to natural shocks and disasters, in how far could the cash transfers be used and scaled up as shock responsive social protection? 6. To what extent are the positive changes and effects of the different benefits sustainable at the household- and individual-level, even in the event of withdrawal of the current cash transfer support?

The evaluation did not prioritise any research criterion or questions. Still, of particular relevance in the context of the social welfare benefits in the Cook Islands seemed to have been questions related to the relevance of social welfare benefits in a hanging context, as well as their impacts on beneficiaries' living situation and well-being, since the outcomes and impacts achieved by the benefits had not been evaluated thus far.

4.2. Ex-post evaluation theory of change

To further substantiate the analysis, and provide impact pathways to evaluate, an ex-post theory of change (TOC) was developed for all social welfare benefits. As neither clear objectives, nor theories of change or monitoring frameworks exist for the social welfare benefits, this TOC was developed ex-post for the evaluation to create a framework against which to evaluate the five social welfare benefits. The TOC was developed based on insights from the inception mission to the Cook Islands. The TOC was validated by UNICEF and MINTAFF as part of the inception report.

The TOC helped to define the specific pathways through which inputs into the different social welfare benefits are expected to lead to outputs, in turn resulting in outcomes and impacts. These pathways helped to design the evaluation and structure the analysis. This evaluation focused on assessing in how far the pathways held true and inputs were provided as expected and in turn resulted in the expected outputs and outcomes. Moreover, the evaluation sought to assess findings in light of the ascribed impacts.

A unified TOC to evaluate five social welfare benefits was developed, as illustrated in **Figure 1**. The overall concept was that different inputs from the Government of the Cook Islands – in form of human and financial resources, clear programme designs and objectives, as well as guidelines, systems and processes for the implementation of the social welfare benefits (**input level**) – result in the delivery of effective and efficient services that are coherent and relevant to the respective social welfare beneficiaries (**output level**). These outputs in turn, are expected to result in the two outcomes of increased financial resources within the beneficiary household, and improved access to (basic) services (**outcome level**). In turn these outcomes are expected to translate into a range of impacts, including an overall improvement in welfare and well-being, together with a range of sectoral impacts in financial stability, education, health, food security, and resilience, among others (**impact level**). The impact level was designed in light of the National Sustainable Development Plan, and the different impacts included in the TOC are reflective of the different goals included in the plan.

The TOC ascribes the social welfare benefits the overall objective of ensuring that all Cook Islanders are adequately cared for, especially the most vulnerable households. This objective is also in line with the NSDP.

In addition to the TOC, a universal set of underlying assumptions and related risks were defined. The assumptions represent the implicit beliefs or understandings, explaining the expectation of change that underlies the links between levels of results for the social welfare benefits. The risks, on the other hand, constitute the main threats to the assumptions holding true in the context of the TOC. Below, summarises these assumptions and risks. In order to assess whether these assumptions and risks hold true, relevant questions were added to the key informant interview guides for primary data collection in-country.

Box 1. Underlying assumptions and potential risks to achieving outcomes

Assumptions:

- Social welfare benefits are adequately implemented and resourced at all relevant levels and in all locations.
- The Government shows continued political will to implement, reform and sustain these benefits.

Risks:

- Programme design is not adequate and relevant to positively impact overall household well-being and achieve sectoral impacts, for example in health, education, nutrition and economic resilience.
- Inadequate programme implementation, for instance through insufficient human and/or financial resources and/or lack of clear guidelines and processes.
- Access to and/or quality of basic services inhibit the benefit's effectiveness to achieve possible impacts.
- Basic socio-cultural and economic factors prevent the programmes from achieving behavioural changes at household level, in turn inducing some of the desired impacts.

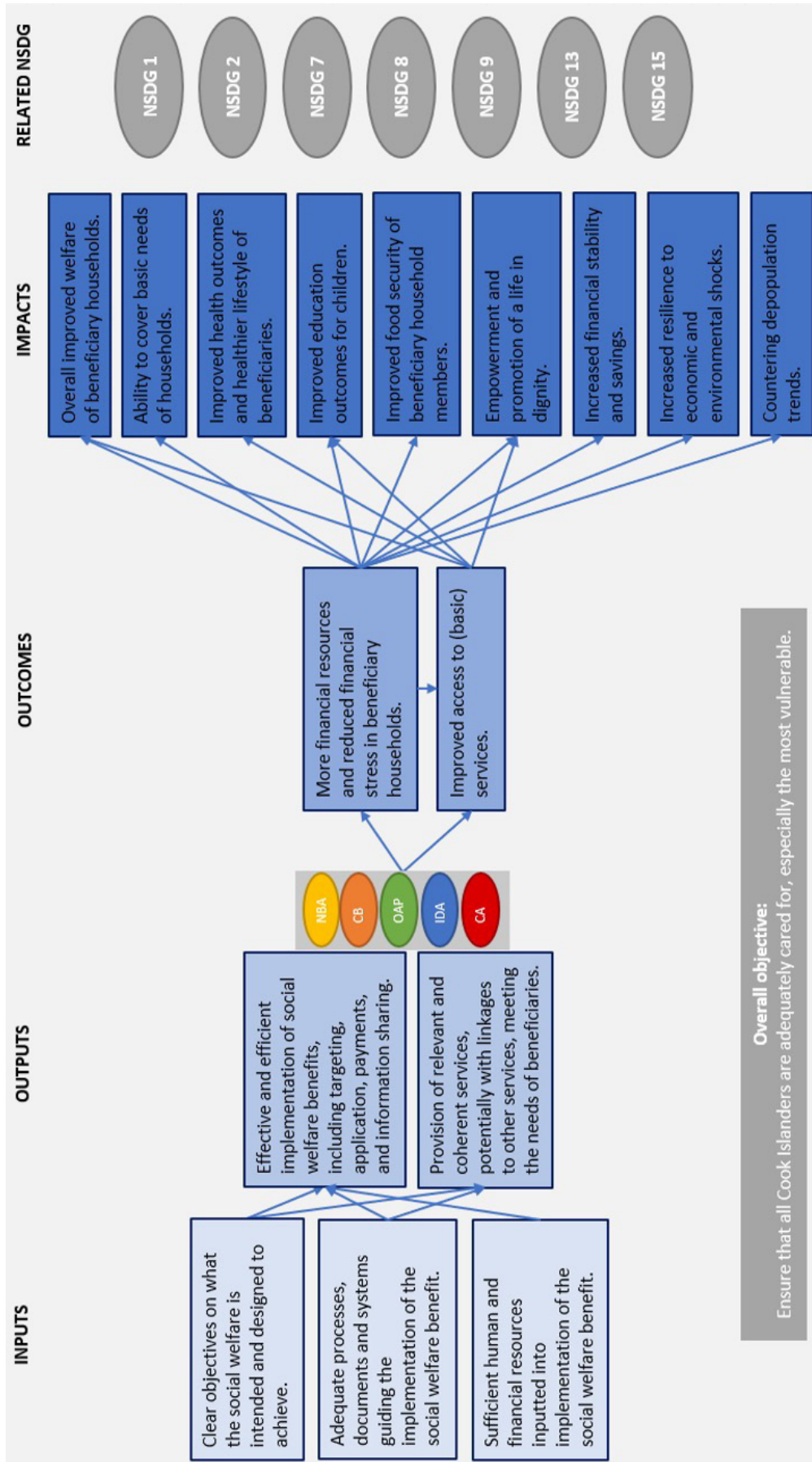


Figure 1. Ex-post evaluation theory of change

4.3. Methods

The evaluation combined different research methods to arrive at the aforementioned objectives and answer the evaluation questions. In-country, primary data collection activities, including key informant interviews, focus group discussions and in-depth interview, were complemented by a review and analysis of literature and a quantitative analysis and modelling of secondary data. Finally, the evaluation findings were validated through an in-country stakeholder workshop. The following sub-sections further elaborate upon the single methods, and subsequently this section closes with methodological limitations and ethical considerations for the evaluation. **Annex C.** includes the evaluation matrix, which links the evaluation criteria and questions to the different evaluation methods outlined in the following.

4.3.1. Primary data collection activities

Below, **Table 4** lists the different types of primary data collection activities that were completed across levels and provides an overview of how many activities were carried per level. As indicated, 20 KIIs, 28 FGDs and 20 in-depth interviews were conducted, resulting in 68 research activities (KIIs, FGDs and in-depth interviews), spread across Rarotonga and three islands in the *Pa Enua*.

Table 4. Overview of completed primary data collection activities per location

Activity	Participant group, number of activities	Total number of activities
Rarotonga		
Key informant interviews	Ministry of Internal Affairs INTAFF Officers (4 Officers) Ministry of Finance and Economic Management Ministry of Education Ministry of Health Office of the Prime Minister Office of Solicitor General House of Ariki Previous Director for Outer Islands	9
Focus group discussions	Beneficiaries of social welfare benefits Child benefit (4) New-born allowance (2) Caregiver allowance (2) Infirm and destitute allowance (2) Old-age pension (5)	15
In-depth interview (1 participant selected from FGD)	Beneficiaries of social welfare benefits Child benefit (4) New-born allowance (2) Caregiver allowance (2) Infirm and destitute allowance (2) Old-age pension (5)	15
Total number of data collection activities in Rarotonga		39
Aitutaki		
Key informant interviews	Ministry of Internal Affairs 2 INTAFF Officers	1

Activity	Participant group, number of activities	Total number of activities
Focus group discussions	Beneficiaries of social welfare benefits Child benefit (3) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	8
In-depth interview (1 participant selected from FGD)	Beneficiaries of social welfare benefits Child benefit (2) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	7
Total number of data collection activities in Aitutaki		16
Atiu		
Key informant interviews	Ministry of Internal Affairs 1 INTAFF Officer	1
Focus group discussions	Beneficiaries of social welfare benefits Child benefit (2) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	7
In-depth interview (1 participant selected from FGD)	Beneficiaries of social welfare benefits Child benefit (2) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	7
Total number of data collection activities in Atiu		15
Manihiki		
Key informant interviews	Ministry of Internal Affairs 1 INTAFF Officer	1
Focus group discussions	Beneficiaries of social welfare benefits Child benefit (2) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	7
In-depth interview (1 participant selected from FGD)	Beneficiaries of social welfare benefits Child benefit (2) New-born allowance (1) Caregiver allowance (1) Infirm and destitute allowance (1) Old-age pension (2)	7
Total number of data collection activities in Manihiki		15
Total number of data collection activities across 4 islands		85

Key informant interviews: At national level, key informant interviews were carried out with representatives from different Government ministries, departments and agencies (MDAs) in Rarotonga, most notably from the Ministry of Internal Affairs, and representatives from UNICEF Pacific Office. The KIIs served to gather insights into the experiences with the design and implementation of the different social welfare benefits, the broader social protection landscape in the Cook Islands, challenges faced in implementing the benefits, and stakeholders' view on room for potential reform, to ensure the benefits' continued relevance in addressing poverty and vulnerability in Cook Islands today and in the future. In addition to key informants at national level, Internal Affairs (INTAFF) Officers were met in the *Pa Enua*. Interacting and working closely with the recipients of the social welfare benefits, Internal Affairs Officers were in a unique position to shed light on the different implementation processes and potential challenges encountered in their realisation, together with room for improvements, as well as impacts of the benefits on beneficiaries' lives and well-being. All of the eight INTAFF Officers interviewed in Rarotonga and in the *Pa Enua* were females; while for the remaining KIIs with other government MDAs, an equal share of male and female informants was interviewed.

For the key informant interviews an expert sampling technique was used. Expert sampling is a type of purposive sampling that selects individuals with a particular expertise on the subject matter. Hence, key informants were selected based on their knowledge of and experience with the design and implementation of the different social welfare benefits, and more broadly their involvement in social protection programming and policy making in the Cook Islands. To ensure that all relevant informants were consulted, a referral system was adopted, wherein the Ministry of Internal Affairs referred other key informants that should also be consulted.

Focus group discussions: Focus group discussions (FGDs) were conducted with beneficiaries of all five social welfare benefits in each of the four islands. The FGDs served to gather insights into beneficiaries' views and experiences with the respective social welfare benefit, its relevance and impacts. A purposeful sampling strategy was employed for the FGDs, wherein the evaluation team relied on the INTAFF Officers to identify participants from all five social welfare benefits. A range of factors and characteristics were controlled for in the selection of FGD participants, such as level of household income, number of children, general household composition and overall living circumstances. INTAFF Officers identified FGD participants based on following profiles, for example: solo mothers caring for one or more children and households with low/high income; pensioners who live alone or couples living alone, pensioners collecting pension and still working and pensioners retired and caring for grandchildren; caregivers, who left work to care for parents and those who were not working and only caring for elderly or disabled; infirm, who were injured at work or born with disability. All FGDs were segregated by type of social welfare benefit as segregation of the focus groups allowed for a freer expression of viewpoints, and generally made each group member feel more comfortable in sharing their opinions and thoughts.

In total, 358 beneficiaries participated in the focus group discussions organised for this evaluation and carried out across the four islands. The majority of beneficiaries were sampled on the main island of Rarotonga. More than two-thirds of the sampled FGD participants receive the child benefit or the old-age pension, both of which are by far the biggest social welfare benefits in the Cook Islands.

Table 5. Beneficiary sample size of FGDs, per social welfare benefit and island

	Child benefit	Old-age pen.	New-born a.	Caregiver's a.	Inf./Dest. a.	Total
Rarotonga	76	57	12	11	9	165
Aitutaki	36	14	5	6	6	67
Atiu	48	15	4	4	8	79
Manihiki	24	14	6	2	1	47
Total	184	100	27	23	24	358

About three quarters of all focus group participants were female (74 per cent); and the participation of females was disproportionately even higher for the child benefit (91 per cent) and new born allowance (85 per cent), where parents/caregivers of children receiving the benefit were asked to participate, with females oftentimes being the primary caregiver. Moreover, for the caregiver's allowance, 79 per cent of participants were female, which can be explained by a higher number of females receiving the caregiver's allowance, compared to males. Also for the old-age pension and infirm and destitute allowance female participants were the majority, however, less pronounced compared to the other benefits. This can be explained by a higher willingness of females to participate in discussions and can also be ascribed to their role in most households as person in charge of household finances.

Table 6. Share of male and female FGD participants, per social welfare benefit (in %)

	Child benefit	Old-age pen.	New-born a.	Caregiver's a.	Inf./Dest. a.	Total
Male	8.5%	39.2%	14.8%	21.4%	41.4%	26.1%
Female	91.5%	60.8%	85.2%	78.6%	58.6%	73.9%

The aim was to sample at least five per cent of the beneficiaries for each social welfare benefit living on each of the four islands, for the sample size to be considered representative. In most cases, the sample size exceeded five per cent of the beneficiary population by far – particularly when the number of beneficiaries on the islands were small. In the process of data collection, beneficiary answers were repetitive and at some point, no new answers were provided, suggesting that the sample was saturated, meaning that an addition of more participants to would likely not have resulted in additional perspectives or information.

In-depth interviews: FGDs were used to identify beneficiaries that gave responses that would be interesting for follow-up questions and further analysis. Upon completion of the FGDs, selected individuals were approached to assess their willingness to participate in an in-depth interview at their home, or another convenient location within the community. These in-depth interviews served to contextualize some of the answers given during the FGD, but also ask more in-depth questions, typically not asked and answered in group setting. The answers from the interview served to support and triangulate the findings from the focus group discussions and feed into the case studies featured in this evaluation. These case studies are not comparative, but rather constitute examples of the benefits' outcomes and impacts on the individual and the wider household. Cases for the case studies were chosen to reflect different social welfare benefits, locations and gender.

From all FGDs, one participant was chosen to participate in an in-depth interview and answer a brief household questionnaire. The in-depth interview and questionnaire were administered to a total of 36 beneficiaries across the four islands, again with the highest number of interviewees coming from Rarotonga and household that receive the child benefit or old-age pension. Out of 36 in-depth interviewees, 23 were female (63.9 per cent) and 13 were male (36.1 per cent).

Table 7. Beneficiary sample size of in-depth interviews, per social welfare benefit and island

	Child benefit	Old-age pen.	New-born a.	Caregiver's a.	Inf./Dest. a.	Total
Rarotonga	4	5	2	2	2	15
Aitutaki	2	2	2	0	1	7
Atiu	2	2	1	1	1	7
Manihiki	2	2	1	1	1	7
Total	10	11	6	4	5	36

4.3.2. Structured desk research

Primary data collection activities were complemented by a comprehensive review of relevant background information on the different social welfare benefits. Reviewed documents included the *Review of the Social Welfare System* for Cook Islands,¹⁷ as well as documentation on the socio-economic and political context within which social protection operates, most prominently the *National Social Development Plan 2016-2018*. Sources on associated development goals and a range of reports and data sources detailing the socio-economic situation of the Cook Islands, including the *Household Income and Expenditure Survey 2015-2016 Report*¹⁹ and key statistics from the 2011 and 2016 census, were also reviewed.²⁰ Likewise, high-level desk research into living circumstances and drivers of poverty and vulnerability for different population groups in the Cook Islands helped to create an as complete picture of the context that the social welfare benefits operate in, as possible.

4.3.3. Micro-simulation with secondary data

The evaluation largely relied on qualitative primary data collection through key informant interviews, focus groups with beneficiaries and follow-up, in-depth interviews with selected beneficiaries. Nevertheless, available secondary data helped to create a more comprehensive and robust understanding underpinning some of the qualitative findings. The evaluation sought to further assess the impacts of the different social welfare benefits on the welfare of beneficiaries, specifically examining the impacts on poverty and inequality. For that purpose, the Household Income and Expenditure Survey (HIES) 2016 was utilised. As part of this evaluation, a micro-simulation of the social welfare benefits within the dataset was conducted to calculate the benefits' impact on statistical measures of income poverty and vulnerability. Below, explains the statistical analysis that was carried out. The results served to complement and triangulate findings from the qualitative analysis of potential impacts that the benefits might have had on beneficiary households.

¹⁷(Government of the Cook Islands, Ministry of Internal Affairs, 2010)

¹⁸(Government of Cook Islands, 2016)

¹⁹(Cook Islands Government, 2018)

²⁰(Ministry of Finance and Economic Management, 2016)

4.3.4. Macro-simulation of social welfare benefits

Finally, a macro-simulation of social welfare benefits was carried out as part of this evaluation, in order to assess the financial sustainability of the social welfare benefits and provide evidence on financial implications of alternative programme designs. The analysis simulates the cost of the five social welfare benefits according to their current design parameters over the short-, medium- and long-term, and expresses these as a share of the country's GDP and government expenditure. In addition, the macro-simulation also helped to model alternative design scenarios, as provided in the recommendation. Thereby, the macro-simulation serves to further substantiate the recommendations and provide quantitative evidence on the financial implications of selected recommendations. The analysis sheds light on the financial implications of alternative social welfare benefits designs, for instance through reforming benefit levels or adding complementary components to the benefits. The cost of these alternative designs is simulated over the short-, medium- and long-term, and expressed as a share of GDP and government expenditure.

Box 5. Statistical measures of poverty and inequality based on income

The HIES was carried out in 2015/16 and is statistically representative by two geographical strata: Cook Islands urban (Rarotonga) and rural (outer islands). The survey collected household and individual income data, wherein income is defined as households'/individual's disposable income the particular year. With the help of income data, different statistical measures related to monetary poverty and income inequality can be calculated.

Poverty is "pronounced deprivation in well-being." The conventional view links well-being primarily to command over commodities, so the poor are those who do not have enough income or consumption to put them above some adequate minimum threshold. This view sees poverty largely in monetary terms. The first step in measuring poverty is defining an indicator of welfare, such as income or consumption per capita. This type of information is derived from survey data, such as the HIES in this case. The poor are those whose income falls below a defined poverty line. For this evaluation, the poverty line was set at USD 21.7 (NZD 34.15) per day, which equals the internationally used poverty line for high income countries. Based on the poverty line one can then calculate how many people are poor (i.e. poverty headcount) and how many people are poor as a total share of the population (i.e. poverty headcount ratio or poverty rate). Moreover, one can calculate the extent to which individuals fall below the poverty line as a proportion of the poverty line. The sum of these poverty gaps gives the minimum cost of eliminating poverty, if transfers were perfectly targeted.

Income inequality refers to the extent to which income is distributed in an uneven manner among a population. Hence, the more uneven income is distributed, the more unequal a society is. To measure income distribution, the Gini index or Gini coefficient is often used. The Gini coefficient is a statistical measure that assesses the income distribution among a population. The coefficient ranges from 0 (or 0 per cent) to 1 (or 100 per cent), wherein 0 represents perfect equality and 1 represents perfect inequality. Consequently, a country in which every resident has the same income would have an income Gini coefficient of 0; and a country in which one resident earned all the income, while everyone else earned nothing, would have an income Gini coefficient of 1. The Gini coefficient is an important tool for analysing income distribution within a country or region, but it should not be mistaken for an absolute measurement of income. A high-income country and a low-income one can have the same Gini coefficient, as long as incomes are distributed similarly within each.

4.4. Integrated data analysis

Integrating qualitative and quantitative approaches in evaluations helps yield insights that neither approach would provide on its own. Methods identified earlier in this section suffer inherent shortcomings, however, expanding the range of tools comprehensively overcomes some of those limitations. Hence, within a largely qualitative evaluation, the integration of some quantitative approaches further strengthened the reliability of information, validity of findings and recommendations, and deepen the understanding of the findings. To facilitate integrated data analysis, all key informant interviews, focus group discussions and in-depth interviews were audio-recorded, transcribed and subsequently coded in NVivo. NVivo is a software that supports qualitative and mixed-methods research by enabling the user to store, organise, categorise and classify qualitative research data, subsequently supporting a structured analysis of the latter.

4.5. Validation workshop

Finally, a validation workshop on the main island of Rarotonga served to discuss and validate the evaluation's findings and gather stakeholder feedback, which helped to finalise this evaluation report. The workshop was attended by representatives from different government ministries and agencies, members of the opposition, representatives from civil society organisations, and beneficiary group representatives, among others. A full list of attendees is included in **Annex B**.

4.6. Ethical considerations

The evaluation's data collection activities were guided by ethical principles in line with the *Norms and Standards for Evaluation* (2016),²¹ *Ethical Guidelines for Evaluation* (2008)²² and *Code of Conduct for Evaluation in the UN System* (2008),²³ all developed by the UN Evaluation Group (UNEG), as well as the UNICEF *Procedures for Ethical Standards in Research, Evaluation, Data Collection and Analysis*.²⁴ Strict adherence to a high set of ethical standards was of the utmost importance, given the subject matter of the evaluation and its focus on vulnerable groups. As such, the participatory data gathering approach was designed so as to avoid stigmatisation, discrimination, and any form of harm to programme beneficiaries, and other members of the visited communities.

Prior to interviews and FGDs, **informed consent** of all potential participants and interviewees was gathered, and thoroughly explained to them the purpose of the evaluation, their role within the evaluation, and what information will be asked from them. Moreover, all participants were informed that their answers will be kept **confidential**. Responses and comments were summarised in this evaluation report, but on no occasion, respondents are identified by name or any other identifying characteristics aside from location and gender. For the focus group discussions, the participants' real names were not recorded, instead they were assigned numbers.

As part of this evaluation, only adults were invited for participation in focus group discussions; in case of the child benefit, parents/caregivers were asked to attend. All potential participants and interviewees were assured of the confidentiality and **voluntariness** of their answers. If at any point a participant felt uncomfortable, he or she was not obliged to provide requested information. Moreover, the evaluator clearly communicated to participants and interviewees what they could reasonably anticipate from the evaluation, as part of efforts to manage expectations. By providing participants with elaborate and **transparent information** prior to the interview or FGD, their engagement and preparedness was optimised.

²¹(UNEG, 2016)

²²(UNEG, 2008)

²³(UNEG, 2008)

²⁴(UNICEF, 2015)

Members of the evaluation team were bound by ethical research principles of impartiality, independence, credibility, conflicts of interest, accountability. Evaluators remained as **impartial** and objective as possible and allowed participants to express their own views and opinions without interruptions. Evaluators were responsible for safeguarding the **credibility** of the evaluation by acting fair and credible towards research subjects, providing an accurate and transparent description of the potential risks or discomforts and the anticipated benefits derived from the evaluation. Lastly, evaluators also accounted for the **conflict of interest** arising from the concern for individual rights and potential harm to research objects and the benefits of knowledge and learnings generated.

4.7. Limitations

A range of limitation arose due to the largely qualitative nature of the evaluation. Firstly, as with all qualitative research, the project's evaluators were constrained in their ability to verify the results objectively vis-à-vis the information given by participants. The robustness and rigidity of the information provided by the participants was difficult to prove and remained open to interpretation. Especially as evaluation subjects might have desired to either answer questions overtly positive or negative. Particularly questions on benefits' impacts on beneficiaries' well-being and welfare are mostly based on self-reported data. This implies that at times impacts cannot be conclusively defined and at times it is not verifiable whether impacts can be directly attributable to the benefits. This might reduce the degree of confidence with which questions related to impacts were answered. However, triangulation of different information and data sources, including primary and secondary data, helped to ameliorate this limitation. Likewise, the repetition of similar responses from social welfare beneficiaries during FGDs and in-depth interviews across locations served as an internal validation mechanism and indicated saturation.

Secondly, qualitative methods render clear quantifications of findings more difficult, compared to quantitative methods. The report seeks to clarify quantities of findings to the extent possible and reports trends on minorities/majorities; however, percentages could not be developed, as focus groups beneficiaries were encouraged to openly discuss matters, rather than asked to raise their hands, as this type of questioning has shown to inhibit a free discussion. Likewise, if only a few data collection participants presented information or raised an issue, which otherwise was not verifiable, the finding is clearly presented as such and it is cautioned that the finding cannot be generalised.

Furthermore, the evaluation was restrained in its sampling approach. Although in an ideal setting an evaluation samples randomly to obtain the highest degree of generalisability, practical considerations rendered such a sampling approach difficult to pursue. Random sampling would have exponentially increased the cost per data collection activity and hence non-probability sampling according to a range of household characteristics, as described above, was chosen. This type of non-probability sampling is common in qualitative research and while it does not allow for generalisability of the entire population, it nevertheless allows the evaluation to generalise from the sample to the population being researched. To further ameliorate this limitation of non-generalisability, a micro-simulation of the social welfare benefits' impacts on monetary poverty and inequality was carried out on the basis of the HIES 2016, which is representative of the whole Cook Islands' population, hence, offering generalisable quantitative findings on the benefits' impacts.

Finally, limitations arose out of the absence of clear guiding documents, monitoring frameworks and data. The absence of clear objectives, theories of change or monitoring frameworks for the social welfare benefits limited the extent to which the benefits effectiveness of design and implementation could be evaluated, against established documents. To address this limitation, a theory-based approach was adopted and ex-post evaluation TOCs were developed, against which benefits could be evaluated. Moreover, the absence of cost indicators on programme overheads, no input-output ratios could be developed to support findings around efficiency. Thus, discussions around efficiency are solely based on indications from implementers themselves.

5. Findings

This section presents the findings of the evaluation of five social welfare benefits in the Cook Islands in four selected islands. The findings are presented according to the evaluation criteria: relevance, effectiveness, efficiency, impacts and sustainability. Sub-section **5.1**. Relevance of social welfare benefits commences by presenting findings on the relevance of social welfare benefits, thus focusing on the extent to which the different social welfare benefits suit the needs of the recipients and are aligned with the priorities and policies of the Cook Island Government. Subsequently, sub-section **0**.

Box 6. Increasing relevance of cash transfers through complementary support

The broad-ranging benefits of cash transfers are now widely recognized. However, an ever-growing evidence base highlights that oftentimes, cash in itself falls short in achieving longer-term and second-order impacts, for example, related to nutrition, learning outcomes and morbidity. While cash is relevant in increasing household income, thereby addressing financial barriers to accessing services and goods, it often fails to achieve more complex outcomes and impact, often linked to non-financial and structural barriers faced by households.

In recognition of these limitations, several 'cash plus' initiatives have been introduced around the globe, whereby cash transfers are combined with one or more types of complementary support. Types of complementary support can consist of (i) components that are provided as integral elements of the cash transfer intervention, such as through the provision of additional benefits or in-kind transfers, information or behaviour change communication (BCC), or psychosocial support, and (ii) components that are external to the intervention but offer explicit linkages into services provided by other sectors, such as through direct provision of access to services or facilitating linkages to services. An integration of cash transfers with other interventions or services create linkages between demand-side and supply-side interventions have the potential to improve impacts in many areas of people's lives that cash transfers may not be able to achieve on their own.

(Roelen, et al., 2017)

Relevance in light of equity and gender considerations

Taken together, all five social welfare benefits assessed as part of this evaluation cover a range of vulnerable groups, including (i) children up to the age of 16 years; (ii) persons with disabilities; (iii) widows, and single women over 60 years of age; (iv) senior citizens over 60 years of age; and (v) highly vulnerable and marginalized individuals in working-age. Hence, in their selection of beneficiaries for the different schemes, the benefits are consistent with **equity considerations** in that contingencies across the whole lifecycle are covered.

Furthermore, the universal targeting approach adopted for three out of the five benefits – namely the new-born allowance, child benefit and old-age pension – is in line with equity considerations. No one is excluded from receiving these benefits in the basis of criteria related to the socio-economic situation that the person is in. In addition, even for the caregiver's allowance and the infirm allowance, individuals that meet the stipulated criteria of caring for someone or being unable to earn their own income as testified by a medical certificate, are eligible for the benefit, regardless of other socio-economic characteristics.

In terms integrating **gender dynamics** into their design, none of the social welfare benefits explicitly does so as there are no special provisions for female beneficiaries, neither in the eligibility criteria, nor targeting approach, nor delivery of programmes. Only the child benefit's design considers the mother as the primary caregiver of the child and considerations on whether children born overseas are considered eligible or not depend on the mother's place of residence. However, the mother is not specified as the primary recipient of the benefit, the child is. For the child benefit parents must open a bank account in the child's name, which is considered the primary beneficiary and recipient of the benefit. Nevertheless, as FGDs revealed, in most families, mothers/female caregivers are the actual recipient and decide on how the money is spent.

Effectiveness of social welfare benefits discusses in how far the benefits are being implemented as planned and achieve their objectives, and sub-section **5.3. Efficiency of social welfare benefits' implementation** speaks to the efficiency at which they do so. It follows sub-section 0. Impacts of social welfare benefits, which elaborates on the benefits' impacts on beneficiary households and communities, and finally, sub-section **5.5. Sustainability of social welfare benefits** concludes by evaluating the benefits' financial and political sustainability, along with sustainability of impacts.

5.1. Relevance of social welfare benefits

The relevance criterion is concerned with the extent that the different social welfare benefits are suited to the needs of beneficiaries, as well as the priorities and policies of the Cook Islands Government. More specifically, the following questions are addressed:

1	To what extent are the different social cash transfer schemes still valid and in line with national development and recipients' priorities?
2	To what extent are the activities and outputs of each social welfare benefit consistent with the overall goal and the attainment of their objectives? Are benefits' activities and outputs consistent with the intended impacts and effects?
3	What is the relevance of social welfare benefits to address the respective beneficiaries' needs?
4	To what extent were the design and implementation of the benefits sensitive to the needs and realities of the different islands?

5.1.1. Relevance in light of Government priorities

The National Sustainable Development Plan 2016-2020 contains sixteen goals that represent the country's ambitions and aspirations across different socio-economic development dimensions. The national development goals are underpinned by key indicators which serve as a holistic scorecard for the country's development. The Office of the Prime Minister, together with Government ministries and agencies monitor these indicators and produce regular progress reports. Thus, the plan is considered the Cook Islands national scorecard for development and constitutes the centre piece of the country's budgeting and planning framework.

Number one of the national development goals included in the plan demands to "Improve welfare, reduce inequity and economic hardship". The goal focuses on reducing economic inequity, poverty and enhancing welfare. It is linked to indicators on the number of people living below the "minimum liveable income", the Gini coefficient as measure of income inequality and real growth of the lowest 20 per cent of incomes. The goal also

makes specific mention of the existent welfare system. As the system should ensure that all Cook Islanders are adequately cared for, especially the most economically vulnerable, it is presented as a means to achieve the goal.

Thus, the five social welfare benefits, which account for 95 per cent of the cash value distributed under the welfare system, are clearly aligned with the Government priorities and lie at the centre of addressing and successfully achieving the first national development goal. However, the plan also explains that “Though by some measures, we are considered one the most prosperous countries in the region with little visible poverty, we must be vigilant to ensure that the fast pace of economic change does not leave anyone behind.”,²⁵ indicating that also the welfare system must remain up-to-date and reflective of the socio-economic context within which it operates, to remain relevant and adequately address the needs of people in need.

Key informants consulted as part of this evaluation, particularly from the Ministries of Internal Affairs and Finance and Economic Management, as well as representatives from the Office of the Prime Minister, confirmed this finding. While no one questioned the existence of these benefits and their relevance in improving welfare of Cook Islanders, stakeholders stressed that there is a need for the social welfare benefits to remain reflective of the changing context that they are operating in and if needed, be reformed and/or redesigned accordingly. Stakeholders frequently referred to current challenges faced by the Cook Islands’ population, including for example migration, effects of climate change and the spread of non-communicable diseases (NCDs). While well-aligned with the first national development goal, the benefits currently seem to hold little obvious relevance in addressing any of these challenges.

5.1.2. Relevance of benefits’ design to achieve objectives

There are no clear programme guidelines or monitoring frameworks that guide the design of the different social welfare benefits. Hence, this evaluation assessed the relevance of the benefits’ inputs and outputs in light of achieving expected outcomes and impacts, on the basis of the ex-post evaluation TOC. The TOC ascribes the increase in financial resources, improved access to services and increased feelings of support and recognition from the Government as objectives and expected outcomes of the social welfare benefits. To achieve these outcomes, the TOC specifies three types of input activities: (i) the design of clear objectives on what the programme is intended and designed to achieve; (ii) the setup of adequate processes, documents and systems guiding the implementation of the social welfare benefit; and (iii) the provision of sufficient human and financial resources inputted into implementation of the benefit. These are then expected to lead to the two outputs of (i) effective and efficient implementation of the social welfare benefits, as well as (ii) the provision of relevant and coherent services meeting the needs of beneficiaries. These in turn would achieve the outcomes of (i) increased financial resources in households and (ii) facilitated access to (basic) services. These two outcomes in turn can translate into a range of sectoral, longer-term impacts, for examples in the areas of welfare, education, health and food security, as ascribed by the ex-post evaluation TOC.

However, in reality, not all of the activities and outputs, as ascribed by the TOC are realised, in turn also affecting the benefits’ ability to meet desired outcomes and objectives relevantly. In terms of inputs, the first one on **clear objectives** for the social welfare benefits is not realised. Key informant interviews and focus group discussions revealed that neither implementers not beneficiaries are aware of the objectives that social welfare benefits are meant to achieve. When asked about the specific objectives of each social welfare benefit, the majority of beneficiaries were not able to give a clear answer. While a couple respondents believed that the benefits are paid out by the government as “a political move”, most beneficiaries assumed that the objective from the government was to support them in some way in their living situation, however, any more specific objectives linked to the type of outcomes and impacts the government might want to achieve with the benefit were not mentioned.

²⁵(Government of Cook Islands, 2016)

Secondly, the input of **adequate processes, documents and systems guiding the implementation** of the benefits, is only partially there. None of the benefits is guided by operational guidelines, clearly written programme rules or monitoring frameworks. In addition, implementation process, including the application process, payment process, beneficiary data management process, etc. are not guided by standard operating procedures (SOPs). While the INTAFF Officers in charge are aware of the process they must execute, they are not guided by clearly stipulated procedures in doing so. Both, beneficiaries and INTAFF staff alike, stated that there is a lack of tangible documents available from which to gather information regarding the programme objectives, rules and processes involved on receiving the different social welfare benefits. This also results in limited knowledge of beneficiaries regarding the specific rules governing receipt of the social welfare benefits. Finally, also the implementation systems could be enhanced in their adequacy. For the management of beneficiary data, an Excel list is used, which is solely available in the INTAFF Office in Rarotonga, and manually updated by an officer. Moreover, no clear monitoring and evaluation framework exists for the benefits.

Thirdly, for the final input of **sufficient human and financial resources** the evaluation found that sufficient levels of human and financial resources were inputted into the implementation of the social welfare benefits. No INTAFF Officer mentioned financial resources as a constraint to their work. Moreover, while INTAFF Officers did recognise that they alone bear the responsibility of implementing the programme – with only one Officer being responsible in the *Pa Enua* – they did not mention insufficient human resources as a challenge to programme implementation.

In turn, based on the partial availability of inputs, the expected outputs of (i) effective and efficient implementation of the social welfare benefits and (ii) the provision of relevant and coherent services meeting the needs of beneficiaries can be partially achieved. **Sub-sections 5.2** and **5.3** will further elaborate on the effectiveness and efficiency of the implementation of social welfare benefits. Regarding the second output, the **provision of relevant and coherent services**, including linkages, that meet the needs of beneficiaries, evidence suggests that it is not fully achieved. As the benefits solely provide cash to beneficiaries, without referring them to other available support services, the output of relevant and coherent services is not fully met.

Based on the findings that neither expected inputs nor outputs are fully met, one can conclude that the benefits' designs are not adequate to fully achieve the outcomes of (i) increased financial resources in households and (ii) facilitated access to services within beneficiary households. While an increase of financial resources is a direct result of providing cash, the facilitation of access to services also depends on the provision of linkages and referrals to other services, which currently are not being implemented. Likewise, feelings of support from Government might not solely be the result of increased cash. Consequently, based on the inputs and outputs, the benefits are not fully relevant in achieving desired outcomes, which in turn affects their ability to achieve longer-term impacts.

5.1.3. Relevance for beneficiaries

Next to the benefits' relevance for Government and its developmental goals, the evaluation also assessed their relevance in addressing beneficiaries needs. Asked about the benefits relevance in terms of meeting the needs of beneficiary households, all beneficiaries agreed that the benefits were relevant in **increasing the financial resources** in the household. The extent to which the benefits played a role in the households' ability to meet its basic needs, however, also depends on household income, as well as the social welfare benefit. In households where at least one adult reported to have a regular source of income, the social welfare benefits were often described as relatively little in relation to the total household income, and hence playing a smaller role in enabling the household to meet its basic needs. For households with a small or no regular income, the relevance of the cash benefit was assessed as much higher, as it often constituted a significant share of the total household income. Likewise, for higher benefits (mostly the old-age pension), the relevance of the cash transfer was assessed higher, as the cash made up a substantial share of the household income. Still, overall beneficiaries agreed that the benefits are relevant in augmenting their household incomes to a bigger or lesser extent.

Still, beneficiaries mentioned that there are other needs, which are currently not addressed by the benefits. These needs are mostly linked to **accessing other support services** that can help them improve their living situation. A few beneficiaries, particularly from the caregiver's allowance, mentioned that more information on additional support and help for the person they are caring for, as well as support in linking them to these relevant services, would be relevant and helpful. A caregiver of a disabled child in Rarotonga mentioned, for example, that she wishes there was more advice from INTAFF in linking her to other means of support that are available to the child, such as in obtaining assistive devices. While she described INTAFF Officers as very informative when asked, the whole process is very demand-driven and if one does not ask, there is no way of obtaining relevant information.

Furthermore, beneficiaries of the old-age pension in Manihiki suggested that more information regarding equipment that they may need such as walkers, hearing aids and reading glasses, and information on work conducted by the Disability Council, would assist them further. An example of how this can work came from Aitutaki, where a beneficiary of the old-age pension mentioned that the Disability Council assists pensioners with their shopping on the day that they receive their payment. INTAFF staff directly link the beneficiaries with staff from the council in order to provide this service.

These examples from the beneficiaries of the caregiver allowance and old-age pension indicate that there might be room to further strengthen the relevance of social welfare benefits to the beneficiaries beyond simply providing cash. By linking the beneficiaries more prominently and proactively to other available services and alerting them of the services that are available to them, over the long-term more pronounced outcomes and impacts might be achieved. This finding holds true for all social welfare benefits and is in line with international evidence on the relevance of cash, as further elucidated below.

The evaluation did not find any difference in the **relevance of benefits according to location**, even though the costs of living differ across the islands. While key informants in Rarotonga hypothesised that the relevance of the benefits might be lower in the *Pa Enua*, given that markets are smaller and people tend to "live more off land and sea", compared to people on Rarotonga, evidence suggests that this does not hold true. While beneficiaries in Manihiki confirmed that they do not spend their benefits on fish or fresh fruits and vegetables, they also explained that foods in the supermarket are more expensive than in Rarotonga. These findings were supported by beneficiaries on the other islands in the *Pa Enua* as well. In Aitutaki, for example, more beneficiaries grow their own food, compared to Rarotonga, but the benefit is still used to buy staple foods such as rice, noodles, flour and sugar from the shops, which charge higher prices than those on Rarotonga.

Box 6. Increasing relevance of cash transfers through complementary support

The broad-ranging benefits of cash transfers are now widely recognized. However, an ever-growing evidence base highlights that oftentimes, cash in itself falls short in achieving longer-term and second-order impacts, for example, related to nutrition, learning outcomes and morbidity. While cash is relevant in increasing household income, thereby addressing financial barriers to accessing services and goods, it often fails to achieve more complex outcomes and impact, often linked to non-financial and structural barriers faced by households.

In recognition of these limitations, several ‘cash plus’ initiatives have been introduced around the globe, whereby cash transfers are combined with one or more types of complementary support. Types of complementary support can consist of (i) components that are provided as integral elements of the cash transfer intervention, such as through the provision of additional benefits or in-kind transfers, information or behaviour change communication (BCC), or psychosocial support, and (ii) components that are external to the intervention but offer explicit linkages into services provided by other sectors, such as through direct provision of access to services or facilitating linkages to services. An integration of cash transfers with other interventions or services create linkages between demand-side and supply-side interventions have the potential to improve impacts in many areas of people’s lives that cash transfers may not be able to achieve on their own.

(Roelen, et al., 2017)

5.1.4. Relevance in light of equity and gender considerations

Taken together, all five social welfare benefits assessed as part of this evaluation cover a range of vulnerable groups, including (i) children up to the age of 16 years; (ii) persons with disabilities; (iii) widows, and single women over 60 years of age; (iv) senior citizens over 60 years of age; and (v) highly vulnerable and marginalized individuals in working-age. Hence, in their selection of beneficiaries for the different schemes, the benefits are consistent with **equity considerations** in that contingencies across the whole lifecycle are covered.

Furthermore, the universal targeting approach adopted for three out of the five benefits – namely the new-born allowance, child benefit and old-age pension – is in line with equity considerations. No one is excluded from receiving these benefits in the basis of criteria related to the socio-economic situation that the person is in. In addition, even for the caregiver’s allowance and the infirm allowance, individuals that meet the stipulated criteria of caring for someone or being unable to earn their own income as testified by a medical certificate, are eligible for the benefit, regardless of other socio-economic characteristics.

In terms integrating **gender dynamics** into their design, none of the social welfare benefits explicitly does so as there are no special provisions for female beneficiaries, neither in the eligibility criteria, nor targeting approach, nor delivery of programmes. Only the child benefit’s design considers the mother as the primary caregiver of the child and considerations on whether children born overseas are considered eligible or not depend on the mother’s place of residence. However, the mother is not specified as the primary recipient of the benefit, the child is. For the child benefit parents must open a bank account in the child’s name, which is considered the primary beneficiary and recipient of the benefit. Nevertheless, as FGDs revealed, in most families, mothers/female caregivers are the actual recipient and decide on how the money is spent.

5.2. Effectiveness of social welfare benefits

As the previous sub-section on relevance of programme design suggests, the benefits are perceived as relevant by beneficiaries; however, additional support services could further strengthen the benefits. Likewise, stakeholders in Government stressed that the relevance of the benefits should be reassessed in light of the current context and their objectives aligned with these. The effectiveness criterion is concerned with the social welfare benefits' objectives and the extent to which benefits attain their objectives and follow their stipulated approach. More specifically, the following questions are addressed: As already discussed above, the different social welfare benefits do not operate with clear programme objectives; hence, the evaluation of benefits' effectiveness is based on the objectives assigned in the ex-post evaluation theory of change, which assigns the objective of adequately taking care of all Cook Islanders, as referenced in the National Sustainable Development Plan.

1	To what extent were the different social welfare benefits' objectives achieved/ are likely to be achieved?
2	Which approaches and implementation modalities, offered by the different cash transfers, are the most and least effective in reaching households in need?
3	Under which circumstances have the different benefits' been most effective in achieving their objectives?
4	Did the benefits' effectiveness in meeting their objectives and reaching households/ individuals in need differ across gender or location?
5	What have been major factors influencing the achievement or non-achievement of each of the programme's objectives?

5.2.1. Effectiveness in achieving objectives

The overarching objective of the social welfare benefits is to ensure that all Cook Islanders are adequately taken care of, especially vulnerable individuals and households. In evaluating the benefits' effectiveness to achieve these objectives, two components must be taken into consideration: (i) their effectiveness in taking care, as measured by the provision of financial support and access to other services to households; and (ii) their effectiveness in reaching all Cook Islanders, particularly the one's in need, as measured by targeting effectiveness of the benefits.

The first component, the benefits' effectiveness in providing financial support and access to other services, has already been touched upon in the previous sub-section on *Relevance*. The benefits are relevant in providing regular **financial support to households** and thereby increase the availability of financial resources. According to key informants, as well as beneficiaries, benefit payments are timely and regular, reducing the financial stress in households. Still, beneficiaries of all social welfare benefits in all locations mentioned that the different benefit values are too low, especially in light of the high costs of living on the islands. The social welfare benefits helped them all round augment their household income and support the household needs.

²⁶(Ministry of Internal Affairs, 2019)

Still, beneficiaries reported that the financial support enables them to **access basic services**, mostly in education and health. The vast majority of beneficiaries across all islands and different benefits types indicated that the cash benefit helped them to pay for accessing basic services, most typically in the form of paying for transportation costs to reach these services, but the benefits are also used to pay for other cost items that reduce access barriers. Thus, while the benefits' design does not actively link beneficiaries to additional support services, as elaborated upon above, the provision of cash did. Nevertheless, it must be stressed that the introduction of linkages to other programmes and automated referrals to support services could further increase the effectiveness with which the benefits achieve their objective of taking care and addressing the needs of Cook Islanders.

The second component of the benefits effectiveness in achieving their objectives relates to their **effectiveness in reaching all Cook Islanders**, particularly the one's in need. Assessing the beneficiary numbers, it must be stressed that the Cook Islands' social protection system stands out in the Pacific region. Every month MINTAFF pays out these five social welfare benefits to 6,157 beneficiaries, constituting a significant share of the population residing in the Cook Islands. Especially the child grant and old-age pension are highly effective in reaching their intended target population, with close to universal coverage for the child benefit and universal coverage for the old-age pension.

Below, Table 8 presents beneficiary numbers segregated according to location in terms of absolute numbers, as well as the share of beneficiaries of the total island population. As evidenced, the number of beneficiaries is highest in the most populous island of Rarotonga; however, assessing beneficiary numbers as a share of population reveals that the share of beneficiaries is higher on smaller islands, particularly Mitiaro, where 67.3 per cent of the population receive some form of benefit, and Pukapuka, with 64 per cent receiving a benefit. While in Mitiaro especially the share of caregivers is higher compared to the average, with caregivers making up 8.8 per cent of all beneficiaries, compared to 2.2 per cent nationally, on Pukapuka the high share of child benefit recipients is striking – 75.4 per cent compared to 63.3 per cent nationally. Likewise, Manihiki and Rakahanga have higher than average shares of child benefit recipients. All three islands are located in the remote Northern group of the Cook Islands. Assessing these numbers in light of census data reveals that children make up a higher share of the population in the Northern group (48.3 per cent) compared to the Southern group (35.9 per cent) and Rarotonga (30.3 per cent) and hence comparatively more child beneficiaries live there.

Table 8. *Beneficiary numbers by social welfare cash transfer and island as of 15 April 2019²⁶*

Island	Child benefit	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total	Ben as % of population
Rarotonga	2,763	1,322	113	9	66	4,273	37.7%
	64.7%	30.9%	2.6%	0.2%	1.5%		
Aitutaki	491	231	34	6	17	779	46.0%
	63.0%	29.7%	4.4%	0.8%	2.2%		
Mangaia	109	103	16	2	11	241	55.4%
	45.2%	42.7%	6.6%	0.8%	4.6%		

Island	Child benefit	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total	Ben as % of population
Atiu	94	69	9	4	5	181	47.8%
	51.9%	38.1%	5.0%	2.2%	2.8%		
Mauke	42	56	8	1	6	113	43.6%
	37.2%	49.6%	7.1%	0.9%	5.3%		
Mitiaro	44	36	3	0	8	91	67.3%
	48.4%	39.6%	3.3%	0.0%	8.8%		
Pukapuka	187	39	6	0	16	248	64.0%
	75.4%	15.7%	2.4%	0.0%	6.5%		
Penrhyn	78	12	3	1	3	97	49.2%
	80.4%	12.4%	3.1%	1.0%	3.1%		
Manihiki	66	24	2	0	2	94	50.8%
	70.2%	25.5%	2.1%	0.0%	2.1%		
Rakahanga	23	14	2	0	1	40	55.2%
	57.5%	35.0%	5.0%	0.0%	2.5%		
Total	3,897	1,906	196	23	135	6,157	40.5%
	63.3%	31.0%	3.2%	0.4%	2.2%		

In addition to an assessment of beneficiary data, beneficiaries themselves were also asked whether they believe that all eligible households actually receive the social welfare benefits that they are entitled to. Across all four islands, focus group discussants of the child benefit and old-age pension agreed that everyone entitled to the benefit would also be receiving it, as “people simply know about the existence of the benefit, it’s common knowledge”. Pensioners repeatedly pointed out that the day you turn 60 years old, you go and apply for your pension; no one misses that date. Similarly, for the new-born allowance beneficiaries explained that after giving birth, the nurses in the hospital informed them about the availability of the allowance and told them how to apply for it.

However, for the other two social welfare benefits – the caregiver’s allowance and infirm and destitute allowance – information seems to be less widely spread, resulting in not all eligible households receiving the benefit. Respondents in the focus groups of these benefits frequently stated that they know someone who might also be eligible for the benefit, but that this person or household was not aware of their entitlement to it. This seems to be linked to limited information sharing regarding these benefits, together with less clear eligibility criteria. While the vast majority of participants in FGDs across all five benefits were aware of the old-age pension and child benefit, as well as the eligibility criteria, only few of the participants knew about the existence of the caregiver’s allowance and infirm and destitute allowance, let alone their eligibility criteria.

These challenges in reaching all eligible beneficiaries for the means-tested benefits, suggest that the social welfare benefits are not fully effective in achieving their ascribed objective of reaching households in need. In the absence of clearly communicated guidelines and programmes rules, including eligibility criteria, there seem to be households that would be eligible for some of the benefits, but simply do not know about them or their eligibility criteria. This seems to hold true particularly for the means-tested transfers. Likewise, it became evident that the provision of support is very demand-driven, hence, individuals and households not asking for support, might end up not getting any.

5.2.2. Effectiveness of different implementation approaches and modalities

In terms of approaches and implementation modalities the social welfare benefits are aligned and all follow the same implementation approaches and modalities, including the same application processes (however with different documents to be submitted), the same beneficiary data management, as well as the same payment process, and informal grievance redress mechanism. All programmes are administered in an integrated manner by the INTAFF Officers in Rarotonga and on the *Pa Enua*; hence, no comparative conclusions on most and least effective modalities can be drawn. Nevertheless, conclusions on the effectiveness of key delivery processes – namely the targeting approach, the application process, the payment modality and approach to complaints and grievance redress – can be drawn for all five benefits.

Firstly, the **targeting approach**, more specifically the implementation mechanism through which the intended target group is reached, was evaluated. Potential social welfare beneficiaries must approach the INTAFF Office themselves and ask for benefits that they might be potentially eligible for. While there are some forms of outreach activities conducted by the ministry – for example in form of banners in hospitals or through announcements on the radio by INTAFF Officers on some islands – for most programmes the Ministry does not proactively approach potential beneficiaries. Hence, the targeting process is demand-driven. Only for the new-born allowance and the child benefit a more pro-active approach to targeting is adopted. Upon giving birth in hospitals, nurses typically refer the parents of the new-born to the Ministry to apply for the allowance and benefit that they are entitled to. Thus, the targeting approach might not be effective in reaching all eligible households and individuals, particularly for the lesser known benefits, such as the caregiver's allowance and infirm and destitute allowance.

In a next step, during the **application process**, beneficiaries must complete application forms and bring relevant documents to the INTAFF Office. The prevailing consensus in focus groups for all the various cash transfers was that applying for each of the respective transfers was a hassle-free, easy process. The majority of beneficiaries in all four locations emphasised the ease with which the application was made and reiterated throughout focus groups and in-depth interviews that they only needed to go to the INTAFF Offices with the required documentation, which was clearly communicated to them by Welfare Officers, and submit the application form. Consequently, the application process seems to function well, effectively enrolling eligible beneficiaries into programme.

Likewise, the **payment** of benefits through banks for all five benefits seems to be an effective way of ensuring that benefits reach the intended individuals. All beneficiaries from all four locations stated that the benefits were always received on time and the correct amounts were always received. This finding was further corroborated through in-depth interviews in all four locations, as well as key informant interviews with INTAFF Officers. No focus group participant raised issues related to accessing a bank or setting up a bank account.

Whereas application and payment processes seem to be effective in ensuring that eligible individuals and households receive their benefits, there is room to improve the effectiveness of the **complaints and grievance redress mechanism**. Currently, no formal mechanism is in place to address complaints and grievances for the different social welfare benefits and any issues pertaining to the benefits are typically addressed ad hoc between the complainant and the INTAFF Officer on the respective island. While recipients of all five benefits

mentioned that they would simply reach out to the INTAFF Officer, if they encountered a problem or “simply drop by the INTAFF Office, if I want to enquire about something”, such an approach to complaints is based on personal relationships and risks excluding individuals from accessing it. Likely, without a formal grievance redress mechanism, households and individuals currently excluded from the social welfare benefits have no formal platform to raise their case. A formal mechanism with clear rules and guidelines that objectively outline next steps to be taken in different situations and cases can help to ensure that all Cook Islanders eligible for benefits are covered.

5.2.3. Factors driving and inhibiting effectiveness of achieving objectives

In absence of clear guidelines and standard operating procedures for the implementation of the social welfare benefits, the **INTAFF Officers seem to play a vital role** in ensuring that the benefits are implemented effectively and reach households in need. In the absence of formal processes for outreach activities, for example, INTAFF Officers took the initiative to inform residents about the available benefits on the radio for example; and frequently beneficiaries reported to “bump into” the INTAFF Officer or simply call the officer to inquire about the benefits or solve any issue related to it. Likewise, without formal complaints and redress mechanism, officers often take on that role ad hoc and during impromptu meetings.

Overall, beneficiaries **highly valued the support and services they receive from the INTAFF Officers**. Across all focus group discussions in all four locations, beneficiaries reported that the INTAFF Officers are very helpful and informative when it comes to relaying information about the benefits and processing of applications. An old-age pensioner in Atiu reported that the INTAFF Officer “was doing a good job and was helpful to the pensioners”. Beneficiaries of the child benefit in Aitutaki confirmed that the staff are very helpful, friendly and informative when needed; however, that there is not really a need to be in touch with them as they have not experienced any problems with receiving the benefit since applying.

Still, the **absence of clearly communicated guidelines and programmes rules**, including eligibility criteria, seems to result in the exclusion of some households that would be eligible for some of the benefits, but simply do not know about them or their eligibility criteria. This seem to hold true particularly for the means-tested transfers. It became evident that the **provision of support is very demand-driven**, hence, individuals and households not asking for support, might end up not getting any. Similarly, referral pathways are not automated, and beneficiaries have to approach INTAFF to ask for additional services. Finally, the **lack of effective data and information management processes** within INTAFF, spanning the offices in the *Pa Enua*, at times leads to challenges in the work of INTAFF Officers, for example in form of wrong beneficiary information and absence of updated beneficiary payment lists in all offices.

5.2.4. Equity and gender equality considerations for effectiveness

While there is equity in the design of the social welfare benefits, which do not distinguish according to an individual’s or households socio-economic background, in the implementation there seems to be **inequity in the effectiveness of programmes ability to reach eligible households** and individuals. As outlined above, less knowledge prevails on the caregiver allowance and infirm and destitute allowance, which is likely to exclude eligible individuals from receiving these allowances. Particularly in the case of the infirm and destitute allowance, which is meant to ensure that beneficiaries who cannot earn an income for themselves are taken care of, this means that especially vulnerable households and individuals might be excluded. While beneficiaries report that there is no stigma attached to receiving the benefits, a lack of awareness seems to prevent more individuals from applying.

Additionally, while beneficiary data segregated according to **gender** was not available, depictions from INTAFF Officers and beneficiaries suggest that there is no different in the effectiveness of the benefits in reaching male and female beneficiaries. Lastly, it is noteworthy that the majority of focus group discussants reported that a female adult household member was in charge of overseeing household finances, including the benefit, and typically also tasked with spending.

5.3. Efficiency of social welfare benefits' implementation

While the social welfare benefits seem to be effective in meeting their ascribed objectives of taking care of Cook Islanders and providing financial support to households, this sub-section is concerned with the efficiency at which the benefits do so. The efficiency criterion focuses on the relation of outputs to the inputs, hence assesses whether the least costly resources are employed to achieve desired results. More specifically, this evaluation assessed:

1	To what extent is the delivery process of the social welfare benefits, and the use of human resources therein, efficient?
2	Which processes are currently least/most efficient and what are the circumstances?
3	Which approaches and implementation modalities, offered by the social welfare benefits are the most and least efficient (including payment modalities, information sharing processes)?
4	What are existing/potential synergies across the programmes that could be useful to improve design and delivery of the programmes?

As no data on administrative costs of the social welfare benefits was available, the efficiency analysis is limited to a qualitative assessment, based on the findings from interviews with INTAFF Officers and beneficiaries.

5.3.1. Efficiency of delivery processes

Overall, staff and beneficiaries described the delivery of the social welfare benefits as relatively straightforward and mostly efficient. All social welfare benefits follow the same delivery processes, and almost all processes are standardised across the islands, wherein for example the same application procedure applies everywhere. This **simplicity in processes** enables INTAFF Officers to administer all social welfare benefits in an integrated manner and carry out process at once.

This integrated approach to the administration of benefits, with the Ministry functioning as a one-stop-shop, has created **substantial efficiency gains for beneficiaries**. Beneficiaries frequently mentioned that they can simply approach an INTAFF Officer, who will then inform them about the different benefits, and if eligibility is determined, application forms can be completed afterwards. Provided that all application documents are in order, beneficiaries will receive their first payment during the next payment day, meaning a maximum of 14 days wait.

However, the **implementation approach heavily relies on human resources**. As elaborated upon above, the input of adequate processes, documents and systems that can render programme implementation more efficient and transparent, seems to be only partially there. The implementation of the social welfare benefits is not guided by clear standard operating procedures and some implementation processes, such as complaints and grievance redress mechanism are carried out informally and ad hoc. The absence of publicly available rules and guidelines might further reduce the systematisation and transparency of the whole implementation process from a beneficiary's view.

The evaluation further found that **least effective processes include the managing and updating of beneficiary data**. All data is entered manually in an Excel file in Rarotonga, and an updated, paper-based list is shared periodically with Officers in the Pa Enuu, who do not have electronic access to the data. Likewise, the payments lists are generated manually by Officers in Rarotonga every two weeks. Furthermore, challenges with changes to the data formats entered in Excel were reported by Officers, further reducing the efficiency of beneficiary data management.

Consequently, key implementation processes are fully driven by and depend upon the INTAFF Officers and ultimately, the processes do not make optimal use of human resources. With similar delivery processes and modalities across islands, no differences in efficiency were found based on different circumstances.

5.3.2. Rendering processes more efficient

While the delivery approach is highly integrated and further efficiency gains on increased synergy and linkages seems unlikely, a range of processes could be **rendered more efficient by automating steps and using more advanced (electronic) systems**. Upgrading the beneficiary database could reduce inefficiencies arising from wrong beneficiary data in the Excel file and automate the process of sharing beneficiary data with the *Pa Enuu*, for example.

Similarly, having a more **transparent application process**, with programme rules, eligibility criteria and application requirements publicly available, offers chances to render the process more efficient and transparent for applicants and INTAFF Officers alike, as beneficiaries do not have to go to the INTAFF Office to access programme information, but can do so online or through print material, for example.

5.4. Impacts of social welfare benefits

As the previous sub-section suggested, there is room to further strengthen the relevance, effectiveness and efficiency of the social welfare benefits, for example in form of clearer programme objectives and design and more systematised and formalised processes. Such inputs might create chances to further enhance the outputs of effective and efficient implementation and the delivery of a relevant service. Still, the benefits partially achieve their overall objective of taking care of beneficiary households. This sub-section on impacts explores in how far these results have translated into the achievement of impacts on beneficiaries, as well as the communities they live in. More specifically, the evaluation sought to answer the following questions:

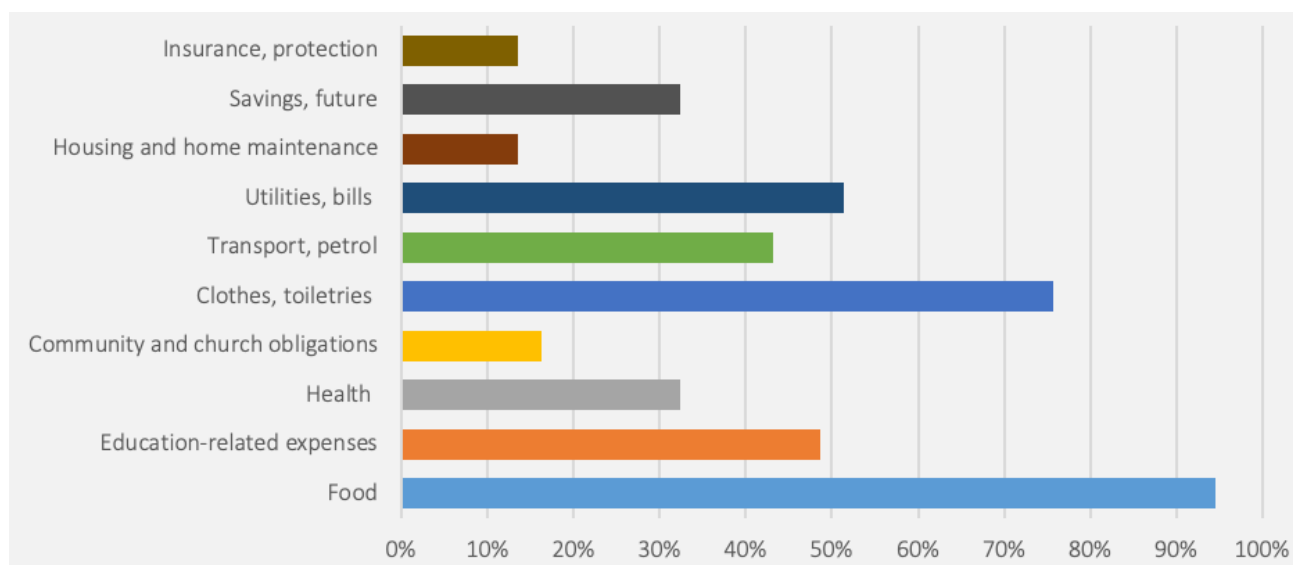
1	What impacts – positive and negative, direct and indirect, intended and unintended – did the benefits have on the beneficiaries’ lives?
2	What do beneficiaries mostly spend the cash benefits from the different transfers on?
3	Did the social welfare benefits have spill-over effects and positively or negatively affect any non-beneficiaries? If yes, in what way(s)?
4	Did the benefits’ impacts differ across benefit type, location, gender?
5	How and to what extent did the programmes contribute to improving overall welfare and equity?

5.4.1. Spending the benefits

Before assessing the impacts of the benefits, the spending patterns of beneficiaries were assessed. Focus group discussants were asked about the most frequent expenditure items they used the social welfare benefits for. Below, **Figure 2** presents percentages of FGDs during which different expenditure items were mentioned as shares of the total FGDs conducted. Beneficiaries were asked to mention the most frequent expenditure types and could give multiple answers. On the basis of all answers, the percentages were developed; i.e. the percentages present the shares of FGDs during which the expenditure item was mentioned, and not the amount of expenditures.

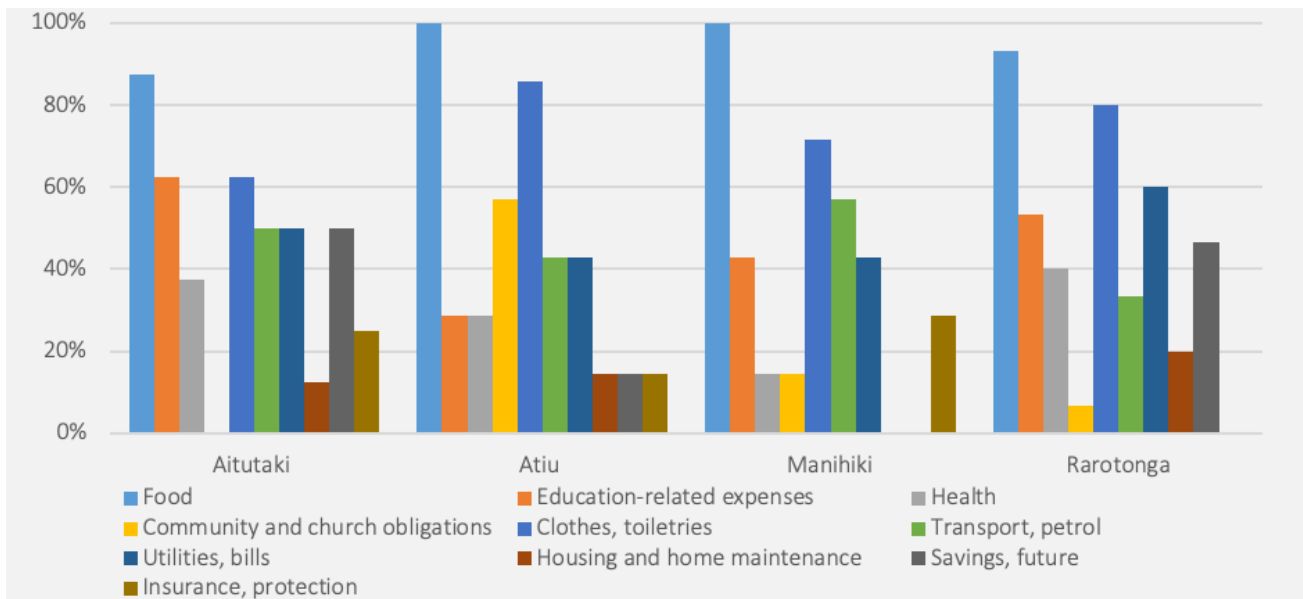
It becomes evident that **food was the most quoted expenditure item by beneficiaries**, as it was mentioned in 94.6 per cent of all FGDs. Food is followed by clothes and toiletries (75.7 per cent); utilities and bills (51.4 per cent); and education-related expenses (48.7 per cent). During all FGDs, the least frequently mentioned expenditure items were community and church obligations (16.2 per cent); insurance and protective measures (13.5 per cent); and housing and home maintenance (13.5 per cent).

Figure 2. Expenditure items as mentioned during FGDs, as % of total FGDs



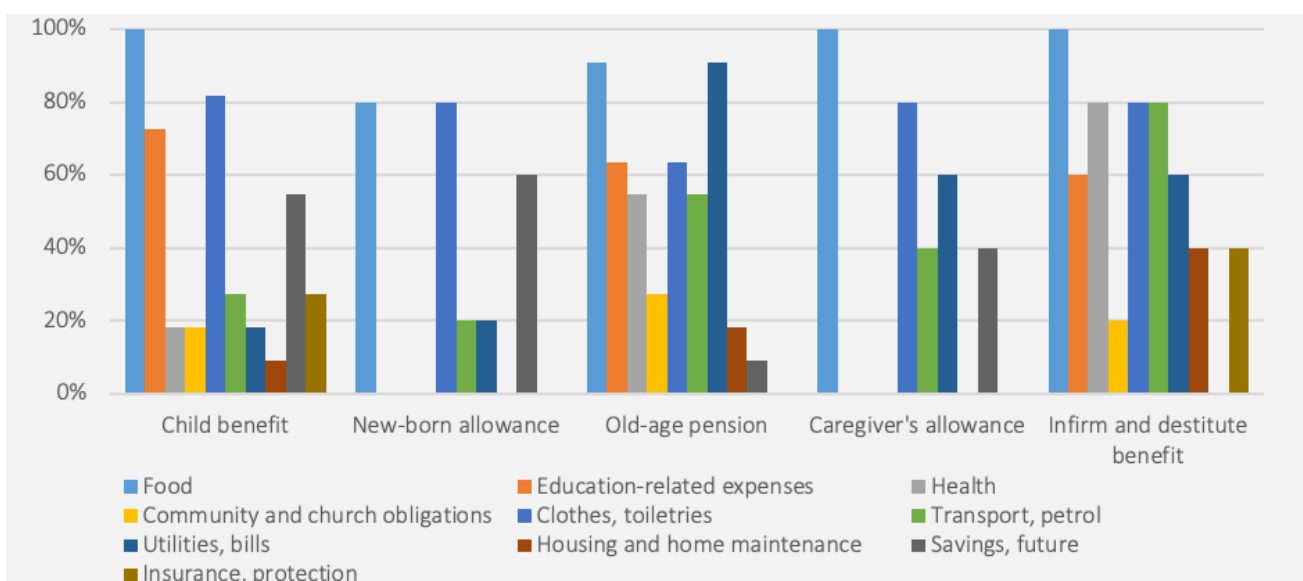
Disaggregating the beneficiary answers by location reveals the differences in geographic spending patterns (Figure 3). The different shares indicated in the figure do not automatically imply that beneficiaries on different islands spend more or less on these expenditure categories, compared to other islands; the shares indicate the percentage of FGDs during which a particular expenditure item was mentioned, as a share of total FGDs conducted on the island. Hence, a share of 100 per cent for food in Atiu and Manihiki mean that in all of the FGDs on these two islands, food was mentioned as expenditure item for the benefits; compared to 93 per cent of FGDs in Rarotonga and 88 per cent in Aitutaki. It becomes evident that beneficiaries in Manihiki did not mention housing and home maintenance or savings as expenditure types for their benefits, while the beneficiaries in Aitutaki did not mention community and church obligations and in Rarotonga no one mentioned insurance of protective measures as expenditure category.

Figure 3. Expenditure items as mentioned during FGDs location, as % of total FGDs



Below, **Figure 4** illustrates the percentages of FGDs during which different expenditure items were mentioned as shares of the total FGDs per benefit conducted. **The patterns differ significantly across benefits types; indicating that the different target groups attach different degrees of relevance to the expenditure items.** For example, while education and health expenditures were mentioned in FGDs with child beneficiaries, old-age pensioners and recipients of the infirm and destitute benefit, beneficiaries of the other two benefits did not mention these two items at all. Further, community and church contributions, as well as health and insurance and protective measures were not mentioned by all benefit types. Food, clothes and toiletries, transport and petrol, as well as utilities and bills were expenditure items mentioned by all benefit types, however to a different extent. It also becomes obvious that savings was mentioned particularly often in FGDs with recipients of the new-born allowance (60 per cent of all FGDs) and the child benefit (54.5 per cent of all FGDs).

Figure 4. Expenditure items as mentioned during FGDs per benefit type, as % of total FGDs



5.4.2. Impacts of benefits on beneficiaries' lives

Based on the outcomes of increased financial resources within households, as well as enhanced access to services, the benefits are assumed to achieve a range of impacts, as ascribed to them by the ex-post TOC, including among others, increased financial stability and saving, improved education and health outcomes, empowerment and life in dignity, as well as increased food security – all of which are also reflected in the National Development Goals. Subsequently, these impacts are elaborated upon. Likewise, the section reflects on the different circumstances under which the impacts are most/least likely to be achieved.

Covering basic needs: The findings suggest that **one of the most prominent impacts achieved by the social welfare benefits is the covering of basic needs** in beneficiary households. All beneficiaries, across locations and benefits, mentioned that the benefits helped them cover their basic needs, at least partially. Next to food (which is covered separately), this implies that beneficiaries spend their benefit on phone and utility bills, pay for petrol and transportation and also spend on toiletries and clothes. Being able to cover these basic needs instilled feelings of security and a “peace of mind” in beneficiary households. The regularity at which the benefit payments arrive help beneficiaries plan these expenditures on basic needs and also help them to smooth consumption between payments.

There were differences in the extent to which beneficiaries reported to be able to cover their basic needs with the benefits. Whereas old-age pensioners agreed that they were able to cover their basic needs with the pension, beneficiaries of the other social welfare benefits stated that the benefit levels were too low to fully cover their basic needs, however substantial enough to contribute to them.

Financial stability and savings: The social welfare benefits also improve welfare and well-being through an **alleviation of financial stress within the beneficiary household.** Even though beneficiaries agreed that the benefit levels are too low, their relevance seems to be big enough to create a feeling of financial stability and the majority of respondents from the focus groups for all social welfare benefits across the islands reported that the respective benefit helps them in some way to alleviate financial stress. A new-born allowance recipient in Rarotonga, for example, mentioned that that the benefit had a positive impact on her well-being as it alleviated much of the financial stress and worry around the time that she gave birth.

However, there are variations to the extent that the social benefit has this effect for the household, mostly related to whether adults living in the household have a regular source of income. In households where adults reported to have a regular source of income, the social welfare benefits were often described as relatively little in relation to the total household income, however, big enough to somewhat reduce their financial stress. In such cases, the benefit contributed to giving the beneficiaries “peace of mind”. During in-depth interviews in Rarotonga beneficiaries of the child benefit were able to save the money for emergency purposes, for education expenses later in life, or to allow the children to make their own financial decisions as a means of empowering their children.

In contrast, particularly households which do not have a regular source of income and rely primarily on the benefit to meet their needs, face high financial stress to cover their needs in light of the high cost of living in the Cook Islands. While the dependence on the social welfare benefits is high in these households, they are not sufficient to alleviate the financial stress. Furthermore, in **single-parent households financial stress seems to be more significant** and hence the reliance on the social welfare benefits to cover basic needs was also reported to be higher.

When asked whether the social welfare benefits contributed towards beneficiaries' ability to save, the responses were mixed. **Beneficiaries with additional sources of income reported that they were able to save part of the benefits.** Particularly recipients of the child benefit in Manihiki and Rarotonga indicated that they were able to do so. These households typically have at least one adult with a regular source of income and hence the benefits are saved for emergency expenditures or for any expenditures anticipated to occur in their children's lives later on. The majority of beneficiaries across locations however indicate that they are not able to save anything from their benefits, and often spend most of it on food purchases the day it arrives. Most recipients mentioned that the benefits were too little to save.

Education outcomes: The benefits seem relevant in reducing barriers to access in education. **Almost all beneficiaries of the child benefit indicated that the benefit is spent on school fees and transportation to school or after-school activities.** These transportation cost typically include bus fares or petrol for their own vehicles. In addition, the cash benefit is also used to pay for other education-related expenditure incurred, such as school lunches, stationery and school uniforms. Additionally, parents receiving the child benefit reported that a portion of the cash benefit is also spent on school fundraisers and extracurricular activities or sports. Hence, the benefit is used to **reduce social barriers to accessing education.**

These findings not only hold true for the child benefit, **but also for the old-age pension, as beneficiaries of the pension also report to spend parts of their benefit on education-related expenditure of their grandchildren.** Most commonly, grandparents seem to support payments of school fees and school uniforms, thereby also reducing children's barriers to accessing education.

Many respondents emphasised that education and education-related expenses are considered a priority, as education encourages children to develop their social skills through interactions with other children at school, in the longer term grants their children and grandchildren access to jobs and ultimately secures a better future for them. Spending the social welfare benefits for these purposes effectively reduces access barriers to schooling and can therefore be considered as an **investment into human capital, encouraging human capital development as a long-term outcome.** One beneficiary of the child benefit in an in-depth interview in Manihiki encapsulated why the benefit is important to them, specifically with regards to supporting their children's education because "it's good for their future and they are the future for this island".

Consequently, the evaluation finds strong links between the benefits, particularly child benefit and old-age pension, and facilitating access to education by reducing social barriers. However, in how far these results lead to longer-term improved education outcomes for children cannot be evidence by the evaluation.

Child benefit: Saving for future expenditures

A beneficiary of the child benefit in Rarotonga illuminated the ways in which the child benefit impacts their lives; it puts her mind at ease knowing that she is able to provide access to education and secure ownership of their home, for her children. The household receives three child benefit payments totalling NZD 300 and an additional source of regular income. Thus, the total income of the household is NZD 3,300. The respondent describes their household situation as “adequate” as a large sum of their income is spent on paying off their mortgage. This is considered the primary expenditure for the household as the beneficiary explained that “sometimes [we] have to sacrifice other needs to ensure mortgage repayments”. Included in the list of basic needs is food, petrol money and power. The beneficiary described that they are just about able to meet their basic needs as securing the mortgage payments for their house is considered an investment for their children as they do not have an elaborate savings account to rely on. While the beneficiary recognises that they “may appear to have more money than most families” the parents in the household consider this investment in their home a basic necessity.

In this instance, the child benefit that the family receives is not spent but rather, it is saved for a time of need. In terms of what is spent on educational costs, the beneficiary estimates approximately NZD 2,500 a year at least is spent for all three children to attend school. The benefit does not influence expenditure on education but provides the beneficiary with peace of mind and affords her “a good feeling, knowing it is there when we may need it for their education”. Ultimately, the benefit provides comfort, knowing that she is saving it for her children when they may need it. The concluding thoughts of the beneficiary highlighted that even though she is aware that the benefit is meant to supplement their existing income in raising her children, she feels that the benefit needs to be adjusted to take into account the cost of living on the island because for those who are not well off and depend solely on the benefit, it does not suffice.

Health outcomes and healthy lifestyle: The findings suggest that the social welfare benefits reduce potential barriers and **enable access to health services**. Even though beneficiaries reported that residents in the Cook Islands enjoy free healthcare, and hence no direct costs are incurred at the health facility, a fair share of beneficiaries indicated that a small amount of the benefit goes to accessing healthcare, mostly by paying for transportation costs to get to the health facility. In some instances, focus group discussants also mentioned that the benefit is used to buy specific medicine from the pharmacy that may not be available at the hospital at the time; others mentioned that they might use the benefits to pay for dental care. Moreover, some beneficiaries reported going to private doctors and hence using a portion of the benefits on this.

However, when asked whether a ceasing of the benefit would change anything about their health seeking behaviour all respondents answered with no. Concluding, while a small share of the benefits is used to cover the cost of accessing healthcare, the overall health seeking behaviour does not seem to be influenced by the benefits and hence they are **unlikely to contribute to long-term changes in health outcomes**.

When asked whether they felt that the social welfare benefits contributed to a healthy lifestyle, some beneficiaries indicated that the benefits helped them to buy more nutritious food and more diverse foods, in turn rendering their lifestyle healthier. However, these are singled out responses and hence do not allow for a generalisation of the finding. More generally, **a healthy lifestyle seems to depend largely on individual preferences and awareness** as to what constitutes a healthy and balanced lifestyle, as well as a personal definition of what a healthy lifestyle is. Likewise, when asked whether the benefits played a role in their decision to engage or not to

engage in activities and sports, all beneficiaries answered with no; indicating that their decision was a **personal preference** and not related to resources.

Generally, there seems to be no link between the benefits and the beneficiaries' health and lifestyle. Beneficiaries' health seeking behaviour and engagement in sports or other activities do not seem to depend on the benefits.

Food security and nutrition: The number one item that beneficiaries spend the social welfare benefits on is food. Across all islands, the vast majority of focus group discussants for all social welfare benefits stated that they **spend most or all of their benefit on food**. When asked what types of food beneficiaries buy with the benefits, staples such as rice, sugar, flour and milk were most frequently mentioned. Inversely, when asked what would happen, if the benefit would stop, most respondents indicated that they would have to try and buy even cheaper foods and less diverse and nutritious foods, and/or ration their foods better.

Hence, the benefits seem to have a positive impact on the food security of households, impacting the diversity (i.e. the quality) of foods that households buy, as well as the quantity of foods that households buy. In Manihiki and Rarotonga, for example, beneficiaries reported that they used the benefit to buy good quality meat from the shop or fish from the local fishermen. However, **the extent to which food quality is improved by the social welfare benefits seems to highly depend on the prices of foods, which were frequently mentioned as a key determinant of what types of food are bought across all islands**. In Rarotonga and Aitutaki, focus group discussants stated that they tend to buy the cheaper goods in the stores, including white bread, noodles and rice. Beneficiaries repeatedly mentioned that they would “shop around for the lowest prices” of items.

Likewise, the **geographic location of beneficiaries seems to play a role in the types of foods purchased with the benefits and the extent to which beneficiaries reported to rely on the social welfare benefits to purchase foods**, with differences across the islands. When asked about fruits and vegetables, for example, most beneficiaries on the outer islands reported to plant their own within the household or at least the wider family. By contrast, on Rarotonga a much smaller number of respondents indicated that they would consume home-grown fruits and vegetables. By contrast, store-bought food was reported to be much more expensive on Manihiki, compared to Rarotonga, wherefore people rely a lot on land and sea for food.

Nevertheless, the **lifestyle of “living off the land” seems to be changing in some of the outer islands**. During an in-depth interview, a respondent in Aitutaki highlighted that the younger generations do not “practice the lifestyle anymore”, and instead consume less nutritious, more processed foods from the supermarket. When asked what would happen if the social welfare benefits stopped, a minority of beneficiaries indicated that they would have to go back to living off the land. Currently, the benefit would provide them with “a choice in their lifestyle and food”; while a ceasing of the benefit would remove that choice and resultingly might encourage people to practice a more traditional lifestyle again.

Concluding, the benefit's direction of impact on food security cannot be conclusively assessed. On the one hand, social welfare benefits positively impact the food security of beneficiary households by providing financial means to increase the quality and quantity of foods. On the other hand, in offering people a wider choice of lifestyles, the social welfare benefits might for some households incentivise a move away from a traditional lifestyle of living off the land and sea and moving towards a more convenience-based lifestyle, often entailing the consumption of less nutritious and fresh foods, effectively meaning a reduction in food quality.

Finally, it is also **difficult to conclusively assess the benefits' impacts on beneficiary household's nutrition, as nutrition outcomes are an interplay of outcomes in the areas of health, food security and care and feeding practices**. While the impacts of the benefits on food security are inconclusive on the direction of impact, for health outcomes the evaluation does not find strong links. With regards to care and feeding practices, the evaluation finds some evidence on the benefits' impacts. While the evaluation did not carry out an in-depth assessment of these, a range of factors falling under care practices, including empowerment of the caregiver and stress, were assessed to improve through the benefits.

Old-age pension: Covering basic food needs while living off the land and sea

For beneficiaries of the old age pension, many respondents indicated that while it definitely serves to enhance their livelihood, they cannot remain solely reliant on the pension for their daily consumption needs and many pensioners supplement their diets with subsistence farming. In one particular case in Manihiki, a beneficiary of the old age pension explained that with the grant, they are just about able to “break even”. With an additional source of income and the child and old-age benefits, the total income for the household is NZD 1,300. For these beneficiaries, the grant is usually spent on power for the house, petrol for transportation and contributions to the church. Through receipt of the benefit, the family can cover their basic needs and perceives that they are afforded an adequate living standard because of this, however, the beneficiary still reported that at certain times of the month they do struggle to make ends meet.

While the pension helps them to purchase food staples such as rice, sugar, salt, treats and imported chicken, the family consumes a lot of fish, mostly every day, because they “live on an island like Manihiki with fish surrounding us”, as was reported. The beneficiary goes out to fish to provide food for the family. The benefit aids in the family’s ability to buy food from the shop. However, food purchased from the shop must be rationed at times, particularly when the ship deliveries are delayed which was reported as being quite often. Even still, with the provision of the old age benefit, the family can purchase imported food to “complement their fish meals”.

Empowerment and life in dignity: Even though recipients mentioned that the benefits were too low, and that the benefits did not enable them to cover all their basic needs; most beneficiaries still highly valued the receipt of the benefits from the government and feelings of being taken care of were instilled by the receipt. For some beneficiaries, **particularly beneficiaries that for some reason were not able to earn their own income, the benefits contributed to feelings of empowerment** and thereby helped to increase their overall well-being. Respondents across social welfare benefits and islands reiterated that even though the benefits are low, they are a big help for them to maintain an adequate standard of living, without which they would not be able to.

Especially pensioners stressed that the pension would allow them a life in dignity and ensure that they are taken care of in old age. Some pensioners also mentioned that the old-age pension allows them to have a higher quality of life because they are able to pay helpers. Beneficiaries of the infirm allowance reported that it provides them with a sense of dignity because they are receiving an income.

Caregiver allowance: Helping caregiver and person in care

An in-depth interview in Atiu, a beneficiary of the caregiver allowance highlighted some of the common occurrences found amongst beneficiaries of this allowance. The benefit “helps with the family expenses” so that they are able to cope but it is also valuable because it empowers both the beneficiary and the person in care. For beneficiaries, they feel empowered because they are able to provide for their households and their families but often, for the person in care, they feel empowered when they assume responsibility for making their own financial decisions in terms of how the allowance is spent.

With the caregiver’s allowance, the child benefit and an additional source of income the total earnings for this household amount to NZD 660 per month. The beneficiary of the caregiver’s allowance expressed his opinion that he considers their financial situation to be “alright and struggling at times”. Their basic needs, as described by the beneficiary, includes food, cooking gas, power and contributions to community obligations. Together with the high cost of living, they are just about managing to get by, although it is a struggle at times.

The beneficiary’s nephew (the person in need of care) has impaired vision and hearing. The beneficiary of the caregiver’s allowance recognises that receiving it has impacted their lives in a positive way and “has made a lot of difference” because they are able to use the allowance to cover household expenses and enables them to provide for both their and their nephew’s needs. Overall, the beneficiary feels empowered through being able to take care of his family, and the nephew is happy to be able to live with his family and assist around the house, contributing to a life of dignity and respect, afforded to them both through receipt of the benefit. Concluding the interview, the beneficiary mentioned that he is very appreciative of the allowance but because of the nature of taking care of a person in need, as opposed to an elderly person or a child, the caregiver’s allowance should be slightly increased for those in need.

The case highlights that the caregiver allowance typically helps the whole household, particularly the person in care, and is not just used by the caregiver. Oftentimes, it replaces a regular household income due to the time required caring for a person and thus, as pointed out by the beneficiary in the case study above, might be too little for households solely relying on the allowance.

Finally, **it is noteworthy that these feelings of empowerment were instilled in male and female beneficiaries alike**; hence, the evaluation finds no difference in the way that the benefits impact beneficiaries based on gender. Moreover, there seems to be little stigma attached to the receipt of social welfare benefits within the communities, but rather these benefits are perceived as a way of government to take care of you in a situation that you cannot take care of yourself.

Protection against environmental shocks and resilience: The responses as to whether the benefits are used for protective measures against environmental shocks were mixed. While none of the respondents had insurance against environmental shocks, some of them used part of their benefits for protective measures. Beneficiaries of the old-age pension in Manihiki, Atiu and Aitutaki reported in the focus groups that a portion of the pension is spent on household necessities in preparation for “the cyclone season” or “especially when there is a hurricane warning”. This includes buying ropes to tie down their houses, stocking up on tinned foods and supplies such as torches, candles and water bottles to last them through the season. Moreover, focus group discussants of the infirm and destitute allowance in Aitutaki mentioned that some households spend a portion of their money on ensuring protection against natural disasters and improving their home, while beneficiaries of the child benefit in focus groups in Aitutaki and Atiu mentioned that they have not invested in any protection measures against natural disasters.

Hence, there does not seem to be a coherent geographical pattern as to whether households use part of their benefits for protective measures and whether the social welfare benefits ultimately result in better preparedness and higher resilience to environmental shocks; rather it seems to be the availability of resources in the household that dictates whether the household has invested in it. Furthermore, **there were no gender-based differences in the likelihood of households investing in protection against environmental shocks.**

Countering the effect of depopulation: Findings suggest that most beneficiaries spend parts of their benefits on education-related expenditure, indicating that the benefits play an important role in supporting especially children and grandchildren living in the beneficiary households, and in ensuring that they have a bright outlook into their future. When further asked whether the benefits constitute an incentive to have more children, beneficiaries of the new-born allowance and child benefit unanimously answered with ‘no’. Focus groups discussants and in-depth interviewees of the new-born allowance agreed that the benefit does play a role in alleviating financial stress in the household immediately after birth, however, **the benefit does not act as an incentive to have more children.** An in-depth interviewee from Aitutaki asserted that the new-born allowance was a mechanism used by the government to “counter depopulation” and to encourage young people to build families on the island, and further mentioned that “it’s a political interest of the government to support young families”; however, the interviewee agreed that the allowance was not an incentive to have more children.

Moreover, most beneficiaries agreed that the **social welfare benefits do not constitute an incentive to stay in the Cook Islands or reproduce in the country.** When asked about whether the child benefit has played a role in preventing the family from migrating abroad, respondents stated that the child benefit was not an incentive for them to stay in the Cook Islands, instead of abroad. Respondents from a focus group in Atiu asserted that “family values” is what keeps them on the island, while beneficiaries participating in the in-depth interviews in Rarotonga maintained that the lifestyle and their connection to the island is the reason that they remain: “It’s the lifestyle that is more important and this is where we were born and grew up, it’s home. The benefit is not an incentive to be here; abroad we would even get a higher benefit”. Still, when asked whether they feel taken care of by their government, most beneficiaries indicated that they highly value the receipt of the benefits and feelings of being taken care of were instilled by the receipt.

5.4.3. Community-level impacts

Beyond the household, the community, and a household’s engagement therein, seems to be affected by the social welfare benefits in different ways. Firstly, the **availability of more cash seems to play a role in community dynamics and the local economy.** Key informants in Aitutaki explained that shop owners or market sellers know the benefit days and typically increase the availability of foods for the day. They know the consumption behaviour of beneficiaries and adjust their supply accordingly. Likewise, fundraising events or similar types of activities are typically scheduled around benefit days, as more cash is available in the community.

Benefits also seem to play a role in households supporting one another. The importance of supporting other families in need and fulfilling community obligations were repeatedly mentioned throughout the focus groups and in-depth interviews. Life on the islands for many of the recipients of the various social welfare beneficiaries involves, to a large extent, being able to contribute to and fulfil these obligations. **Beneficiaries of the benefits, particularly the old-age pension, affirmed that the benefit plays a role in enabling them to contribute to the community in a way that they would not otherwise be able to.** Whether this involves contributing to church or cultural activities, spending their benefit on locally produced food and goods or helping other family members in need, the benefit stimulates the local economy and contributes to feelings of gratitude among the population. Overall, beneficiaries were grateful that with the allowances, they are able to “take part in keeping the community alive”.

5.4.4. Benefits' impacts on national poverty and inequality

Finally, to complement the analysis of qualitative fieldwork findings, and to assess in how far the benefits contributed to an improvement in welfare and equality, a quantitative analysis of secondary data was carried out. The quantitative analysis simulates the impacts that the social welfare benefits might have had on poverty and inequality in the Cook Islands and thereby links the analysis to NSDG 1, which sets out to “Improve welfare, reduce inequity and economic hardship”, wherein economic hardship is directly linked to monetary poverty and inequity to inequality in income.

The simulation calculates levels of poverty and inequality before and after household's receipt of social welfare benefits and was done on the basis of the most recent household-level dataset, the Household Income and Expenditure Survey (HIES) of 2016. The analysis includes three benefits: the child benefit, new-born allowance and old-age pension. The caregiver allowance and infirm and destitute allowance were not included in the quantitative analysis, as it was not possible to adequately simulate the targeting of these benefits on the basis of the dataset and hence results simulation result on poverty and inequality might have been falsified.

The following paragraphs present the results of the quantitative modelling. In interpreting the results, it must be kept in mind that the findings are derived from a micro-simulation, and do not represent actual impacts reported within the beneficiary households sampled in this evaluation. Still, as the HIES 2016 is representative of the whole Cooks Islands, so are the findings from the quantitative modelling, and thus present an accurate picture of the social welfare benefits' impacts on monetary poverty and income inequality. The findings also help to shed light on the potential impacts of the benefits beyond the four evaluation locations. The data is disaggregated according to selected islands. As household-level data was used, no disaggregation according to gender is presented.

Poverty analysis: For the analysis of social welfare benefits' impact on monetary poverty, the micro-model first calculated poverty statistics based on household income before the social welfare benefits, i.e. assuming no household would receive a benefit. Afterwards, the distribution of the three benefits included in the analysis was simulated, increasing the household income of eligible households by the benefit amount they would receive. All other things being equal, the changes in monetary poverty statistics from before transfers to after transfers can be attributed to the social welfare benefits.

Below, **Table 9** presents poverty statistics for the different islands and Cook Islands in total, before and after the distribution of the three social welfare benefits. Assuming that no household receives any social welfare benefit, 4.44 per cent of the population would be living in poverty, meaning their per capita income would fall below the poverty line.²⁷ There are significant disparities in the pre-transfer rates among the islands, with the lowest poverty incidence on Rarotonga (0.33 per cent) and the highest incidence in Pukapuka (61.03 per cent).

Poverty rates reduce in all locations after the simulation of benefits. Assuming that the benefits are distributed to all eligible households reduces the total poverty rate by one percentage point to 3.44 per cent. Zooming into the different islands reveals that the benefits achieve the biggest poverty reduction in Pukapuka, reducing poverty levels by 9.13 percentage points, and the smallest reductions in Atiu (minus 0.36 percentage points) and Rarotonga (minus 0.33 percentage points), where the benefits effectively help to end poverty.

²⁷ As explained in, the poverty line was set at USD 21.7 (NZD 34.15) per day, which equals the internationally-set poverty line for high income countries. Having recently officially graduated to the category of high income countries, the Cook Islands poverty was thus assessed based standards applicable to its development status.

As also shown in the table, the **post-benefits poverty gaps are lower compared to the pre-benefits poverty gaps**, suggesting that the distribution of the social welfare benefits also reduces the depth of poverty faced by poor people. The national poverty gap reduced from 1.43 per cent of the poverty line to 1.14 per cent, meaning an overall reduction of 0.29 percentage points. The lowest reduction in the poverty gap occurred in Rarotonga, while the highest occurred in Pukapuka. Consequently, not only was the share of poor people highest in Pukapuka, but also their depth of poverty was highest, with the benefits contributing to a significant reduction in both poverty measures.

Table 9. Poverty statistics pre- and post-social welfare benefits, disaggregated by island

	Rarotonga	Aitutaki	Mangaia	Atiu	Pukapuka	Manihiki	Total
Poverty rate pre-benefits	0.33	2.60	16.88	29.11	61.03	3.70	4.44
Poverty rate post-benefits	0.00	1.92	11.54	28.75	51.90	0.00	3.44
Difference	0.33	0.68	5.34	0.36	9.13	3.7	1.00
Poverty gap pre-benefits	0.07	0.68	4.92	12.17	19.72	0.35	1.43
Poverty gap Post-benefits	0.00	0.59	3.87	10.67	16.13	0.00	1.14
Difference	0.33	0.68	5.34	0.36	9.13	3.7	1.00

Next to a disaggregation by island, the poverty statistics before and after social welfare benefit receipt were also disaggregated by type of social welfare beneficiaries, as presented in **Table 10**. The poverty statistics shown in the table refer only to the respective group of beneficiaries for each benefit. As shown, the different beneficiary groups have different pre-benefits poverty rates. While 6.87 per cent of individuals in households that qualify for the child benefit are poor, only 5.17 per cent of people living in households eligible for the old-age pension are poor. After the receipt of the benefits, 6.58 per cent of individuals living in child benefit households are still poor and only 2.3 per cent of individuals in old-age pension households. Thus, the **reduction in poverty is significantly higher for the old-age pension**, which can be explained by the higher cash value it transfers to the households, implying that the household income increases by more, compared to the child benefit.

By contrast, the **new-born allowance does not reduce the poverty rate of individuals living in households with new-borns**. This might be because the new-born allowance is a one-off lump sum payment and its total value spread over the whole year is much lower compared to the old-age pension and child benefit. Likewise, the beneficiary numbers of the new-born allowance have been lower than for the other two benefits, therefore increasing the household income of a few households only. Nevertheless, looking at the poverty gap, the new-born allowance has an impact on the beneficiary households by slightly reducing their depth of poverty. The poverty gaps for individuals living in households receiving the child benefit or old-age pension also reduce, by 0.17 and 0.49 percentage points, respectively.

Table 10. Poverty statistics pre- and post-social welfare benefits, disaggregated by benefit

	Child benefit	Old-age pension	New-born allowance
Poverty rate pre-benefits	6.87	5.17	6.58
Poverty rate post-benefits	6.58	2.87	6.58
Difference	0.29	2.30	0.00
Poverty gap pre-benefits	2.34	1.42	2.19
Poverty rate post-benefits	2.17	0.93	2.17
Difference	0.17	0.49	0.02

Hence, evidence from the micro-simulation on the basis of the HIES reveals that the **child benefit, new-born allowance and old-age pension have had a positive impact on lifting people out of poverty** in 2016. Likewise, the benefits helped to reduce the depth of poverty, as measured by the poverty gap. After the distribution of social welfare benefits, monetary poverty measures improved across islands and benefit types, however, with stark differences between them. Still, it can be concluded that based on this quantitative analysis, the social welfare benefits have contributed to enhancing welfare of individuals and households, as defined by a reduction in monetary poverty.

Inequality analysis: The micro-simulation also served to calculate the Gini coefficient – a measure of income inequality – before and after benefits distribution. As shown below in **Table 11.**, assuming that no household would receive any social welfare benefit, the Gini coefficient for the Cook Islands would be 0.56. Again, significant differences between the islands prevail with the lowest Gini coefficient, i.e. the lowest degree of inequality, in Aitutaki (0.39) and the highest in Manihiki (0.53). The social welfare benefits contribute to a minimal reduction in the Gini coefficient across all islands and at national level. After distribution of the social welfare benefits, the total Gini coefficient reduces to 0.55.

Table 11. Gini coefficient pre- and post-social welfare benefits, disaggregated by island

	Rarotonga	Aitutaki	Mangaia	Atiu	Pukapuka	Manihiki	Total
Gini pre-benefits	0.47492	0.38527	0.41700	0.38995	0.43269	0.53254	0.56351
Gini post-benefits	0.46941	0.37774	0.40470	0.37667	0.41527	0.53007	0.55619
Difference	0.00550	0.00753	0.01230	0.01328	0.01743	0.00247	0.00732

These micro-simulation findings suggest that the **social welfare benefits play a role in reducing inequality across the Cook Islands.** By redistributing resources through the benefits, the Gini coefficient is minimally lowered. Here it must be taken into consideration that only quasi-universal benefits (i.e. child benefit, new-born allowance and old-age pension) were modelled and the distribution of the means-tested benefits (i.e. infirm and destitute allowance and caregiver allowance) might result in a more substantial reduction in inequality.

5.5. Sustainability of social welfare benefits

The final criterion on sustainability assess whether the social welfare benefits are financially sustainable and whether outcomes and impacts of the benefits would be sustainable, even in the event of withdrawal of benefits. More specifically, this sub-section aims to answer the related evaluation questions:

1	To what extent are the programme models financially sustainable, even after withdrawal of donor funding?
2	How do key stakeholders in government and partner organisations assess the sustainability of the benefits? In how far is political will prevalent to continue programmes and take on financing obligations within the Government of Cook Islands?
3	What resources and structures would be required to reform the different benefits and render them more effective in achieving outcomes and impacts? Would it be sustainable? ²⁸
4	In how far does progress in areas such as policy reform, legislation and systems building and strengthening support longer term sustainability of the programmes?
5	In light of the Cook Islands vulnerability to natural shocks and disasters, in how far could the cash transfers be used and scaled up as shock responsive social protection?
6	To what extent are the positive changes and effects of the different benefits sustainable at the household- and individual-level, even in the event of withdrawal of the current cash transfer support?

5.5.1. Financial sustainability

To assess the sustainability of social welfare benefits, first of all their financial sustainability was assessed. For an assessment of financial sustainability, the costs of all five benefits were projected over the next 20-years with the help of a macro-simulation model. In the model the social welfare benefit costs were modelled according to their current design (see **Table 1**). The cost projections are based on historic data and forecasts of the latter, accounting for population dynamics, such as population growth and changing demographics, as well as relevant social indicators and their expected performance, including disability prevalence and number of actual beneficiaries per programme (2015-2018), among others. Moreover, the costs of these programmes were estimated on the basis of sound and realistic implementation scenarios. All cost projections incorporate administrative cost and their development over time and are presented as absolute costs in New Zealand Dollar, and as a percentage of GDP and government expenditure. In line with economic growth and population dynamics, these cost simulations often reveal that programmes become increasingly more affordable over time.

The quantitative data used in the macro-simulation model to project programme costs stems from a wide array of sources. The most relevant of which include data retrieved from the Government of Cook Islands, the United Nations Department of Economic and Social Affairs, and the Pacific Data Hub. To the extent possible, national

²⁸ Sustainability of reform options are assessed in section 9. *Scenario analysis*

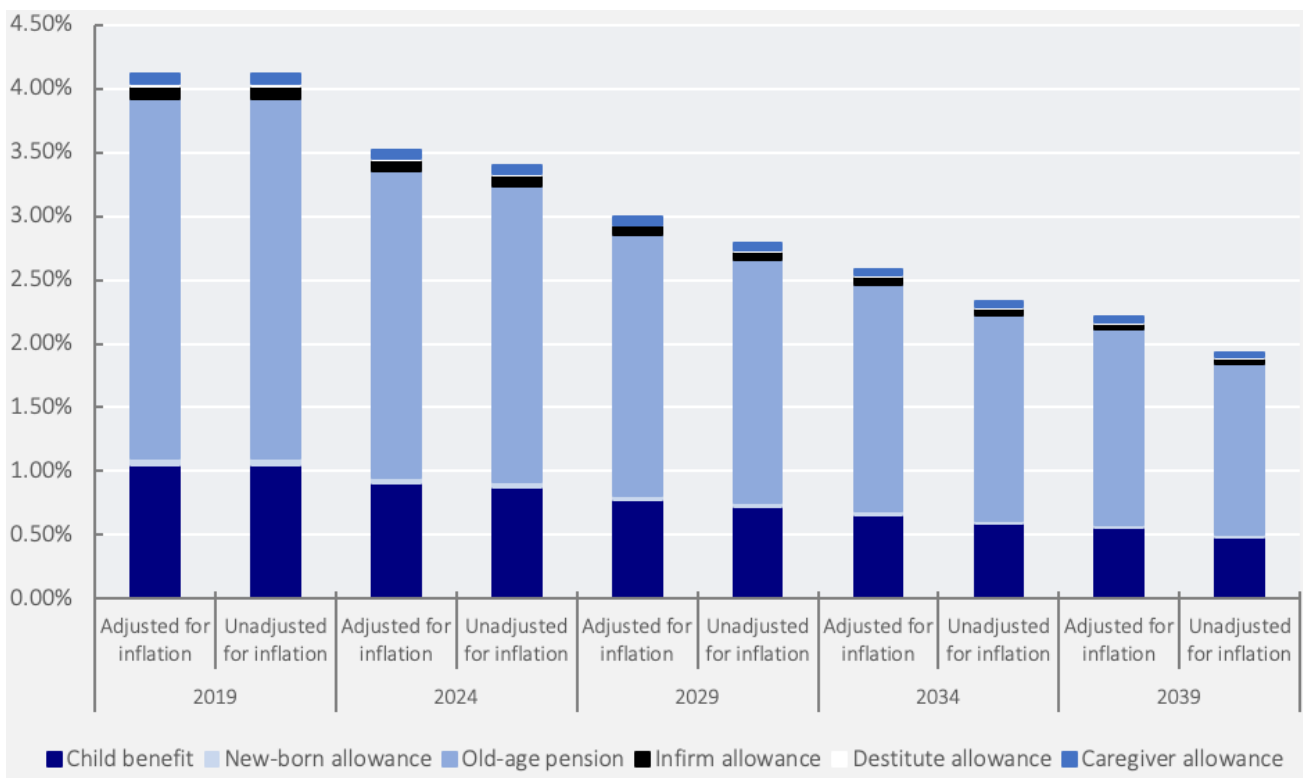
data sources were consulted including the Cook Islands Statistics Office (CISO) and its surveys, as well as the Ministry of Finance and Economic Management. Apart from historic values, the simulation also requires projections on future expected government expenditure and revenue. These numbers were extrapolated from those found in the quarterly financial reports of the Cook Islands. Likewise, historic and future trends for the economic development of the country (e.g. inflation and GDP growth) were based on data retrieved from CISO. Demographic indicators in addition to their projections, including the total population and its growth rate, were obtained from the data hub of the Secretariat of the Pacific Community (SPC).

Over the long-term, demographic changes, socio-economic improvements, increases in programme efficiency as well as changes in inflationary pressures typically influence the social protection programme costs over the long term. Also, in the case of the Cook Islands’ social welfare benefits, the modelling results suggest that the costs of the five benefits are financially sustainable over the long run. **Figure 5** provides an illustration of the total cost per benefit as a share of GDP for five-year intervals across two scenarios: benefit levels periodically adjusted to inflation, and benefit levels unadjusted to inflation (i.e. remaining steady at current levels). For modelling purposes, the infirm and destitute allowance were modelled as two separate benefits.

As evidenced, the cost per benefit declines from 2019 to 2039 for both scenarios²⁹. Under an unadjusted scenario, meaning that social welfare benefits will remain at 2019 levels without any adjustments for inflation, the total costs of all five benefits reduce from 4.12 per cent of GDP in 2019 to 1.93 per cent in 2039. By contrast, for the adjusted scenario, meaning benefit levels increase with inflation, the costs as share of GDP reduce from 4.12 per cent to 2.21 per cent.

GDP growth, as well as demographic changes, explain the reduction of costs as a share of GDP. Examining the permanently decreasing costs, it can be assumed that – without substantial changes to the social welfare benefits’ design – the costs as share of GDP continue to reduce past 2039. **The reduction in costs as share of GDP also suggests that the programmes would be sustainable in the event of withdrawal of donor funding, without necessitating substantial changes to the government revenue allocation.**

Figure 5. Total costs per social welfare benefit with adjusted and unadjusted benefit levels



²⁹A complete table of programme costs in NZD and as a share of GDP can be found in Annex D.

5.5.2. Political sustainability

In addition to financial sustainability, it must be stressed that political will plays a vital role in sustaining social protection programmes in the long-run. Therefore, social protection programmes, as well as a commitment to implement and finance these, must be an explicit part of a country's national sustainable development strategy. **In the Cook Islands, the financial sustainability of social welfare benefits outlined above is supported by political will and legislation** within the country. Most prominently, the National Sustainable Development Plan 2016-2020 makes reference to the social welfare benefits as a means to achieve its first goal of improved welfare. Moreover, the plan mentions sustainability as one of its values and principles, but also includes indicator 16.6 on the financial responsibility index – an index which consists of eight variables used as a financial management benchmark. This indicator allows the Government of the Cook Islands to manage public funds in a cautious and financially sustainable manner.

In addition, the Cook Islands **formalised its social welfare benefits through legislation, a vital step in rendering programmes sustainable and protecting them against changes in the political climate** of a country. As early as 1989, the Welfare Act was passed, providing a legal basis for the child benefit, new-born allowance, old age pension, and infirm and destitute allowance. Thus, as of today, all benefits but the caregiver allowance, are supported by legislation, further stressing the political will of the Government of the Cook Islands to provide for its population.

5.5.3. Sustainability of impacts

The support of household through a provision of financial resources to beneficiary households is the only pathway through which the social welfare benefits currently achieve impacts. Since only a minority of beneficiaries mentioned that the benefit was saved for future expenditure or invested, for example in protective measures against cyclones or other natural disasters, **it is likely that without the cash, impacts would cease**. Also, the high proportion of benefits as share of household income (11 per cent) renders it unlikely that impacts would be sustained.

As explored, the evaluation does not find strong links between the benefits and longer-term, second-order impacts, for example nutrition. Rather, **the benefits affect short-term impacts, such facilitating access to basic services, enabling household to cover their basic needs** and increasing food security of households, by providing households with the means to increase the quality and quantity of the food they buy. Likewise, the impacts on financial stability and empowerment, are prominent across households. All of these are directly linked to the receipt of cash, and would likely not be sustainable, if the benefits stopped, unless beneficiaries had managed to save some of the money they received.

In assessing the sustainability of impacts, the evaluation found no differences according to gender or location. The beneficiaries' gender or location also did not determine their ability to save the cash benefit and therewith their ability to maintain impacts, when the benefit ceases.

5.5.4. Strengthening impacts through reform and system's building

In addition to the proposed benefit reforms outlined and discussed in **section 9. Scenario analysis** other reforms to strengthen sustainability can be considered. One option to **render the impact of benefits more sustainable in the future, would be to link the cash to complementary support services**. As elaborated upon in complementary support services have the ability to strengthen outcomes and impacts of cash transfers and render them more sustainable over the long-term, as they not only link beneficiaries to other activities that might be relevant for them, but often also work to enhance the beneficiaries' knowledge, attitudes and behaviour, which are vital and more sustainable pathways to achieve impacts. As the example of education suggests, beneficiaries attach high importance to it, so that even without the benefit they would continue to cover education-related expenditure and send their children to school. By contrast, beneficiaries do not attach a high value to a nutritious and balance diet and hence impacts on food security are less sustainable. Working on beneficiaries' behaviour and attitudes towards a healthy lifestyle, including a balanced diet, through complementary interventions could offer a way to render impacts in food security and ultimately nutrition more sustainable.

Another option, to render the benefits more relevant to respond to current and recurring risks faced by the Cook Islands population – and thereby to increase the political sustainability and sustainability of impacts of the benefits – would be to **render the social welfare benefits shock-responsive**. That would imply that the social welfare benefits are (re-)designed in a manner that they provide the Government of Cook Islands with an instrument to respond to sudden shocks and emergencies, such as natural disasters. Over the medium- to long-term, having a shock-responsive social protection system in place could help the Government respond quickly and efficiently to natural disasters. **Box 10** further elaborates on how to render a social protection system shock-responsive and reflects on its sustainability.

In addition to expanding the benefits through linkages or shock-responsiveness, **systematisation of processes can help to render programmes more sustainable in the long-term**. Effective and efficiency delivery process, including an up-to-date beneficiary database as well as a monitoring and evaluation framework, both of which could be integrated in a programme MIS; together with clear guidelines on the implementation of the benefit, have the potential to render the programmes more sustainable – financially and politically, and also from an impact perspective.

Box 10. Rendering the social welfare benefits shock-responsive

Thus far, the social welfare benefits are recognised as an important policy instrument to address idiosyncratic (i.e. individual) vulnerabilities or shocks, such as temporary inability to earn an income. However, social protection can also play a vital role in responding to covariate shocks, such as posed by natural disasters. Social protection programmes can do so through vertical or horizontal expansion, meaning and increase in benefit levels for existing beneficiaries (vertical) and/or an expansion of the target group, meaning that more beneficiaries receive the social protection benefits in response to a disaster (horizontal).

In order to be able to do so, social protection programmes must be designed adequately and reflect a range of factors related to the degree of coordination and preparedness of different actors involved in social protection and disaster management; the existing coverage and targeting approaches of the existing programmes, including management of programme data; the delivery mechanisms and implementation capacities; as well as available financing. (Tebaldi, Raquel, 2019)

Based on these factors, one can assess the feasibility of rendering the social welfare benefits of the Cook Islands shock-responsive. Firstly, in terms of **coordination and preparedness**, the Ministry of Internal Affairs is tasked with leading the Welfare Cluster in case of an emergency, as stipulated by the Cook Islands' Country Preparedness Package (CPP). The plan lists a range of protection measures, for example referral pathways for protection cases, including gender-based violence and child protection, however, does not speak to the use of social welfare benefits as a platform to address the disaster. Thus, while the Welfare Cluster offers a coordination platform during emergencies, there are no role assigned to social welfare benefits to respond. (Emergency Management Cook Islands, Office of the Prime Minister, 2018)

Further, in terms of the benefits **coverage and targeting approaches**, the universal approaches adopted by a range of benefits mean that a significant share of the population already receive social welfare benefits; which makes it easier to scale up a programme, vertically and /or horizontally, after a disaster. However, the inaccessibility of the social welfare benefits' beneficiary lists could hamper efforts during emergency response. By contrast, the **delivery** of social welfare benefit payments through bank transfers runs smoothly and effectively as evidenced by the evaluation, and thus constitutes a delivery mechanism that could be relied upon. To further guide and support implementation of shock-responsive benefits, operational guidelines should be drafted for the benefits, incorporating a section on operationalisation in case of an emergency. Related standard operating procedures should also be drafted, to ensure that the Ministry of Internal Affairs, and especially INTAFF Officers are adequately prepared for the situation. Likewise, **capacitation** of INTAFF Officers could be beneficial to ensure effective implementation in case of an emergency.

Finally, **financial considerations** are vital in determining whether the use of social protection programmes in an emergency response would be sustainable. The Government of the Cook Islands has shown great political and financial commitment towards the social welfare benefits in the past. Coupled with a forecasted decrease in social welfare costs as share of GDP (as explained above and further elaborated upon in section 9), sufficient fiscal space can be created to scale-up the social welfare benefits during an emergency response.

6. Conclusions

This evaluation set out to evaluate the outcomes and impacts that five social welfare benefits currently operating in the Cook Islands have achieved and continue to achieve. In doing so, the evaluation also reviewed the relevance of the benefits' design and effectiveness and efficiency of implementation, to assess in how far these affect the achievement of outcomes and impacts. Findings suggest that overall, the social welfare benefits achieve a whole range of outcomes and impacts at household- and community-level; however, that there is still room to further strengthen impact pathways by enhancing relevance, effectiveness and efficiency of programme design and implementation.

Overall, the social welfare benefits **continue to be relevant in augmenting household incomes and helping households to meet their basic needs**. However, the extent to which the additional resources are relevant in a households' ability to meet its basic needs depends on the household income, as well as the social welfare benefit. Findings also suggest that next to cash, additional support services, in form of linkages to other activities and programmes, for example, could increase the relevance of benefits. This finding also stressed the need for the social welfare benefits to remain reflective of the changing context that they are operating in and if needed, be reformed and/or redesigned accordingly. While well-aligned with the first national development goal of improving welfare for everyone, the benefits currently seem to hold little obvious relevance in addressing more complex challenge that households face, such as the exposure to effects of climate change, demographic change and migration, or an increase in NCDs.

While the social welfare benefits seem to be **effective in achieving their objective of providing supporting beneficiary households through an increase in financial resources**, the different programmes and their effectiveness would benefit from clearly designed programme objectives. The social welfare benefits currently lack clearly designed objectives, and transparent communication to beneficiaries and wider public thereof. The current lack of clarity results in, and is further exacerbated by, an absence of written documents on programme rules, including clear criteria for eligibility, for each benefit. This lack of awareness of programme rules and eligibility criteria from beneficiaries and the wider public seems to have implications for the benefits effectiveness in reaching all beneficiary households. In the absence of clearly communicated guidelines and programmes rules, including eligibility criteria, there seem to be households that would be eligible for some of the benefits, but simply do not know about them or their eligibility criteria. This seems to hold true particularly for the means-tested transfers. Likewise, it became evident that the provision of support is very demand-driven, hence, individuals and households not asking for support, might end up not getting any.

Likewise, the **efficiency of social welfare benefit stands to gain through more adequate processes, documents and systems**. Currently, the implementation of the social welfare benefits is not guided by clear standard operating procedures and some implementation processes are carried out informally and ad hoc. Furthermore, a lack of effective and efficient data and information management processes within INTAFF, spanning the offices in the *Pa Enua*, has led to challenges and inefficiency in the work of INTAFF Officers, for example in form of wrong beneficiary information, absence of updated beneficiary payment lists in all offices, or lack of re-assessments of eligibility. Currently all implementation processes are carried out manually by INTAFF Officers, with limited or no guidance.

Still, the quality of services received from INTAFF staff was rated highly across locations. This finding points towards an underlying driver of outcomes and impacts: the support and help received from INTAFF Officers in informal and ad hoc ways, without following a process or system. In the absence of formal processes and systems for steps in the implementation process, INTAFF Officers step in and fill the void through informal and impromptu interactions and activities. This approach to providing support and services has worked and resulted in outcomes and impacts at household- and community-level.

Within beneficiary households, the benefits **reduce financial stress and foster financial stability** through an increase in financial resources. Whereas the benefit amounts are too little to save for most beneficiaries, their relevance seems to be big enough to create a feeling of financial stability. Likewise, the regularity at which the benefits are paid, and their predictability instils this feeling of financial stability as well. Regular and on-time payments help beneficiaries plan expenditures, smoothen consumption and give them some form of control over household finances.

This form of stability and control also helped to instil **feelings of empowerment** and being able to **live a life in dignity**. Particularly for beneficiaries that for some reason are not able to earn their own income, the benefits helped them to maintain an adequate standard of living, without which they would not be able to. Especially pensioners stressed that the pension would allow them a life in dignity and ensure that they are taken care of in old age.

The evaluation further found that the benefits also facilitate household's **access to basic services** – specifically in education and health. The vast majority of beneficiaries across all islands and different benefits types indicated that they use a part of their cash benefit to pay for accessing basic services, most typically in the form of paying for transportation costs to reach these services. Particularly in the area of education, the social welfare benefits play a vital role to enabling children's access to schooling, covering for school fees, uniform costs and school lunches, among others. Generally, education is considered a top priority for most beneficiaries and consequently, benefits encourage and support **human capital development** as a long-term outcome. These findings on increased access to basic services, especially in the area of education, go beyond the child benefit and are applicable to all five benefits in the evaluation.

Thus, while the benefits certainly play an important role in supporting especially children and grandchildren living in the beneficiary households, the benefits do not constitute an incentive to have more children. Consequently, there seems to be no link between benefits and **countering the effect of depopulation** of the islands. Likewise, the evaluation found no strong link between the benefits and **protection against environmental shocks**. A few households have used parts of their benefits to invest in protection against shocks, however, it mostly seems to be the availability of resources in the household that dictates whether the household has invested in it. For most households, investment in protective measures is not deemed a basic need or priority and hence the benefits are not spent on it.

Instead, the increase in financial resources for most households means that more resources are available for food purchases. Social welfare benefits positively impact the **food security** of beneficiary households by providing financial means to increase the quality and quantity of foods. Most beneficiaries agree that their food quantity and/or quality would be negatively affected, if the benefits ended. However, this evaluation also found that at the same time, in offering people a wider choice of food purchases, the social welfare benefits might for some households incentivise a move away from a traditional lifestyle of living off the land and sea and moving towards a more convenience-based lifestyle, often entailing the consumption of less nutritious and fresh foods. Hence, the evaluation's findings on the benefits' impacts on **nutrition** outcomes – an interplay of food security, health seeking behaviour and care and feeding practices – are inconclusive, too.

Also, the evaluation findings on the benefits' impacts on **an overall a healthy lifestyle** are inconclusive. The evaluation found no strong link between the benefits and the beneficiaries' health seeking behaviour. Even though the benefits facilitate access to health services, beneficiaries indicated that they would not change their health seeking behaviour, if the benefits would cease. More generally, living a healthy lifestyle, being active and engaging in sports or other activities seems to be more of a personal choice and preference than related to the benefits.

Going beyond the household, the evaluation also explored impacts that the benefits might have achieved at the **community-level**. It found that the availability of more cash impacts the local economy, as on some islands, shop owners or market sellers increase the availability of foods on payment days of the benefits. Furthermore, evidence suggest that the cash seems to facilitate buying on credit for beneficiary households, by acting as a form of guarantee that the debt will be settled. Beneficiaries also stressed the relevance of participating in and contributing to community life, wherein the benefits seem to play a vital role as they provide households with the necessary resources to do so. Thus, beyond the beneficiary household, the social welfare benefits also seem to impact non-beneficiary households and the community as a whole.

Lastly, the evaluation explored the social welfare benefits' impacts on overall beneficiary well-being and welfare, as measured by indicators of monetary **poverty and income inequality**. The findings indicate that social welfare benefits have had a positive impact on lifting people out of poverty. After the distribution of social welfare benefits, poverty rates decreased across the islands, just like the depth of poverty. Moreover, the social welfare benefits played a role in reducing inequality across the Cook Islands, albeit minimally. By redistributing resources through the benefits, the Gini coefficient was lowered. Hence, the social welfare benefits contributed to an improvement in the overall welfare of beneficiary households and support the achievement of National Development Goal number one.

Consequently, the evaluation finds a whole range of relevant outcomes and impacts that these social welfare benefits have achieved. However, it also found that the **context** within which the social welfare benefits in the Cook Islands have operated and continue to operate, changes. The programmes operated in small and tightly knit communities, with strong support networks within them. However, the society is becoming less homogenous, and migration between islands and international migration are becoming more prevalent. Therefore, traditional structures and forms of social protection, characterised by strong communal support and households helping one another, disintegrate and gradually break away. The social welfare benefits, which often built on impromptu support mechanisms, as currently offered by the INTAFF Officers, might thus also need to be reformed and strengthened to fit a more formalised social protection system.

The evaluation has also shown that the benefits might need to adapt to stay relevant and adequately address **vulnerabilities and contingencies** faced by beneficiaries. Next to depopularisation and migration, the population is experiencing a move away from a more traditional lifestyle of "living off the land and sea", towards a more convenience-based lifestyle, bringing along new challenges, such as non-communicable diseases. Likewise, risks derived from exposure to environmental shocks resulting from climate change are increasingly present. While benefits have achieved impacts in enhancing overall beneficiary well-being and welfare, they have achieved limited or no impacts in shielding households against these evolving vulnerabilities. Consequently, to remain relevant and be able to adequately support households in addressing contingencies that they face across their lifecycle, it is recommended to further strengthen and enhance the social welfare benefits.

Strengthening and enhancing the benefits' design and implementation processes will help the benefits to remain relevant, and also increase the effectiveness and efficiency of their delivery. This in turn will also increase the **sustainability of the social welfare benefits** over the long-term. While the evaluation shows that the current benefits are financially and politically sustainable, a range of impacts achieved by the benefits were assessed as unsustainable in the event of cash withdrawal. Likewise, ensuring that programmes are relevant, effective and efficient in achieving their objectives and impacts can reinforce political will to continue these programmes.

7. Lessons learned

The evaluation identified a number of key lessons to be learned from the five social welfare benefits in the Cook Islands, that could be relevant to other countries in the process of setting up or reforming their social welfare systems, particularly for Pacific Island Countries and Territories and other Small Islands Development States (SIDS). These lessons learned are as follows:

Universal social protection programmes are feasible and sustainable. With close to universal coverage for the child benefit and universal coverage for the old-age pension, the Cook Islands' social protection system stands out in the Pacific region. Both programmes are highly effective in reaching their intended target population; and are highly efficient in the process of it, with no administrative costs for targeting. This evaluation also shows that over the long-run, both benefits (as well as the other benefits) become more affordable, as economic growth outperforms population growth; indicating their financial sustainability.

Social protection programmes must not only be financially sustainable, but also politically. In addition to financial sustainability, it must be stressed that political will plays a vital role in sustaining social protection programmes in the long-run. Therefore, social protection programmes, as well as a commitment to implement and finance these, must be an explicit part of a country's legislation and national sustainable development strategy. The Cook Islands formalised its social welfare benefits through legislation as early as 1989 – a vital step in rendering its benefits sustainable and protecting them against changes in the political climate and greatly contributing to the sustainment and expansion of programmes over time.

Through the provision of cash, social protection programmes can achieve a whole range of impacts in beneficiary households, oftentimes first-order impacts. The example of the Cook Islands' social welfare benefits suggest that the cash benefits have achieved a whole range of impacts, mostly in terms of reducing access barriers, covering basic needs and lowering financial stress in the household. Likewise, cash transfers play a vital role in reducing monetary indicators of poverty and inequality.

Beyond the provision of cash, households and individuals might require additional support services. While cash is vital to address household's financial barriers to accessing services and goods, it often fails to achieve more complex and second-order impacts over the long-term, for example, related to nutrition, a healthy lifestyle or resilience to shocks. An integration of cash transfers with other interventions or services, in form of in-kind support, behaviour change communication or linkages to other services, creates linkages between different interventions that have the potential to improve impacts in many areas of people's lives that cash transfers may not be able to achieve on their own.

Social protection programmes must be adaptive to the changing societal context that they are operating in to remain relevant and ensure that households and individuals are adequately protected from contingencies and risks they might face. Strengthening and enhancing the social protection programme design and implementation processes can ensure that programmes remain relevant, while also increasing their effectiveness and efficiency of their delivery. In doing so, evidence-based approaches should be adapted, clearly assessing the population's needs and risks, while being reflective of demographic and socio-economic developments.

Making social protection systems shock-responsive is one way of rendering programmes more relevant and an effective instrument to protect households against recurring, covariate risks. The case of the Cook Islands suggests that it is feasible to render existing programmes more shock-responsive, when building on and strengthening a range of factors, including among others, coordination and preparedness of different actors involved in social protection and disaster management; existing coverage and targeting approaches of the existing programmes, including management of programme data; delivery mechanisms and implementation capacities; and available financing.

8. Recommendations

Based on the evaluation findings and conclusions drawn, a range of recommendations are proposed with the objectives of rendering the social welfare benefits more effective and efficient in their design and implementation and more relevant for the beneficiary households. The recommendations were validated and prioritised by national stakeholders during the in-country validation workshop. In the following, these recommendations are elaborated upon.

8.1. Establish clear programme objectives

Priority	Defined as high priority recommendation.
Responsible actor(s)	Department of Social Welfare in Ministry of Internal Affairs as primary responsible actor
Timeline	Short term, i.e. next 2 years

Define clear programme objectives for the different social welfare benefits to establish what these programmes are meant to achieve. Objectives may be related to outcomes and processes and can speak to what the programmes seeks to achieve in the short-, medium- or long-term, and the way in which this is done. Objectives should be measurable and attainable and should be informed by the foreseen role for the social welfare benefits within the larger development context in the country. Without clearly established objectives, it is difficult to design a relevant and adequate theory of change for each benefit, including their expected outcomes and impacts. In turn, without a theory of change, measuring programme inputs and outputs and evaluating the achievement of outcomes and impacts is not possible; thus, rendering effective monitoring and evaluation processes infeasible.

Thus, clearly defining objectives of social welfare benefits also entails defining the expected outcomes and impacts of each. Is a benefit meant to provide temporary support to beneficiaries to help them through a difficult period in their lives, which is time-bound; or is the benefit meant to permanently replace an income and hence continue over a longer-term period? Likewise, the objectives should stipulate, whether the social welfare benefit is solely meant to increase financial resources in the household and thereby alleviate financial stress, or are they also meant to achieve more pronounced outcomes and impacts, such as improved nutritional status of household members or enhanced protection and resilience against environmental shocks? If the latter is the case, this must be clearly stipulated in the objectives and impact pathways must be linked to relevant inputs and outputs.

In defining these objectives, one needs to take into consideration the risks households currently face and the resulting needs, and which of these should be addressed by the benefits. A household risk assessment can help to shed light on these factors. Likewise, one should consider the changing nature of family structures. Recognizing that depopulation in the Cook Islands is an increasingly prevalent socio-demographic trend, the revision of benefit objectives needs to consider that informal social protection networks and support provided by extended families are likely to continue to be weakened in the near future.

Finally, it is important that the programme objectives are adequately reflected in the programme design. Envisioning to provide temporary support to beneficiaries to help them through a difficult period in their lives or permanently replacing an individual's or household's income are two separate sets of programme objectives, which require different benefit levels to adequately achieve their objectives (see recommendation **8.2. Evidence-based approach to setting benefit levels**). Likewise, if a programme is meant to achieve sectoral impacts, for example in nutrition or resilience to environmental shocks, these objectives must be clearly reflected in the programme design, for example by clearly communicating what the benefit is supposed to be spent on or by proactively linking beneficiaries to additional services (see recommendation **8.3. Formalise case management and referral pathways**).

Next to enabling periodic monitoring and evaluation activities, and evidence-based policymaking, clear programme objectives are also likely to impact beneficiary behaviour. Relaying and communicating information on the objectives and purpose of social welfare benefits to the beneficiaries will help to ensure that they are more aware of the transfer's intended outcomes and impacts. This is a crucial step in ensuring that the benefits are directed towards their intended purposes and designated areas of impact. Knowledge of the benefits intended impacts and objectives, as well as fostering a deeper understanding of this, may serve to influence beneficiaries' behaviour in terms of expenditure patterns. This will allow the benefits to achieve their desired impacts once there is recognition and clearly defined objectives for each particular cash transfer. Currently, the programmes are not guided by clear objectives as to their particular outcomes and intended impacts which results in confusion as to the benefits' exact purpose. The caregiver allowance is an example of how these benefits would be better directed if the objectives were well defined. As reported, some beneficiaries of the caregiver allowance were under the impression that the allowance was intended to provide support for the person in care when in fact it is meant to supplement the income of the caregiver and provide assistance to cover their daily needs, as having a person in need of care can be time consuming – time which would otherwise possibly be spent earning an income.

8.2. Evidence-based approach to setting benefit levels

Priority	Defined as high priority recommendation.
Responsible actor(s)	Department of Social Welfare in Ministry of Internal Affairs as primary responsible actor; partners, such as UNICEF, could support the modelling of benefit amounts over the long-term to assess their financial sustainability
Timeline	Short term, i.e. next 2-3 years

Revise the benefit levels and regularly adjust it to inflation or food prices. All focus group discussants agreed that the benefit levels are too low, particularly in light of increasing food prices. Hence, regularly assessing and adjusting the benefit levels in line with inflation or food price indices is a crucial step to ensure that the benefits value stays relevant to the household and the real benefit value does not decrease. Such an evidence-based approach further increases transparency and can thereby increase beneficiary trust, because the benefits are adjusted according to a pre-defined indicator, and not based on or in response to political dynamics.

Additionally, assess the social welfare benefit levels' in terms of adequacy, specifically in light of their objective(s). Ensuring that benefit levels correspond to their objectives can help to ensure that the benefits achieve their intended outcomes and impacts. Evidence suggests that too low benefits levels, for example, tend to not achieve significant multisectoral impacts. In turn, higher benefit levels are usually associated with stronger impacts on for example food security, education, health and resilience.³⁰ Again, it is recommended to adopt an evidence-based approach to setting benefit levels, also drawing on global evidence.

To shed light on the financial implications and the sustainability of the recommendation over the medium- to long-term, **section 9. Scenario analysis** presents cost simulations of these recommendation for all benefits.

8.3. Formalise case management and referral pathways

Priority	Defined as low priority recommendation.
Responsible actor(s)	Department of Social Welfare in Ministry of Internal Affairs as primary responsible actor; partners, such as UNICEF, could support the development of a case management system; other Government ministries and departments, CSOs, NGOs and other providers of additional services to be involved in process for mapping of referral pathways and realisation of linkages
Timeline	Medium term, i.e. next 5-7 years

³⁰ (UNICEF-ESARO/Transfer Project, 2015)

Establish and link the social welfare benefits to a more structured and institutionalised case management mechanism, which can facilitate integration and coordination of services and formalise linkages to other initiatives. Whichever outcomes and impacts the different social welfare benefits intend to achieve, typically they go beyond simply an increase in household finances, but also include specific sectoral outcomes and impact, for example in nutrition, education or health. Sectoral outcomes and impacts are more complex to achieve and depend on a myriad of factors at household- and child-level, and hence, households might require support tailored to their specific needs.

Case management can support this approach by assessing the individual household's situation and linking the household to relevant services, for example in the area of nutrition-specific interventions, livelihoods support or special assistance for older persons or people living with disability. Through regular contact with the household, case management can also support monitoring and follow-up at local level and ensure that beneficiaries know what the benefit is intended to achieve and utilise it accordingly (without having to establish conditions). For instance, evidence from Brazil's Bolsa Familia programme, which has a strong case management component, shows that families who struggle to achieve sectoral impacts in education and health, benefit strongly if they are identified early and can be provided with additional support.

While INTAFF Officers currently perform this role of case managers informally, by checking on the beneficiaries in an impromptu manner during community gatherings or other events, this informal way misses the systematisation of providing consistent and regular follow-up support to beneficiaries and also does not offer standard referral pathways to other existing services. The evaluation findings present evidence that follow-up and standard referral pathways would benefit beneficiaries. For example, none of the old-age pensioner or infirm and destitute allowance recipients knew of the available special assistance provided by INTAFF, which finances necessary renovations to beneficiaries' homes, to render these suitable to their health condition. Likewise, the lack of eligibility re-assessment of infirm and destitute allowance recipients indicates that a more formalised and structured case management and follow-up process would benefit the effectiveness and efficiency of social welfare benefits. Finally, recipients of the destitute allowance mentioned that linkages and referrals to trainings or employment opportunities would greatly increase the relevance of social welfare to them and also capacitate them to sustain themselves in the future, reducing their reliance on social welfare benefits.

Consequently, case management can foster higher integration and coordination between different programmes and services, which consequently enables programmes to complement one another and thereby tackle different and more complex vulnerabilities. To realise a more formalised case management process in the Cook Islands, there is a need design clear case management steps and formalise the follow-up processes that INTAFF staff today carry out on a more ad hoc and informal basis. Therefore, guidelines on case management must be developed and included in the programme standard operating procedures (see recommendation **8.4. Enhance information processes, documents and systems**) and staff must be trained accordingly.

Additionally, case management will serve to refer and link beneficiaries to other services that might be relevant and helpful to them. The evaluation’s findings suggest a range of steps and options that could be relevant in establishing linkages and standard referral pathways:

- Extend home visits and check-ups from the disability council to include the elderly (if not happening already);
- Link recipients of the caregiver allowance to training courses teaching first aid training and basic qualifications required, when caring for someone;
- More proactively link beneficiaries of the infirm and destitute allowance or the old-age pension to available special assistance from INTAFF, or other providers (for example NGOs or charities) of assistive devices such as hearing aids, walking frames and reading glasses;
- Link recipients of the infirm allowance with potential to specialized employment opportunities for which they are suited; and
- Refer beneficiaries of the destitute allowance to trainings, skills development courses, workshops or job opportunities.

8.4. Enhance information processes, documents and systems

Priority	Defined as high priority recommendation.
Responsible actor(s)	Department of Social Welfare in Ministry of Internal Affairs as primary responsible actor; partners, such as UNICEF, could support the development of programme rules, SOPs and a more integrated beneficiary database
Timeline	Short term, i.e. next 2-3 years, for programme rules and SOPs Medium term, i.e. next 5 years, for programme database

Develop clear and written programme rules governing each benefit, once the objectives have been clearly established. The programmatic rules should govern the ways that the benefit is accessed, their eligibility requirements, the application processes and procedural guidelines on which benefits require check-ins over certain intervals. The programme rules and guidelines serve to enhance and foster more effective implementation of the benefits so that they are able to better achieve their desired impacts.

Draft standard operating procedures (SOPs) for all benefits regarding key processes, based on the programme rules and guidelines. The revised SOPs should clearly outline and explain the targeting approaches for each benefit and explain the mechanism which is to be used to realise the chosen approach. This is particularly relevant for the means-tested benefit, where there seems to be unclarity regarding the operationalisation of targeting and especially re-assessment of eligibility. In addition to this, there is a need to clarify procedural operations around the different benefits such as clarification regarding the application process or grievance redress mechanisms for example.

Developing clear programme rules together with SOPs to guide key processes will contribute to enhanced operations and knowledge regarding the particulars of each benefit so that INTAFF staff are able to clearly and effectively communicate this information to the potential beneficiaries, eliminating potential confusion around these processes. As the islands are small and there are lots of community gatherings from which people obtain their information, having clearly documented programmatic rules and procedures is vital to the effective functioning and distribution of the cash transfers.

Additionally, the programmes' efficacy would benefit from developing and enhancing a beneficiary database that is accessible in Rarotonga and the *Pa Enua*. Currently, as this information is all stored in boxes and in an Excel file only accessible in Rarotonga, there is greater room for error and updating the information can be time consuming or there could be delays in processing the updated information. Developing a beneficiary database and the accompanying system would allow for beneficiary information to be more easily updated and this information made more accessible.

Hand-in-hand with the development of a data base, goes the establishment of more regular and formal channels of communication. Facilitating channels of online communication for INTAFF Officers in the *Pa Enua* with Rarotonga, will allow information to be more easily and regularly dispersed, and ensure that beneficiary information in the established database is kept up-to-date and relevant.

Finally, it is of particular importance to make programme guidelines and operating procedures widely available, especially to INTAFF staff in the Outer Islands. This could be achieved through workshops or training sessions designed specifically for the administration staff so that information is dispersed in an efficient manner and details of the programmes can in turn be correctly and comprehensively relayed to residents of the Cook Islands.

8.5. Establish and disseminate knowledge of programme rules

Priority	Defined as medium priority recommendation.
Responsible actor(s)	Department of Social Welfare in Ministry of Internal Affairs as primary responsible actor; INTAFF Officers on the islands as primary executing actors
Timeline	Medium term, i.e. next 5 years

Develop and implement a communication strategy. The information on the rules, procedures and guidelines could be made publicly available online so that it is accessible to those with internet connectivity and can be more easily obtained. In addition, banners regarding the transfers and their relevant information can be set up in public spaces – as is currently already done in banks and hospitals – which detail this information in both English and Maori. Due to the nature of contact amongst residents on the island, it is important that this information is documented in writing and that information reaches more vulnerable and marginalized households as well, including households potentially eligible for the infirm and destitute allowance. This will ensure that accurate, up-to-date information is communicated to the residents as currently, the information is mostly communicated verbally which leaves room for the spread of misinformation or incomplete information.

9. Scenario analysis

In line with the recommendations, this section provides cost estimates of the six social welfare benefits³¹ over the coming 20-year time period utilizing a macro-simulation model. For the projections, the same macro-economic model as elaborated upon in sub-section 5.5. *Sustainability of social welfare benefits* was used. As part of this scenario analysis, the costs of recommendations on the revision of benefit levels, elaborated upon above, were costed. Below, **Table 12** illustrates the six programmatic priorities of the costing as well as the assumptions that were made.

The child benefit was modelled for children aged 0 to 16 in line with the 2019 extension of the target group size. Furthermore, the infirm allowance, caregiver allowance and the child benefit included two options for their benefit level. The unadjusted benefit amount reflects the value of both transfers under current targeting conditions (NZD 100 per month for children aged 0 to 16, 200 NZD per month for caregivers and NZD 200 per month for the infirm). On the other hand, the adjusted benefit amount reflects recommendation 7.5 above – while the infirm allowance gradually increases to NZD 500 per month by 2039, the adjusted child benefit scenario and the caregiver allowance models the gradual raise of these benefits to NZD 150 and NZD 300 per month by 2029, respectively. As such, the latter ensures that the old-age pension is (i) equal to the infirm allowance by 2039, (ii) 2.3 times greater than the caregiver allowance by 2029 and (iii) solely 4.6 times greater than the child benefit by 2029, instead of the current seven times, thereby reflecting evidence-based literature. Lastly, the new-born allowance is modelled to include an uncapped number of beneficiaries, which reflects the projected growth of new-borns according to population data retrieved from SPC.

Table 12. *Modelling parameters of the six social welfare benefits*

Modelling parameters	Child benefit	New-born allowance	Old-age pension	Infirm allowance	Destitute allowance	Caregiver Allowance
Benefit amount	Unadjusted: NZD 100 per month; Adjusted: gradual increase to NZD 150 per month by 2029.	Lumpsum of NZD 1,000 at birth per baby	NZD 500 per month for 60-69; NZD 700 per month for 70+	Unadjusted: NZD 200 per month; Adjusted: gradual increase to NZD 500 per month by 2039.	Unadjusted: NZD 200 per month; Adjusted: gradual increase to NZD 500 per month by 2039	Unadjusted: NZD 200 per month; Adjusted: gradual increase to NZD 300 per month by 2029.
Target group size in 2019	3,220	249	1,322	116	10	160
Realisation rate	100%	High: 100% Medium: 90% Low: 80%	High: 100%	High: 100% Medium: 90% Low: 80%	High: 100% Medium: 90% Low: 80%	High: 100% Medium: 90% Low: 80%

The following sub-sections will elaborate on the cost of the six programmes over the next 20 years. The costs for each of the six programmes will be presented for various targeting scenarios depending on the social welfare benefit under investigation.

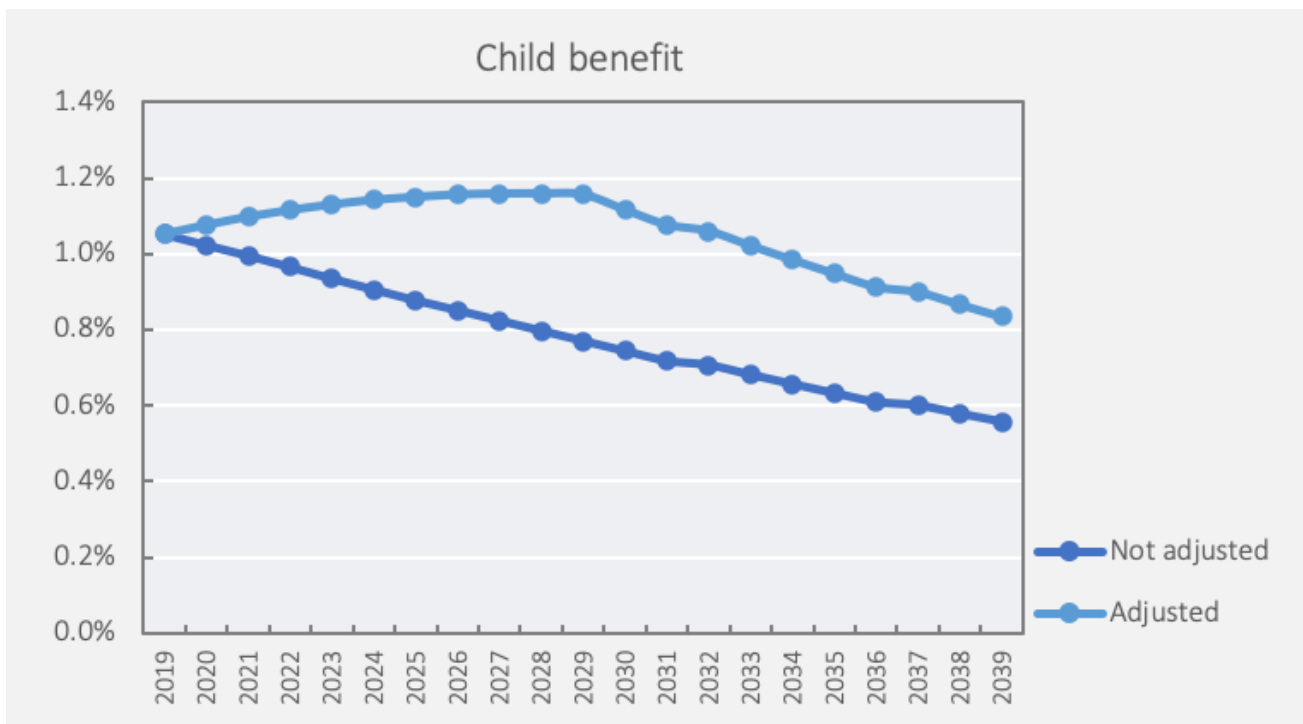
³¹This section refers to six social welfare benefits instead of the five mentioned throughout the report as the infirm and destitute allowance were modelled separately.

9.1. Child benefit

Two types of scenarios were costed for the child benefit: one scenario wherein the benefit level of the child benefits remains at NZD 100 per month (i.e. not adjusted) and one where the benefit level is gradually increased to NZD 150 per month. For both scenarios the benefit is pegged to, and regularly increased in line with inflation. The realisation rate is kept at 100 per cent for both scenarios, assuming that the child benefit reaches every child entitled to it. Below, **Figure 6** illustrates the cost as a percentage of GDP for both benefit levels.

It can be observed that the costs of both scenarios decrease over time; however, more so for the unadjusted benefit level (light blue line) compared to the adjusted benefit level (dark blue line). The slower decline of the latter is a result of the gradual increase of the child benefit from NZD 100 to 150 from 2019 to 2029. After the adjustment has been completed, the benefit solely increases by the amount of inflation. As demographic factors have a larger effect than the growth of inflation, the overall costs of the benefit start to fall more rapidly as the year 2029 is reached. As a consequence, the adjusted child benefit costs 1.05 per cent of GDP in 2019, 1.10 per cent in 2029 and 0.80 per cent by 2039. For the unadjusted child benefit, the overall programme costs decrease from 1.05 per cent of GDP in 2019 to 0.53 per cent by 2039.

Figure 6. Costs of the child benefit, as a share of GDP

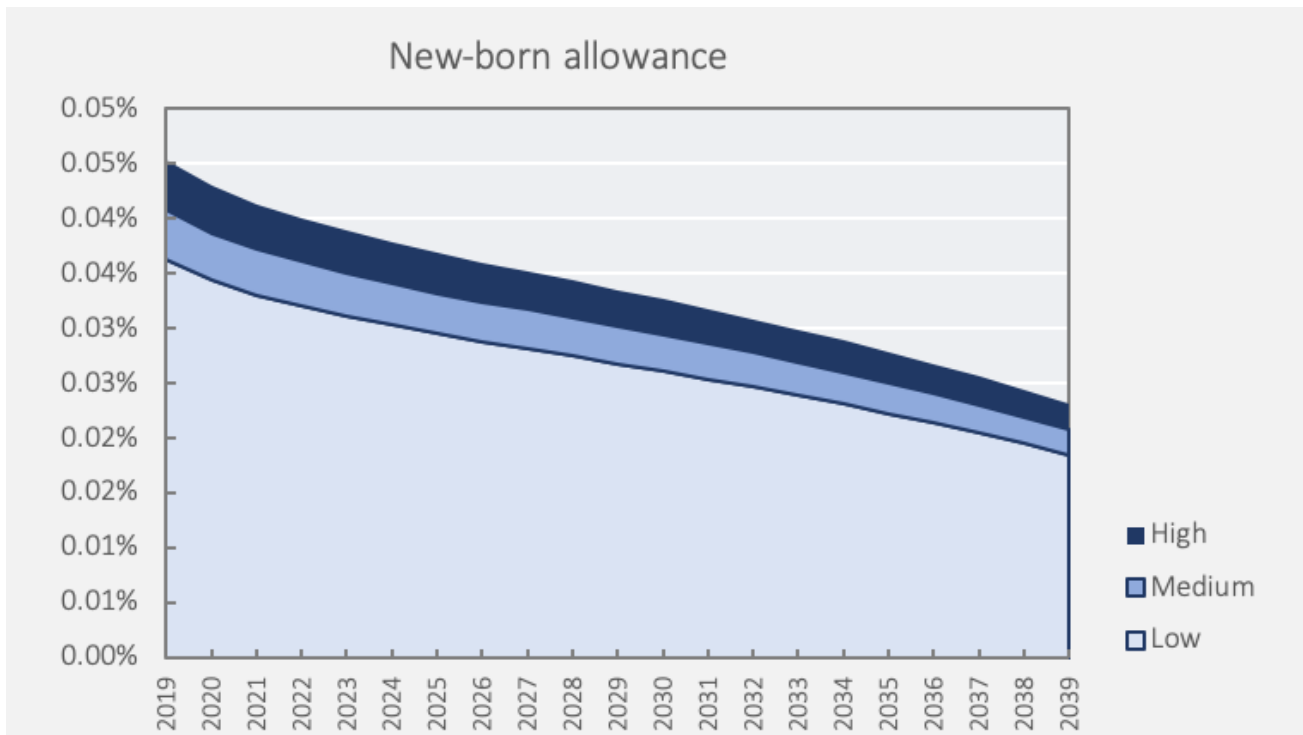


9.2. New-born allowance

For the new-born allowance, the costs of providing NZD 1,000 lump-sum payment to all new-born children were modelled over the coming 20 years. It was assumed that the lumpsum amount would increase in line with inflation over the years. In contrast to the child benefit, the new-born allowance includes three realisation scenarios: low, medium and high. The realisation rate presents the share of eligible beneficiaries that actually receive the new-born allowance. As evidence suggests, thus far the allowance does not have full realisation yet and not every new-born eligible for the allowance receives it. Thus, the low scenario reflects the costs of the programme if 80 per cent of the beneficiaries receive the benefit; the medium scenario if 90 per cent receive it; and the high scenario if 100 per cent receive it.

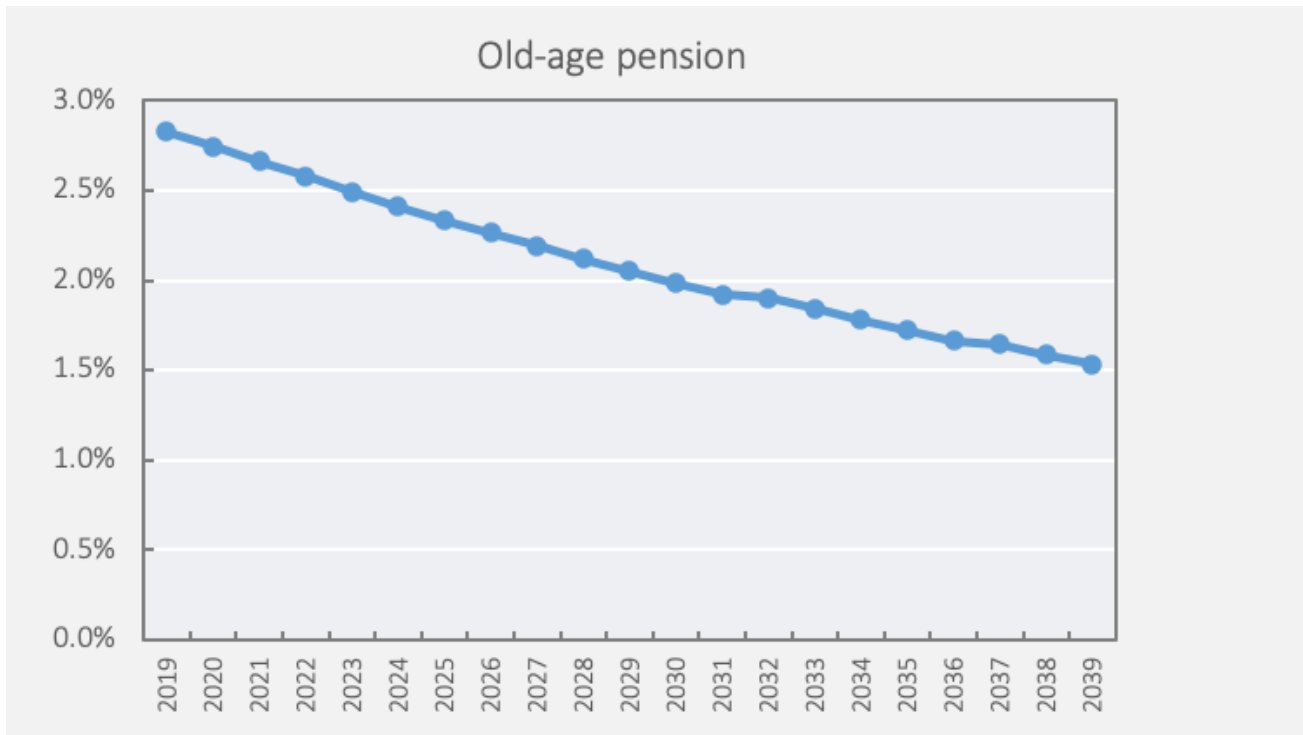
The costs of the new-born allowance across the three scenarios is illustrated in **Figure 7**. It becomes evident that the costs of the allowance reduce over the next 20 years for all three realisation rates, as GDP growth outperforms population growth. For the low scenarios, i.e. assuming 80 per cent realisation rate, the costs of the allowance drop from 0.04 per cent of GDP in 2019 to 0.02 per cent in 2039. For the high scenario, i.e. full realisation, the costs drop from 0.05 per cent of GDP to 0.025 per cent over the same time period. By 2039, the costs under all three scenarios will have declined by more than double.

Figure 7. Costs of the new-born allowance, as a share of GDP



9.3. Old-age pension

For the old-age pension, the macro-simulation modelled the cost of pegging the current pension benefit levels – i.e. NZD 500 per month for 60-69-year-olds and NZD 700 per month for individuals aged 70 years and above – to inflation over the coming 20 years. For modelling purposes, it was assumed that every individual eligible for the old-age pension also receives it. As with the other social welfare benefits, the cost of this programme declines over time, reaching a level that is close to half of the 2019 costs by 2039 (see **Figure 8**). The programme costs 2.8 per cent of GDP in 2019, reducing to 1.97 per cent by 2029 and 1.43 per cent by 2039.

Figure 8. Costs of the old-age pension adjusted to inflation, as a share of GDP

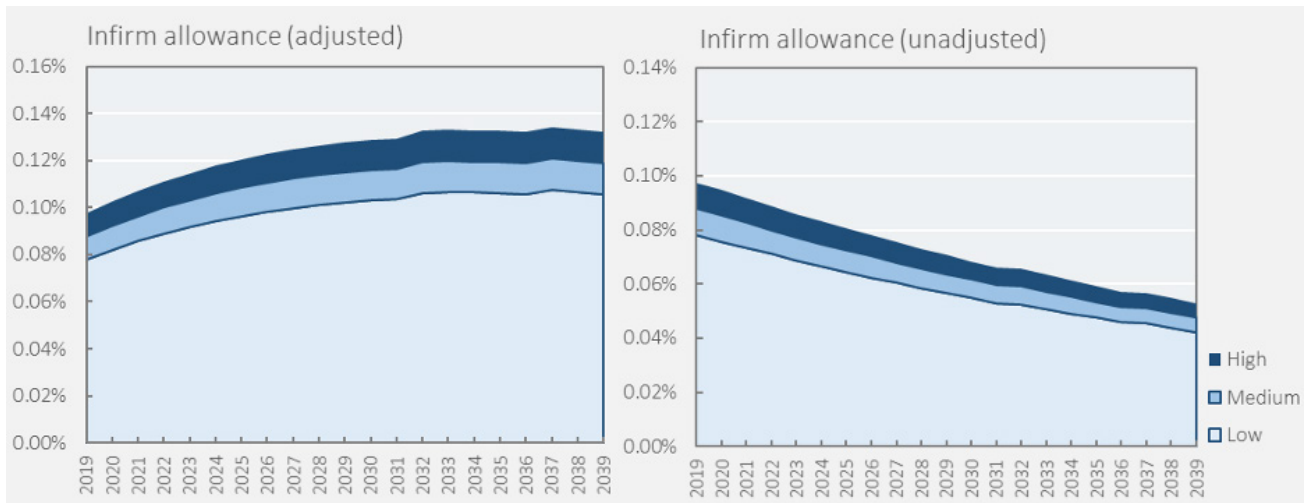
9.4. Infirm allowance

The infirm allowance was modelled to reflect an adjusted and unadjusted benefit level. While the unadjusted programme scenario reflects the current benefit level of NZD 200 per month, the adjusted benefit level is gradually adjusted to the rate of the old-age pension, i.e. NZD 500 per month. The adjustment to a higher benefit level was modelled, as it is deemed necessary for individuals that are not able to earn a livelihood to receive a benefit that will allow them to meet their costs of living on the Cook Islands. As such, the modelling gradually adjusted the infirm allowance to equal the pension benefit by 2039. Both benefit levels were further modelled to increase in line with the inflation. Moreover, three scenarios with different realisation rates were modelled: a low scenario with an 80 per cent realisation rate; medium scenario with a 90 per cent realisation rate; and high scenario with a 100 per cent realisation rate.

As evidenced in **Figure 9**, the costs as share of GDP of the unadjusted infirm allowance decline over time, while those of the adjusted allowance increase before reaching a turning point in 2037. Nevertheless, when observed closely, it becomes obvious that the difference between both benefit levels is minimal. At maximum, the cost difference between the adjusted and unadjusted infirm allowance over the 20-year time period is 0.074 per cent of GDP under the high scenario, 0.067 per cent under the medium scenario and 0.076 per cent under the low scenario. Compared to the other five programmes, this is a marginal cost to pay to ensure that those living with disabilities are ensured a decent standard of living throughout their life.

Of importance to note is the fact that no clear targeting approach was provided in order to fully comprehend the extent of this social welfare benefit. As such, in line with recommendation 7.2., the Government of the Cook Islands is encouraged to consider devising a comprehensive and all-inclusive targeting approach. This will allow for even more accuracy in future estimations.

Figure 9. Costs of the old-age pension adjusted to inflation, as a share of GDP

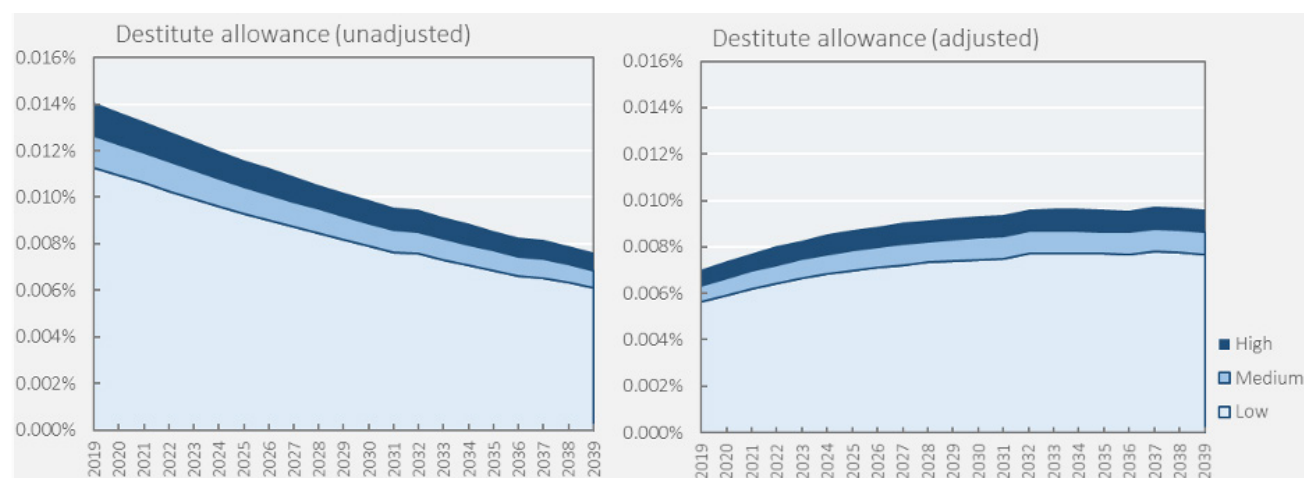


9.5. Destitute allowance

In addition, the destitute allowance was modelled as part of the scenario analysis. The goal of the allowance, as explained earlier in the report, is to provide vulnerable individuals, who are unable to support themselves due to special circumstances, with appropriate benefits. However, as also elaborated upon in recommendation 7.1., it is important to clearly establish programme objectives and targeting approaches. At the moment, it is unclear whether the destitute allowance is meant to replace the income of the recipient, or whether it should provide additional subsistence support. Hence both options were simulated. The first option keeps the benefits level as is at NZD 200 (i.e. unadjusted), assuming that the destitute allowance is supposed to provide additional support to its recipients over an unspecified period of time. The second option included in the modelling (adjusted) increases the benefit amount to NZD 500 over a 20-year time period. Furthermore, while the unadjusted benefit is received every month of the year, the adjusted benefit is only provided for 6 months within a year. As such, the increased benefit amount along with a time-restricted provision aims to provide destitute individuals with an income that can replace their income and cover their basic needs while they are searching for a job.

Furthermore, there is a lack of clear targeting criteria, which makes it difficult to accurately simulate the costs of the allowance. Nevertheless, given previous beneficiary data, the simulation model projected beneficiaries based on the population growth rate. Once again, three realisation rates – 80, 90 and 100 per cent – were considered for both the adjusted and unadjusted models. Likewise, for both scenarios the benefit levels were modelled to increase in line with inflation.

Below, **Figure 10** provides the overall cost of the destitute allowance for the adjusted and unadjusted programme from 2019 to 2039. Assuming a high realisation rate, i.e. every eligible person receiving the benefit, the unadjusted benefit would cost 0.014 per cent of GDP in 2019, 0.010 per cent in 2029 and 0.007 per cent in 2039. In the case of the adjusted benefit, these costs account for 0.007 per cent, 0.009 per cent, and 0.009 per cent, respectively. Hence, even though the benefit amount per month is higher, the time limit of six months reduced the overall cost of the benefit. Accordingly, these costs decline for the medium and low realisation rate.

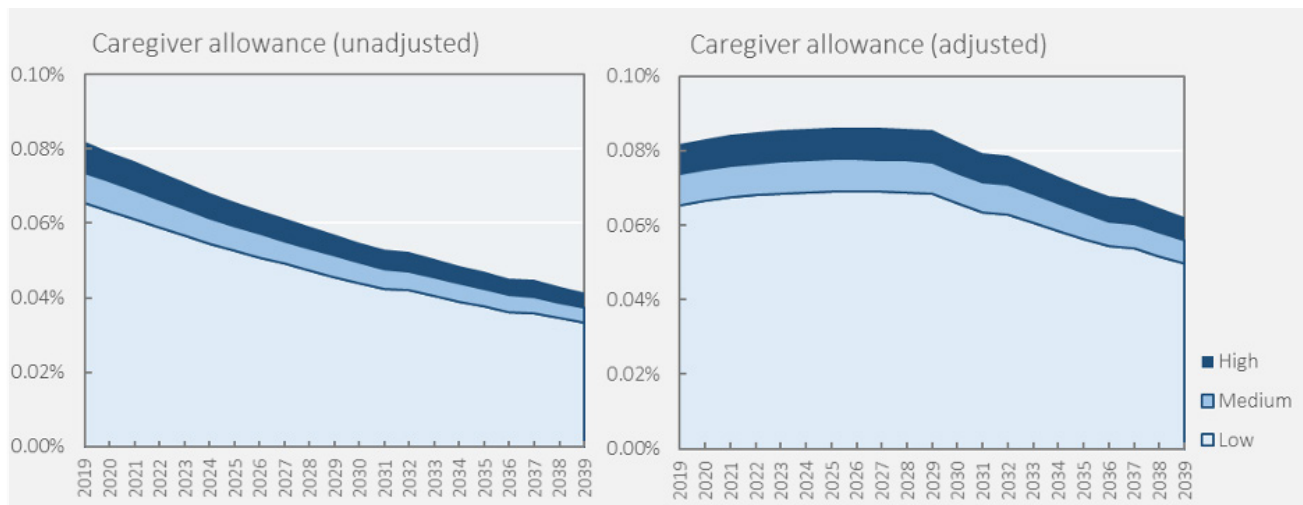
Figure 10. Costs of the destitute allowance scenarios, as a share of GDP

9.6. Caregiver allowance

Finally, the caregiver allowance was modelled to reflect an adjusted and unadjusted benefit level. While the unadjusted programme scenario reflects the current level of benefits according to the Government of the Cook Islands (200 NZD per month), the adjusted programme scenario is gradually adjusted to a rate of 300 NZD by 2029 in 2019 prices. The adjustment was modelled as it is deemed necessary for caregivers that are not able to engage in paid work to receive a benefit that will allow them to meet their costs of living on the Cook Islands. Both benefit levels were further modelled to increase in line with the inflation. Again, three scenarios with different realisation rates were modelled: a low scenario with an 80 per cent realisation rate; medium scenario with a 90 per cent realisation rate; and high scenario with a 100 per cent realisation rate.

Below, **Figure 11** presents the costs as share of GDP for both benefit levels, with three realisation rates. It can be seen that while the costs of the unadjusted caregiver allowance decline over time, those of the adjusted allowance increase before reaching a turning point in 2029. The high scenario of the unadjusted caregiver allowance costs 0.08 per cent of GDP in 2019, declining to 0.04 per cent by 2039. By contrast, the adjusted caregiver allowance costs 0.08 per cent of GDP in 2019 and decreases to 0.06 per cent by 2039. Thus, over the course of 20 years, the latter, which affords caregivers a decent standard of living, solely costs 0.4 percentage points more.

Figure 11. Costs of the caregiver allowance scenarios, as a share of GDP

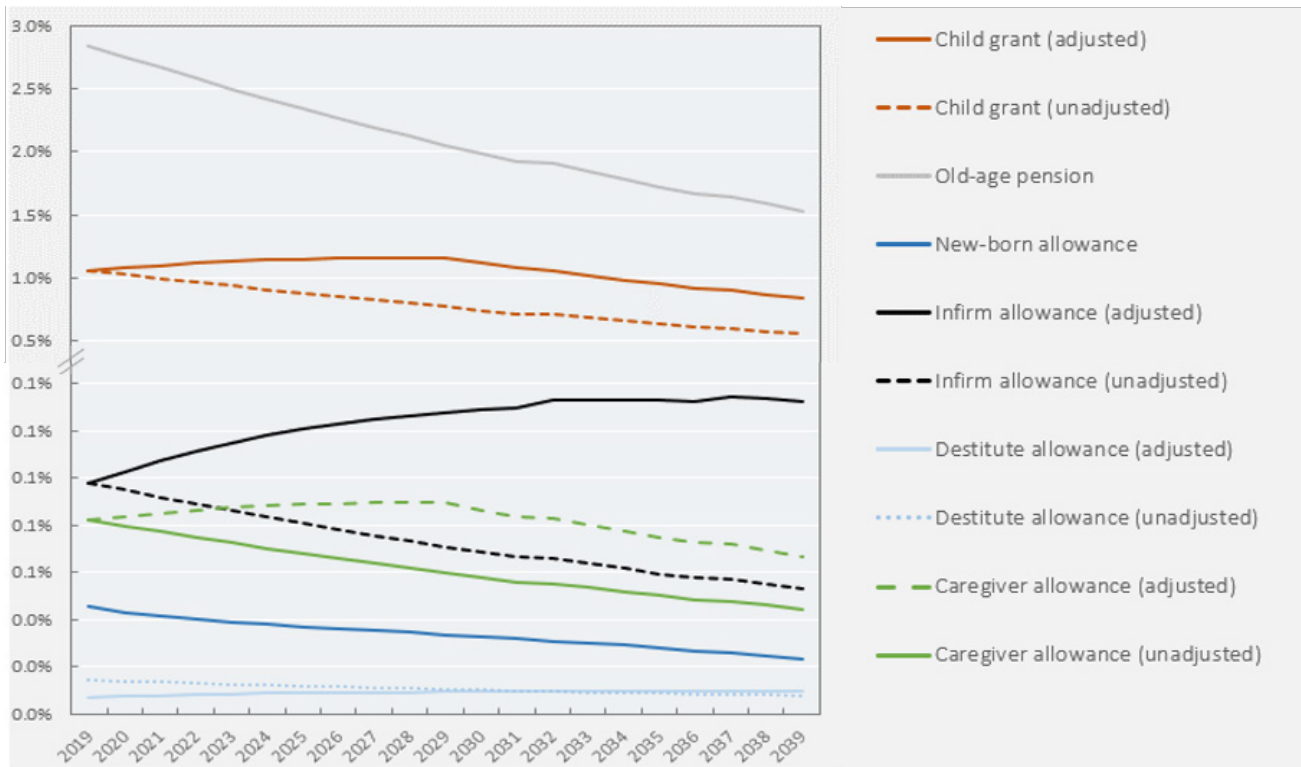


9.7. Social welfare benefits compared

Below, **Figure 12** presents an overview of the costs as share of GDP for all benefits and scenarios until 2039. The graph presents the costs of the high realisation rate for all scenarios. When comparing the programmes based on current parameters, it can be evidenced that in total, all social welfare benefits sum to a total of 4.1 per cent of GDP in 2019 – even when deviating from current parameters by including the adjusted child benefit, the adjusted caregiver allowance, the adjusted destitute allowance and the adjusted infirm allowance. However, over time, a larger divergence between the two cases can be evidenced. Under current parameters, all social welfare benefits will cost 2.1 per cent of GDP by 2039. By adjusting these parameters in accordance with what has been described above, the total cost will rise by 0.36 percentage points to a total of 2.45 per cent in 2039. The programmes that comprise a large amount of this total cost include the old-age pension and the child benefit, while the remaining social welfare benefits have costs ranging between 0.007 per cent to 0.1 per cent.

To note here is the fact that the macro-simulation modelling includes a 100 per cent realization rate for the child benefit and the old-age pension, even when the realization rates of the remaining programmes vary according to the realisation rate chosen (low, medium, and high). A 100 per cent realisation rate implies that all the eligible beneficiaries have been targeted and included in the cost estimations. In reality, the realisation rate may be below 100 per cent and thus, the costs would also be lower as evidenced by the low and medium scenario of the new-born allowance, the infirm allowance, the caregiver allowance and the destitute allowance. A further pathway for cost reduction may include the implementation of recommendation 7.3. on systematising case management and referral pathways. Currently, the Cook Islands utilizes a rather informal approach to follow-up on the status of social welfare beneficiaries. As such, costs may be reduced through the introduction of a more formal case management procedure as it allows a more accurate and regular evaluation of beneficiaries thereby allowing for a reduction of inclusion error – i.e. excluding those individuals that do not need to receive the social welfare benefit any longer.

Figure 12. High scenario costs per social welfare benefits from 2019 to 2039, as a share of GDP



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Annex B. List of validation workshop participants

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33	Nard Huijbregts	Lead Social Policy Advisor	EPRI	Apology
34	Valentino Wichman	Director for Central Policy and Planning	Office of the Prime Minister	Absent
35	Taggy Tangimetua	Govt. Statistician and Chief Electoral Officer	Statistic Office	Absent
36	Jim Nimerota	Deputy Govt. Statistician	Statistic Office	Absent
37	Rose Emil	Co-ordinator	Cook Islands Child Welfare Association	Absent
38	Amataiti Amataiti	President	Cook Islands Disability Council	Apology
39	Hon. Minister Vainetutai Rose Brown	Acting Minister for Internal Affairs	Ministers Office	Apology
40	Hon. Minister Robert Tapaitau	Acting Prime Minister	Office of the prime Minister	Apology

Annex C. Evaluation matrix

Table 13. Evaluation matrix

Overarching questions	Research questions	Indicators	Method(s) and information sources
Relevance	<p>1. To what extent are the different social cash transfer schemes still valid and in line with national development and recipients' priorities?</p> <p>2. To what extent are the activities and outputs of each social welfare benefit consistent with the overall goal and the attainment of their objectives? Are benefits' activities and outputs consistent with the intended impacts and effects?</p> <p>3. What is the relevance of social welfare benefits to address the respective beneficiaries' needs?</p> <p>4. To what extent were the design and implementation of the benefits sensitive to the needs and realities of the different islands?</p> <p>5. To what extent was the selection of beneficiaries for the different schemes consistent with equity considerations?</p> <p>6. Did the design of the programmes properly account for gender dynamics at the household and community level?</p>	<p>1.1. Linkages between cash transfers and NSDG, as defined by TOCs</p> <p>1.2. Alignment of cash transfer TOCs with beneficiary priorities</p> <p>2.1. Existence of clear objectives per cash transfer, as stipulated in programme documents</p> <p>2.2. Alignment of activities and inputs with cash transfer objectives</p> <p>2.3. Alignment of inputs and outputs with outcomes and impacts as based on TOCs</p> <p>3.1. Reported relevance and responsiveness of programmes to beneficiary priorities</p> <p>4.1. Reported relevance and responsiveness of programmes to beneficiary priorities according to target group and location</p> <p>5.1. Coverage of cash transfers according to gender, location, relevant household characteristics (size, composition, working/non-working, etc.)</p> <p>6.1. Coverage of cash transfers according to gender</p>	<p>Structured desk review of cash transfer specific programme documents/guidelines to assess the priorities of each and compare with national priorities as outlined in the NSDP among others.</p> <p>Analysis of secondary data on programme inputs (cash transfer budgets) and outputs (beneficiary numbers per cash transfer).</p> <p>Key informant interviews with representatives of the Ministry of Internal Affairs, other relevant Government MDAs, UNICEF Pacific and representatives of other organisations and partners involved in social protection programming to discuss national development priorities and the role of the cash transfers in achieving these.</p> <p>Focus group discussions with beneficiaries on the relevance of the cash transfer to their living situation</p>

Overarching questions	Research questions	Indicators	Method(s) and information sources
<p>Effectiveness</p> <p>The extent to which the social cash transfer schemes attain their objectives and follow their stipulated approach and implementation modalities.</p>	<ol style="list-style-type: none"> 1. To what extent were the different social welfare benefits' objectives achieved/are likely to be achieved (as based on the ex-post evaluation TOCs)? 2. Which approaches and implementation modalities, offered by the different cash transfers, are the most and least effective in reaching households in need? 3. Under which circumstances have the different benefits' been most effective in achieving their objectives (as assessed against the ex-post evaluation TOCs)? 4. Did the benefits' effectiveness in meeting their objectives and reaching households/individuals in need differ across gender or location? 5. What have been major factors influencing the achievement or non-achievement of each of the programme's objectives (as assessed against the ex-post evaluation TOCs)? 	<ol style="list-style-type: none"> 1.1. Existence of clear programme objectives 1.2. Implementers' and beneficiaries' knowledge about objectives 1.3. Perceptions on realisation of objectives 2.1. Existence of operational guidelines 2.2. Implementers knowledge about operational guidelines 2.3. Number of trainings on guidelines 2.4. Perceived effectiveness and quality of implementation processes according to implementers, beneficiaries and community members 3.1. Perceptions on realisation of objectives according to cash transfer, location, household factors, etc. 4.1. Beneficiary numbers according to gender (*not available) 4.2. Beneficiary numbers per location 4.3. Obstacles reported by KIIs, FGD participants in accessing benefits 	<p>Structured desk review of cash transfer specific programme documents and guidelines to map out different design features and implementation processes.</p> <p>Comparative analysis of actual outputs and outcomes of the single cash transfers against the established theories of change for this evaluation.</p> <p>Analysis of secondary data on inputs and outputs (if available).</p> <p>Key informant interviews with representatives of the Ministry of Internal Affairs, UNICEF Pacific and other partners at national level, and Welfare Officers to assess the effectiveness of different implementation processes and associated challenges.</p> <p>Focus group discussions with beneficiaries to get their insights on the ease of completing processes such as enrolment and payment, and potential challenges/barriers encountered.</p>

Overarching questions	Research questions	Indicators	Method(s) and information sources
<p>Efficiency</p> <p>To measure the outputs – qualitative and quantitative – in relation to the inputs, to assess whether the most efficient process has been adopted.</p>	<ol style="list-style-type: none"> 1. To what extent is the delivery process of the social welfare benefits, and the use of human resources therein, efficient? 2. Which processes are currently least/most efficient and what are the circumstances? 3. Which approaches and implementation modalities, offered by the social welfare benefits are the most and least efficient (including payment modalities, information sharing processes)? 4. What are existing/potential synergies across the programmes that could be useful to improve design and delivery of the programmes? 	<ol style="list-style-type: none"> 1.1. Ratio of inputs (human and financial resources) to outputs (beneficiary number) (*data on human resource inputs not available) 2.1. Input-output ratios across cash transfers and locations (*data on human resource inputs not available) 3.1. 4.1. Number of existing and potential linkages between programmes 4.2. Existence of referral system 	<p>Analysis of secondary data on inputs and outputs of different cash transfers (if available) to construct efficiency measures such as unit cost.</p> <p>Comparative analysis of actual inputs and outputs of the single cash transfers against the established theories of change.</p> <p>Key informant interviews with representatives of the Ministry of Internal Affairs at national level and Welfare Officers to discuss the efficiency of delivery processes.</p>

Overarching questions	Research questions	Indicators	Method(s) and information sources	
<p>Impact</p>	<p>To assess the impacts of the cash transfers on beneficiaries and their communities, including impacts on consumption patterns, food security, livelihoods and living conditions.</p>	<p>1. What impacts – positive and negative, direct and indirect, intended and unintended – did the cash transfer have on the beneficiaries' lives?</p> <p>2. What do beneficiaries mostly spend the cash benefits from the different transfers on?</p> <p>3. Did the cash transfers have spill-over effects and positively or negatively affect any non-beneficiaries? If yes, in what way(s)?</p> <p>4. Did the benefits' impacts differ across benefit type, gender, location?</p> <p>5. How and to what extent did the programmes contribute to improving overall welfare and equity?</p>	<p>1.1. Perceptions of beneficiaries, community members, implementers on impacts of cash transfers</p> <p>1.2. Comparison of selected well-being indicators in 2005/06 and 2016/17 (calculated based on HIES, if available)</p> <p>2.1. Self-reported cash transfer spending patterns according to cash transfer, location, other relevant household characteristics (size, composition, working/non-working, etc.)</p> <p>3.1. Perceptions from community members and implementers</p> <p>3.2. Comparison of selected well-being indicators in 2005/06 and 2016/17 (calculated based on HIES, if available)</p> <p>4.1. Reported impacts according to cash transfer, gender, location, and other relevant household characteristics</p> <p>4.2. Disaggregation of well-being indicators according to location, gender, and other relevant household characteristics</p> <p>5.1. Disaggregation of well-being indicators according to location, gender, and other relevant household characteristics</p>	<p>Key informant interviews with representatives of the Ministry of Internal Affairs, UNICEF Pacific and other partners at national level, and Welfare Officers to get their views on the cash transfers' outcomes and impacts.</p> <p>Focus group discussions and case studies with beneficiaries to understand the different impacts the cash transfers had on their lives and overall well-being.</p> <p>Focus group discussions with community members to expound on the impacts of the cash transfers on the wider community and potential spill over effects to non-beneficiary households.</p>

Overarching questions	Research questions	Indicators	Method(s) and information sources
Sustainability	<p>1. To what extent are the programme models financially sustainable, even after withdrawal of donor funding?</p> <p>2. How do key stakeholders in government and partner organisations assess the sustainability of the programmes? In how far is political will to continue programmes and take on financing obligations prevalent within the Government of Cook Islands?</p> <p>3. What resources (financial and human) and structures would be required to scale up the different cash transfers to additional households? Would it be feasible and sustainable?</p> <p>4. In how far does progress in areas such as policy reform, legislation and systems building and strengthening support longer term sustainability of the programmes?</p> <p>5. In light of the Cook Island's vulnerability to natural shocks and disasters, in how far could the cash transfers be used and scaled up as shock responsive social protection?</p> <p>6. To what extent are the positive changes and effects of the different cash transfers sustainable at the household- and individual-level, even in the event of withdrawal of the current cash transfer support?</p>	<p>1.1. Share of government-/donor funding compared to programme costs</p> <p>1.2. Forecasted programme costs as share of GDP/Government expenditure (based on scenario analysis)</p> <p>2.1. Perceptions from government and partners on sustainability</p> <p>2.2. Existing funding commitments and budget allocations for social welfare transfers</p> <p>3.1. Forecasted programme costs as share of GDP/Government expenditure (based on scenario analysis)</p> <p>4.1. Existing legislation guiding social welfare benefits</p> <p>4.2. Planned reforms of benefits</p> <p>4.3. Existence of integrated delivery systems (for example integrated beneficiary database, M&E framework, etc.)</p> <p>5.1. Forecasted costs of scale-up as share of GDP/Government expenditure (based on scenario analysis)</p> <p>5.2. Existence of systems for scale up</p> <p>6.1. Percentage of transfer income as share of household income (if relevant data is available)</p> <p>6.2. Perceptions of beneficiaries, community members and implementers on sustainability of impacts</p>	<p>Analysis of secondary data on budget allocations and expenditures for the different cash transfers as share of overall social protection expenditure (if available). Scenario analysis of key recommendations and alternative cash transfer designs to assess their financial implications and sustainability over the short-, medium- and long-term. Key informant interviews with representatives of the Ministry of Internal Affairs, UNICEF Pacific and representatives of other organisations and partners involved in social protection programming to discuss state of human and financial resources required for social protection, along with national priorities and willingness to invest in social protection programmes over the coming years. Focus group discussions and case studies with beneficiaries to shed light on the sustainability of household- and individual-level outcomes, even in the event of withdrawal of support.</p>

Annex D. Methodological note for macro-simulation

The macro-simulation in this report entails cost projections of six current social welfare programmes of the Cook Islands over the coming years, and also sheds light on the financial implications of alternative social welfare benefits designs, for instance through reforming benefit levels or adding complementary components to the benefits. The cost projections were estimated utilizing a macro-simulation model designed in excel and sought to further substantiate the qualitative findings as well as the recommendations provided in this report. The underlying technique of the analysis allows for the estimation of individual programme costs across a multitude of future years based on historic and forecasted data taking into consideration population dynamics as well as relevant social indicators and their expected performance. Moreover, the costs of these programmes were estimated based on concrete and realistic implementation scenarios.

Modelled benefit levels

Child benefit: For the child benefit it is recommended to increase the benefit amount. Currently, there are no clear objectives attached to the child benefit, however an overall understanding that the benefit should be spent to benefit the recipient children prevails. Clearly defining the objectives will help to also more clearly define the adequate benefits amount. Additionally, international evidence and existing rule-of-thumbs can be applied in defining the amount.

One way of defining an adequate benefit level is by setting it in relation to other benefit levels. International evidence on financing social protection systems, for example, suggests that an old-age pension should be about 3.75 times the size of a child benefit.³² In the Cook Islands, the ratio currently stands at 5 for the lower pension amount and 7 for the higher pension amount, meaning the pension is 5 or 7 times higher than the child benefit. It is recommended to address this discrepancy and increase the child benefit, which currently is disproportionately low, compared to the old-age pension.

As part of the scenario analysis, sub-section **9.1. Child benefit** presents the costs of gradually increasing the child benefit to NZD 150 per month (i.e. NZD 75 every two weeks). Increasing the benefit to this amount will reduce the ratio of the old-age pension to the child benefit to 3.33 for the lower pension amount and 4.67 for the higher pension amount and thus significantly reduce the discrepancy between both benefits.

Infirm allowance: Likewise, it is advised to revise the benefit amount of the infirm allowance. Beneficiaries receiving the infirm allowance are deemed unable to work and earn a living for themselves. Inversely, this means that the infirm allowance should be high enough to allow beneficiaries to meet their basic needs and costs of living on the Cook Islands. The benefit level could gradually be increased to the level of the old-age pension, for example. It is common practice to set the same benefit levels for infirm (or disability) benefits and social pensions, as both are typically meant to replace an income and support beneficiaries in meeting their basic needs.

As part of the scenario analysis, sub-section **9.4. Infirm allowance** presents the costs of gradually increasing the infirm allowance to the old-age pension level, while also periodically adjusting the benefit level to inflation.

Destitute allowance: Moreover, it is recommended to revise the benefit amount of the destitute allowance. However, before revising the benefit level, it is vital to clearly define the benefits objectives. Currently, it is unclear whether the destitute allowance is meant to replace a full income of the recipient, or whether it should provide additional subsistence support. Depending on its objectives, the benefit levels would differ. Assuming that the beneficiaries' situation is time-bound yet grave, but that with support the beneficiary may be guided towards a situation wherein there would be no reliance on the benefit for subsistence, the benefit should provide a full income to the recipient. This would imply that the benefit must be high enough to cover the basic needs of the beneficiary, plus cover any cost that enables the beneficiary to get access to livelihood opportunities again.

In such a programme design one would assume that the beneficiaries' situation is time-bound and so is the reliance on the benefit.

By contrast, if the benefit is meant to provide more general subsistence support to low income individuals and households, eligibility would not necessarily be limited to a period of time and support could continue for years. In such a programme design the benefit level could be envisioned to be lower, as it is assumed that the benefit provides additional subsistence support, while other forms of household income, albeit at a low level, is present.

The scenario analysis includes a costing for both options of the destitute allowance. Sub-section **9.5. Destitute allowance** presents the costs of both options, while also periodically adjusting the benefit level to inflation.

Caregiver allowance: Finally, it is advised to revise the benefit amount of the caregiver allowance. Beneficiaries receiving the caregiver allowance are meant to care for another person 3 to 5 hours per day, leaving little to no time to pursue another income generating opportunity. Hence, effectively the caregiver allowance should at least partially replace a steady income for its recipients, which it currently does not do.

Therefore it is recommended to increase the caregiver allowance benefit. In order to prevent caregivers from receiving that allowance without taking adequate care of their person in care, it is further recommended to develop standards on what types of qualifications a caregiver must have (for example first aid course) and guidelines on how to take care of someone, as also proposed by beneficiaries of the allowance. Linking this to closer case management and follow-up could help to not only ensure that the caregivers are better taken care of, but also the person in care.

The scenario analysis includes a costing for an increase in the caregiver allowance. Sub-section **9.6. Caregiver allowance** presents the costs, while also periodically adjusting the benefit level to inflation.

Data and methodology

In order to undertake this estimation, a variety of quantitative data was utilized from a wide array of sources. The most relevant of these sources included data retrieved from the Government of the Cook Islands, the World Bank, and various United Nations agencies. To the extent possible, national data sources were consulted including surveys conducted by the Government such as the Cook Islands 2011 Census and the 2016 Household Income and Expenditure Survey. Next to historic values, the budget profile for the country also provides projections on future expected government revenue and expenditure. Additionally, historic and future trends for the economic development of the country, including GDP growth, interest rates and inflation, utilise data from the Government and the Asian Development Bank. Demographic indicators, including the total population and the total population by age groups were withdrawn from the Secretariat of the Pacific Community.

In the case of the five social welfare benefits included in this analysis (child benefit, old-age pension, newborn allowance, infirm and destitute allowance, and caregiver allowance) the target population for 2019 was calculated utilizing actual 2018 beneficiary data received from the Government of the Cook Islands and the population growth rate, calculated on the basis of population data from SPC.

$$\text{Target population}_{2019} = \text{Actual beneficiaries}_{2018} * (1 + \text{Population growth rate}_{2019})$$

Following this, each subsequent estimation for the years 2020 to 2039 was based on the following formula, where *t* is time:

$$\text{Target population}_{t+1} = \text{Estimated beneficiaries}_t * (1 + \text{Population growth rate}_{t+1})$$

Having identified the target population for each programme for the coming 20 years, the next step of the model was to calculate the annual total transfer per beneficiary for each programme and multiply it by the target population and the realization rate to obtain the total cost of the programme for the target population. As such, the box below provides a small example in order to more clearly outline these calculations.

Example of the modelling process

In 2019, the number of beneficiaries receiving the old-age pension equalled 1,923 individuals aged 60 and above. This was obtained by multiplying the actual beneficiary number in 2018 (1,920) by the 2019 population growth rate of 0.2 per cent. Given the programmes widespread application and track record, it was assumed that a 100 per cent realization rate is applied. As such, the total targeted beneficiaries remained at 1,928 individuals aged 60 and over in 2019. Had the realization rate been less, then the total targeted beneficiaries would have declined.

The next step is to calculate the total annual transfer per beneficiary. As the transfers vary by age-group, population disaggregated data obtained from SPC allowed for the identification of the number of actual beneficiaries in the age-bracket 60 to 69, and the number in the bracket 70 and above. This equated to 893 individuals aged 60 to 69, and 1,035 individuals aged 70 and above. The total transfer per beneficiary was then obtained by multiplying the monthly benefit amount by 12. As such, an individual aged 60 to 69 would receive NZD 6,000 per year and one aged above 69 would receive NZD 8,400 annually.

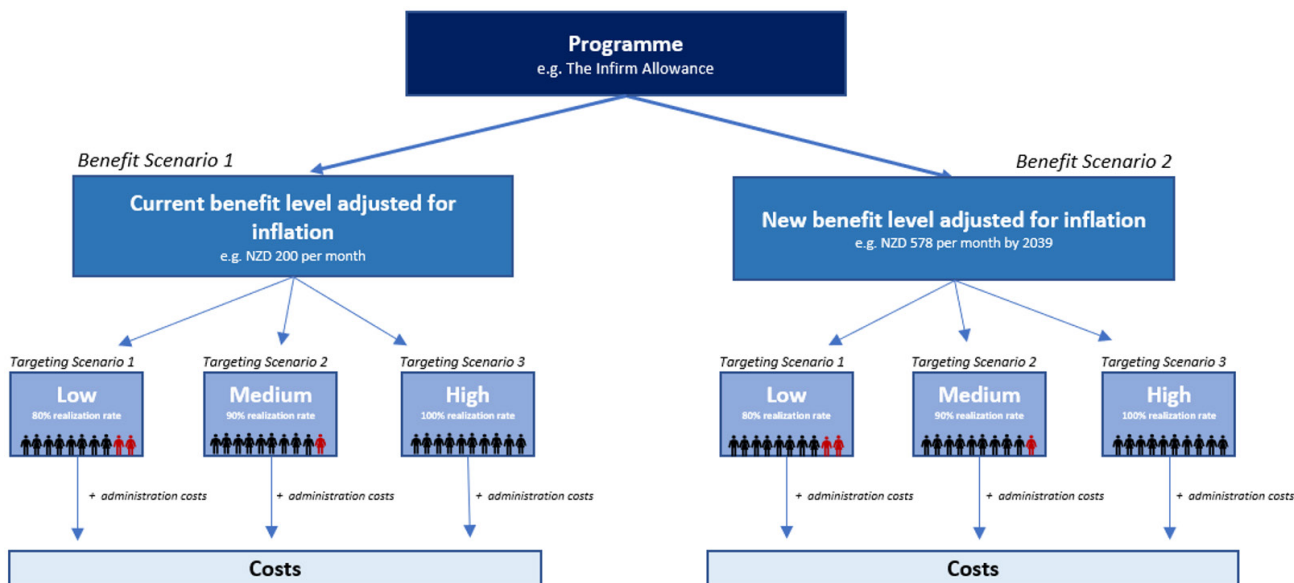
Given the annual transfer values, the next step was to calculate the total cost of the programme. This was obtained by multiplying the total transfer per beneficiary per year by the total actual beneficiaries per year. In this example, this would result in the following:

$$\text{Total cost per year} = (6,000 \times 893) + (8,400 \times 1,035)$$

$$\text{Total cost per year} = \text{NZD } 14.05 \text{ million in 2019}$$

For the sake of this analysis, focusing on financial sustainability, administration cost of 10 per cent were included in the cost estimates, so that the final programme cost for the old-age pension in 2019 is NZD 15.5 million – equivalent to 2.83 per cent of the country's GDP.

In addition to the modelling of current benefit levels, for the scenario analysis each of the benefits were modelled according to different options regarding its benefit level and/or the target group parameters; thereby, creating different scenarios with different cost implications for each benefit (as illustrated below). All cost projections incorporate administrative cost and their development over time and are presented as absolute costs in New Zealand dollars, and as a percentage of GDP and government expenditure throughout the report.



Annex E. Costs of social welfare benefits

Table 14. *Costs of unadjusted social welfare benefits as % of GDP and in NZD, 2019-39*

	Year	Child benefit	New-born allowance	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total
Total cost (% GDP)	2019	1.05%	0.05%	2.83%	0.10%	0.01%	0.08%	4.12%
	2020	1.01%	0.04%	2.72%	0.09%	0.01%	0.08%	3.96%
	2021	0.98%	0.04%	2.62%	0.09%	0.01%	0.08%	3.81%
	2022	0.94%	0.04%	2.52%	0.09%	0.01%	0.07%	3.67%
	2023	0.91%	0.04%	2.42%	0.08%	0.01%	0.07%	3.53%
	2024	0.88%	0.04%	2.33%	0.08%	0.01%	0.07%	3.40%
	2025	0.84%	0.04%	2.24%	0.08%	0.01%	0.06%	3.27%
	2026	0.81%	0.03%	2.15%	0.07%	0.01%	0.06%	3.14%
	2027	0.78%	0.03%	2.07%	0.07%	0.01%	0.06%	3.02%
	2028	0.75%	0.03%	1.99%	0.07%	0.01%	0.06%	2.91%
	2029	0.72%	0.03%	1.91%	0.07%	0.01%	0.06%	2.79%
	2030	0.69%	0.03%	1.84%	0.06%	0.01%	0.05%	2.68%
	2031	0.66%	0.03%	1.77%	0.06%	0.01%	0.05%	2.58%
	2032	0.65%	0.03%	1.74%	0.06%	0.01%	0.05%	2.53%
	2033	0.62%	0.03%	1.67%	0.06%	0.01%	0.05%	2.43%
	2034	0.59%	0.03%	1.60%	0.06%	0.01%	0.05%	2.33%
	2035	0.57%	0.02%	1.54%	0.05%	0.01%	0.04%	2.24%
	2036	0.54%	0.02%	1.48%	0.05%	0.01%	0.04%	2.14%
	2037	0.53%	0.02%	1.45%	0.05%	0.01%	0.04%	2.10%
	2038	0.51%	0.02%	1.39%	0.05%	0.01%	0.04%	2.02%
2039	0.48%	0.02%	1.33%	0.05%	0.01%	0.04%	1.93%	

	Year	Child benefit	New-born allowance	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total
Total cost (NZD)	2019	5,749,016	248,160	15,456,420	532,846	76,878	448,015	22,511,335
	2020	5,788,914	242,880	15,522,447	535,122	77,207	449,929	22,616,500
	2021	5,826,407	241,560	15,584,411	537,259	77,515	451,725	22,718,876
	2022	5,863,064	243,320	15,649,422	539,500	77,838	453,609	22,826,754
	2023	5,897,345	245,520	15,714,434	541,741	78,162	455,494	22,932,695
	2024	5,931,995	247,940	15,784,524	544,157	78,510	457,525	23,044,651
	2025	5,956,870	250,580	15,836,330	545,943	78,768	459,027	23,127,518
	2026	5,985,448	253,440	15,906,420	548,360	79,117	461,058	23,233,842
	2027	6,006,204	256,520	15,963,305	550,321	79,399	462,707	23,318,456
	2028	6,025,290	259,600	16,026,284	552,492	79,713	464,533	23,407,912
	2029	6,037,598	262,680	16,083,169	554,453	79,996	466,182	23,484,077
	2030	6,045,418	265,540	16,140,054	556,414	80,279	467,831	23,555,535
	2031	6,048,897	267,740	16,198,971	558,445	80,572	469,538	23,624,163
	2032	6,173,420	269,720	16,636,343	573,523	82,747	482,216	24,217,969
	2033	6,169,506	271,260	16,687,311	575,280	83,001	483,693	24,270,050
	2034	6,164,045	271,260	16,732,038	576,822	83,223	484,990	24,312,377
	2035	6,157,483	271,040	16,769,483	578,113	83,409	486,075	24,345,604
	2036	6,150,249	270,160	16,801,728	579,224	83,570	487,010	24,371,942
	2037	6,280,405	268,180	17,238,573	594,284	85,743	499,672	24,966,857
	2038	6,274,201	265,320	17,258,826	594,983	85,843	500,259	24,979,432
2039	6,266,024	261,140	17,262,024	595,093	85,859	500,352	24,970,492	

Table 15. Costs of social welfare benefits adjusted to inflation as % of GDP and in NZD, 2019-39

	Year	Child benefit	New-born allowance	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total
Total cost (% GDP)	2019	1.05%	0.05%	2.83%	0.10%	0.01%	0.08%	4.12%
	2020	1.02%	0.04%	2.75%	0.09%	0.01%	0.08%	4.00%
	2021	1.00%	0.04%	2.66%	0.09%	0.01%	0.08%	3.88%
	2022	0.97%	0.04%	2.58%	0.09%	0.01%	0.07%	3.76%
	2023	0.94%	0.04%	2.49%	0.09%	0.01%	0.07%	3.64%
	2024	0.91%	0.04%	2.41%	0.08%	0.01%	0.07%	3.52%
	2025	0.88%	0.04%	2.33%	0.08%	0.01%	0.07%	3.41%
	2026	0.85%	0.04%	2.26%	0.08%	0.01%	0.07%	3.30%
	2027	0.82%	0.04%	2.19%	0.08%	0.01%	0.06%	3.20%
	2028	0.80%	0.03%	2.12%	0.07%	0.01%	0.06%	3.10%
	2029	0.77%	0.03%	2.05%	0.07%	0.01%	0.06%	3.00%
	2030	0.74%	0.03%	1.99%	0.07%	0.01%	0.06%	2.90%
	2031	0.72%	0.03%	1.92%	0.07%	0.01%	0.06%	2.80%
	2032	0.71%	0.03%	1.90%	0.07%	0.01%	0.06%	2.77%
	2033	0.68%	0.03%	1.84%	0.06%	0.01%	0.05%	2.68%
	2034	0.66%	0.03%	1.78%	0.06%	0.01%	0.05%	2.59%
	2035	0.63%	0.03%	1.72%	0.06%	0.01%	0.05%	2.50%
	2036	0.61%	0.03%	1.66%	0.06%	0.01%	0.05%	2.41%
	2037	0.60%	0.03%	1.64%	0.06%	0.01%	0.05%	2.38%
	2038	0.58%	0.02%	1.59%	0.05%	0.01%	0.05%	2.30%
2039	0.56%	0.02%	1.53%	0.05%	0.01%	0.04%	2.22%	

	Year	Child benefit	New-born allowance	Old-age pension	Infirm allowance	Destitute allowance	Caregiver allowance	Total
Total cost (NZD)	2019	5,749,016	248,160	15,456,420	532,846	76,878	448,015	22,511,335
	2020	5,844,984	245,232	15,672,793	540,305	77,955	454,287	22,835,557
	2021	5,932,159	245,944	15,867,278	547,010	78,922	459,924	23,131,237
	2022	6,008,684	249,363	16,038,105	552,899	79,772	464,875	23,393,698
	2023	6,072,686	252,820	16,181,657	557,848	80,486	469,036	23,614,533
	2024	6,144,154	256,808	16,349,063	563,619	81,318	473,889	23,868,851
	2025	6,212,027	261,313	16,514,663	569,328	82,142	478,689	24,118,162
	2026	6,290,244	266,346	16,716,421	576,284	83,145	484,537	24,416,977
	2027	6,357,011	271,503	16,895,681	582,463	84,037	489,733	24,680,429
	2028	6,420,294	276,619	17,076,931	588,712	84,939	494,987	24,942,481
	2029	6,475,375	281,727	17,249,334	594,655	85,796	499,984	25,186,871
	2030	6,526,015	286,650	17,423,152	600,647	86,661	505,022	25,428,147
	2031	6,573,947	290,980	17,605,057	606,918	87,565	510,295	25,674,762
	2032	6,755,539	295,153	18,205,055	627,603	90,550	527,686	26,501,585
	2033	6,797,872	298,888	18,386,918	633,872	91,454	532,957	26,741,962
	2034	6,837,925	300,915	18,561,257	639,883	92,321	538,011	26,970,312
	2035	6,876,650	302,696	18,728,084	645,634	93,151	542,846	27,189,061
	2036	6,914,809	303,745	18,890,412	651,230	93,959	547,552	27,401,706
	2037	7,108,890	303,557	19,512,615	672,680	97,053	565,587	28,260,382
	2038	7,150,137	302,361	19,668,317	678,048	97,828	570,100	28,466,790
2039	7,189,384	299,622	19,805,753	682,786	98,511	574,083	28,650,139	

Annex F. Terms of reference

UNICEF Pacific

TERMS OF REFERENCE FOR INDIVIDUAL OR INSTITUTIONAL CONSULTANCY

Evaluation of the social cash transfer programmes in Cook Islands

Requesting Section: Policy Evidence and Social Protection

Date/Updated date: 03 October 2018

Programme Area and Specific Project involved: 5.3 Governments have strengthened institutional capacity to develop and deliver equitable child-sensitive social protection systems, particularly in target countries.

INTRODUCTION

This Terms of Reference (ToR) document outlines the purpose and scope of a forward-looking and learning-oriented Evaluation of the selected cash transfer programmes in Cook Islands. The evaluation is expected to help focus programmes to better achieve the objectives as set out by the Government of Cook Islands. This will also help focus UNICEF's Pacific programme of support to Cash Transfers programming in 14 Pacific Countries namely the Cook Islands, Fiji, Kiribati, the Marshall Islands, the Federated States of Micronesia, Nauru, Niue, Palau, Samoa, the Solomon Islands, Tokelau, Tonga, Tuvalu and Vanuatu. These 14 Pacific Island Countries and Territories (PICTs) are home to about 2.4 million people, including about 1 million children, living on more than 660 islands and atolls stretching across 17.2 million square kilometres of the Pacific Ocean.

Background & Justification:

The Cook Islands has an estimated population of 17,459 as of 2016 of which 32% are children, a decline of 2% from the 2011 census³³. The country consists of 15 small islands scattered over 1.8 million square kilometres in the South Pacific. The main Island, Rarotonga remains the most populous island of the Cook Islands with 75 per cent of the population followed by the Southern Group islands (5 Islands) account for 19 per cent of the population while 6 per cent were in the Northern Group islands (7 Islands)³⁴. The country's economy is small, narrowly based, and vulnerable to external shocks with 60% of the Gross Domestic Product from tourism³⁵. Cook Islands is prone to natural disasters such as cyclones, storm surges, floods and droughts which are set to worsen due to climate change. The Cook Islands, like the rest of the PICTs, is highly vulnerable to sudden economic changes due to their remoteness, geographical spread, small internal markets, and limited natural resources³⁶. Close to one third (28 per cent) of the population live below the national basic needs line poverty (calculation based on daily cost of living)³⁷. Rarotonga has the highest basic need poverty rate at 30 per cent due to the high cost of living on the main Island, compared to 24 per cent for the Southern Islands and 8 per cent for the Northern islands. However, the proportion of population without an income in each region was higher in the Southern (20 per cent) and Northern (27 per cent) Islands than in Rarotonga (12 per cent)³⁸. Access to a decent source of livelihood remains critical to sustain basic needs like shelter, food, health, and education for example. As most commodities are imported, the cost of living is relatively high, particularly in Rarotonga.

³³Census 2016

³⁴Ibid

³⁵ADB

³⁶UNICEF Situation Analysis 2017

³⁷MDGs report 2010

³⁸HIES 2005/06

The Cook Islands has one of the most extensive formal social protection system in the Pacific region. Recognition for the critical role of social protection interventions to social and economic development came as early as 1965, when the Cook Islands gained self-governance from New-Zealand. This commitment was translated through the introduction of the formal social protection system initially with three programmes in 1965, and today has expanded into multiple non-contributory benefits. The Government also strengthened the legislative framework through the adoption of the Welfare Act (1989); inclusion of poverty reduction as a key priority in development plans; and the consistent funding allocation for programme implementation.

In line with the Government's continued commitment, the Cook Islands 2020 National Sustainable Development Plan (NSDP) envisions a just, educated, healthy and wealthy Cook Islands by 2020. The vision "to enjoy the highest quality of life consistent with the aspirations of our people, and in harmony with our culture and environment" is set to be delivered in a manner that is sustainable; balancing social, economic and environmental goals. NSDP 2020 comprises sixteen key indicators of which Goal 1: focuses on improving welfare, reducing inequity and economic hardship through improved distribution of wealth and alleviating economic hardship.

The 1989 Welfare Act established the following cash transfer programs: Child Benefit, New-born Allowance, Old Age Pension, Infirm and Destitute Allowance. The programmes are implemented by the Ministry of Internal Affairs with the aim of ensuring a basic standard of living for all. The Child Benefit programme targets all children upto the age of 12 years to support expenditure relating to basic maintenance and education of children. The new-born allowance targets all new-born children and provides a lumpsum payment to support the immediate needs related to the birth of the child in addition to the periodic child benefit. The Old Age Pension targets all persons aged 60 and above provided they have lived in Cook Islands for a continuous period of at least 10 years for Cook Islands Maori descendants or a continuous period of 20 years for others. The Old Age Pension is intended to provide a descent standard of living in old age. The Infirm and Destitute Allowance is targeted to adult persons who are too ill to work or homeless. There are five other social protection programs are established by Government policy include Caregivers Allowance (targeting caregivers of persons receiving of infirm allowance), power subsidy, funeral allowance, Christmas bonus and special assistance.

The first programs to be implemented were the Old Age Pension; and the Infirm and Destitute benefits in 1965. The Child Benefit was introduced in 1979 targeting initially children between 0-6 years. Several amendments were made to increase the age of the recipients. Recently in 2016, an amendment to the Welfare Act allows children with disabilities to continue to receive the child benefit until the age 16 years instead of 12 years. In the same year, the eligibility requirement for the new-born allowance was also relaxed to include babies born in New-Zealand to mothers who are Cook Islanders or those that hold Permanent Residency status residing in Cook Islands. The old age pension supports elderly persons over 60 years of age; and the destitute and infirm benefits support individuals in special circumstances who are unable to find work and support themselves financially.

All benefit payments stood at NZD8,809,640 in 2007 and continues to increase reaching NZD18,336,410 in 2017. Expenditure on welfare is funded by the Government and has increased substantially over the past decade, with both new types of benefits and higher payment rates.

A review of social welfare system in 2010, states that despite "substantial proportion of national spending on social protection, the existing social welfare system, in its broad distribution of payments, does not fully meet the needs of the most disadvantaged people". The report further suggests review of existing welfare program

eligibility criteria, recipient responsibilities, coverage, condition on benefits and analysis of beneficiaries to improve targeting of welfare and service delivery program in future. A public consultation was organized by the Ministry of Internal Affairs and supported by UNICEF Pacific Office in November 2017 where several recommendations were made to the Minister for Internal Affairs.

Although cash transfers are sometimes viewed as a drain on the public purse, there is nowadays wider appreciation that these and other social protection instruments promote not only a life with dignity for all members of society but also economic growth and productivity and are a prerequisite for equitable and sustainable development. People in the Cook Islands are aware and appreciative of the benefits their protection/welfare system provides³⁹. In the outer islands, especially, social cash transfer payments provide a much-needed stimulus to economic activity and play a central role in keeping these communities functioning.

While substantial documentation has been taking place including monitoring and internal analysis and adhoc reviews of social protection programs, systems and processes, no systematic review to understand the impact has been undertaken. Government of Cook Islands in collaboration with UNICEF is seeking qualified consultant(s) to conduct a comprehensive evaluation of the selected social protection programmes. The evaluation will help support evidence-driven planning for the Government of Cook Islands in strengthening its formal social protection system.

Purpose of Assignment:

The main purpose of this independent, formative evaluation, commissioned by Government of Cook Islands with support from UNICEF Pacific, is to assess and guide key decisions by the Government of Cook Islands on the future of welfare programmes. Questions have been raised on the continued relevance of the welfare system and the Government is in the process of gathering evidence around its social welfare programmes in view of restructuring these for better results. The purpose of evaluation is therefore to foster learning and improvement within the new-born allowance, child benefit, infirm & destitute benefit, old age pension and care giver allowance. The evaluation is being carried out in response to the Government of Cook Islands to review the key social protection programmes. The Government of Cook Islands committed through the National Sustainable Development Plan (NSDP) 2016 – 2020 to focuses on improve welfare, reduce inequity and economic hardship through improved distribution of wealth and alleviation of economic hardship. The evaluation will be used to identify what adjustments are required for future implementations. The findings and recommendations of this evaluation will help strengthen the social protection system for children and women in the Cook Islands.

To this end the primary audience includes policy makers in their capacity to define future policy direction regarding social protection in Cook Islands and Ministry of Internal Affairs, Department of Social Welfare in its capacity as the implementing agency of the programmes, Ministry of Finance & Economic Development as the budget authority responsible for allocating resources to the programme. Secondary users include other agencies involved in cash transfer programming in Cook Islands such as development partners involved in social protection systems strengthening (World Bank, ADB, MFAT, ILO, WHO etc.) and UNICEF's continued support to social protection in the Cook Islands.

The evaluation will also contribute towards knowledge and learning on social protection and cash transfers in the Pacific. The timing of the evaluation intends to contribute to debate on the usefulness of social protection programme and therefore carry implications on the future budget allocations and use of scarce resources by the Pacific Governments.

³⁹National Welfare Stocktake Workshop 2017

Objectives:

The objective is to assess both programme design and implementation mechanisms and interrogate to what extent the social protection allowance has been implemented as intended, programmatic relevance, effectiveness, sustainability, preferences and satisfaction of intended beneficiaries, and what adjustments are required for future implementation covering: 1) the new-born allowance, 2) child benefit (including disability), 3) old age pension, 4) infirm and destitute benefit and 5) caregiver's allowance to

- Analyse the extent to which desired results were achieved across the cash transfer modalities.
 - Review the design, partnerships, coordination, and the monitoring system in place for effective delivery of the programme
 - Identify lessons learnt from the Cook Island experience that could be useful for other Pacific Countries
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Scope

The evaluation will cover five social protection schemes out of 10 existing for past 5 years from 2013 to 2017. The five-social protection programmes to be covered are: new-born allowance, child benefit (including disability extension), infirm & destitute benefit, old age pension and caregiver allowance. These are the major programmes as established by the welfare act and account for 95% of the total cash transfer value.

The evaluation should cover all five categories of vulnerable groups registered under the social assistance programmes including: (i) Children under 12 years of age or under 16 years in the case for children with disabilities; (ii) Widows, and single women over 60 years of age; (iii) Persons with disabilities; (iv) Senior citizens over 60 years of age; and (v) Highly marginalized community/ groups. However, the assessment should put emphasis on children who benefited from the social welfare programmes either directly (as a beneficiary of the child grant or disability grant) or indirectly, as a household member of other beneficiaries. Where feasible, all data should be disaggregated by age, gender and across the urban/rural (Outer Islands) divide in Cook Islands. It is important that the evaluation looks closely at the experiences from main island compared to outer islands.

The overarching evaluation questions include:

- When are the cash transfer modalities achieving the desired results? Why or why not? And if not, how could these desired results be fully achieved?
- What are the lessons learnt that could be applicable to other Pacific countries?

The consultant(s) are requested to reconstruct a theory of change for each programme where it does not exist to facilitate the evaluation exercise. The evaluation will be guided by the OECD Development Assistance Committee (DAC) criteria for evaluations, namely relevance, effectiveness, efficiency, impact and sustainability. The equity and gender equality will be included as evaluation criterion within the context of 'leaving no one behind'. The assessment should consider the following criteria and integrate analysis of differences among different social groups (gender, age, residence (main island/outer islands) etc.):

Assessment Questions

Relevance: The extent to which the different social cash transfer schemes are suited to the priorities and policies of the Cook Island Government, target group, recipient and NZ aid (as well as other donors):

- To what extent are the different social cash transfer schemes still valid and in line with national development and recipients' priorities?
- To what extent are the activities and outputs of each social cash transfer scheme consistent with the overall goal and the attainment of their objectives? Are schemes' activities and outputs consistent with the intended impacts and effects?
- Which social assistance schemes are most relevant according to recipients?
- To what extent were the design and implementation of the SP schemes sensitive to the needs and realities of different social groups (defined along cultural, ethnic, religious, or any other relevant criteria)? To what extent was the selection of beneficiaries (targeting) for the different schemes consistent with equity considerations?
- Did the design of the programs being assessed properly account for gender dynamics at the household and community level?

Effectiveness: Extent to which the social cash transfer schemes attains their objectives, approach and implementation modalities, including:

- To what extent were the different social cash transfer schemes objectives achieved / are likely to be achieved (both in terms of delivering outputs as planned and influencing outcomes as intended)?
- Which approaches, and implementation modalities of the different cash transfer schemes are the most and least effective? (Key issues to be reviewed include the eligibility criteria; payment modalities and information processes) In other words selection, implementation and information dissemination processes
- To what extent are the different delivery processes for the cash payments/allowance effective? To answer this question evaluators will review both implementers and beneficiaries' perspective, and considering areas using the different forms of payment
- How effective is the process of information dissemination to beneficiaries through multiple mechanisms in terms of coverage and beneficiary knowledge?
- Where and when have the different cash transfer schemes programme been most effective? Why?
- What have been the major factors influencing the achievement or non-achievement of each of the program's objectives?
- What are the existing/potential synergies across the programmes that could be useful to improve design and delivery of the programmes?
- To what extent did the schemes contribute to improving equity in achieving the stated program outcomes?
- How and to what extent did the programs contribute to improving equity?

Efficiency: Efficiency measures the outputs -- qualitative and quantitative -- in relation to the inputs. It is an economic term which signifies that the aid uses the least costly resources possible in order to achieve the desired results. This generally requires comparing alternative approaches to achieving the same outputs, to see whether the most efficient process has been adopted.

- To what extent are the social cash transfer modalities effective? Where, when and why?
- Where the social cash transfer objectives achieved on time?
- To what extent are the cash transfer modalities efficient (in terms of delivery process, human resources)

Impact: positive and negative changes produced by social cash transfer schemes, directly or indirectly, intended or unintended from the beneficiaries and their communities, including consumption patterns, food security, livelihoods and living conditions

- What are the most positive effects and what are the most negative ones?
- What difference, if any, do the different social cash transfer schemes make for recipients? What do they use mostly the different transfers schemes for? When and to what extent are transfers being misused (on alcohol, gambling etc)?
- Did the programs positively or negatively affect any social group or groups (defined along age, cultural, ethnic, religious, or any other relevant criteria) other than the intended beneficiaries? If so, in what way or ways?

Note: it is not expected to identify statistically significant attributable impact. Inferences can be made as far as possible based on available data.

Sustainability: Sustainability is concerned with measuring whether the benefits of the social cash transfer schemes are likely to continue after donor funding has been withdrawn. Projects need to be environmentally as well as financially sustainable. It also reviews progress in terms of policy reform and systems strengthening, considering:

- Given the estimated resource requirements for each scheme, are the programs a sustainable model for achieving the stated outcomes, financially and otherwise? To what extent can the benefits of a programme or project continue after UNICEF funding ceased?
 - What were the major factors which influenced the achievement or non-achievement of sustainability of the social cash transfer schemes?
 - What are the foundation for achieving the longer-term objectives of the legislation or act in terms of activities undertaken and concrete outcomes?
 - What are existing perceptions on the sustainability of the cash transfer programs?
 - What key lessons can be extracted from each program in terms of resources and capacity requirements at the national and sub-national levels to manage and deliver at scale?
 - How could the social transfer programme been scaled up to additional households? If so, what would the resources and structures needed?
-

Evaluation approach and methodology:

Based on the objectives of the evaluation, this section indicates a possible approach, methods, and processes for the evaluation.⁴⁰ **Methodological rigor will be given significant consideration in the assessment of proposals. Hence bidders are invited to interrogate the approach and methodology proffered in the ToR and improve on it or propose an approach they deem more appropriate. In their proposal, bidder should clear refer to triangulation, sampling plan and methodological limitations and mitigation measures.** Bidders are encouraged to also demonstrate methodological expertise in evaluating initiatives related to social cash transfers.

It is expected that the evaluation will employ both a theory-based and a mixed methods approach, while maintaining a strategic focus. Evidence will be collected through a comprehensive review of background documents and the Results Framework, completed by Key Informant Interviews (including right holders and duty bearers), case studies, online surveys and internet searches.

The evaluation will thus be non-experimental. Whether possible, a comparative and external perspective is to be included to assess the evaluation criteria, identifying potential variations between UNICEF Pacific and other organisations in the Cook Island involved in using social cash transfers for child rights, as well as versus other UNICEF country programmes that are focused on social cash transfers. Similarly, the evaluation will be utilisation focused, and it will provide continuous and rapid feedback to primary users in the course of the evaluation process.

At minimum, the evaluation will draw on the following methods:

- Desk review of background documents and other relevant data, including review and analysis of secondary quantitative data;
- Key Informant Interviews (KIIs) with social protection actors in Cook Islands (existing and potential), government representatives (at the national and sub-national level), non-governmental organisations, other UN agencies, youth group representatives, consultants or contractors who have worked with UNICEF, and others;
- Case studies of children and adolescents participating in UNICEF's work on social cash transfers schemes;
- Online surveys (using participatory tools such as UNICEF's U-Report); and
- Internet searches.

Potential bidders for this evaluation should develop an evaluation matrix (i.e., design matrix), outlining how to collect and analyse data against each evaluation criteria. This matrix should provide logical and explicit linkages between data sources and data collection and analysis methods. A sampling strategy should also be included in the proposal. The data collected should be disaggregated by age, gender, etc. where relevant and focus on the social cash transfers schemes both at the national and sub-national level. Final sampling (with associated data, documents and contract details) will be determined in collaboration with UNICEF Pacific. Secondary sources of evidence will be provided by UNICEF electronically upon commencement of this evaluation.

⁴⁰The proposed methodology is just indicative and based on internal experience in conducting similar evaluations. There will be a need to develop a detailed design, analytical methods and tools during the inception phase based on additional literature review and in consultation with UNICEF Malaysia.

Likewise, conventional ethical guidelines are to be followed during the evaluation. Specific reference is made to the **UNEG Norms and Standards and Ethical Guidelines, as well as to the UNICEF's Evaluation Policy, the UNEG Guidance on Integrating Human Rights and Gender Equality in Evaluation, the UN SWAP Evaluation Performance Indicator⁴¹, and the UNICEF Procedure for Ethical Standards in Research, Evaluation and Data Collection and Analysis and UNICEF's Evaluation Reporting Standards.⁴²** Good practices not covered therein are also to be followed. Any sensitive issues or concerns should be raised with the Evaluation Manager as soon as they are identified.

The consultant(s) will be responsible for the development and implementation of a suitable methodology in order to provide robust and credible answers to the evaluation questions listed above. The evaluation will be envisaged in two phases.

Phase 1: Inception phase

The consultant(s) will develop theory of change for the selected social cash transfer programme before undertaking the evaluation. Theory of change should explain how social cash transfers will produce results that is contributing towards achieving the final intended impacts as stated in the act or policy. In addition, how will cash transfers contributes towards NSDP 2016-2020. Furthermore, the theory of change should also identify the data that needs to be collected and how they should be analyzed. It should also provide a results framework for reporting. The results framework will be used as a baseline to measure the progress and impact of social cash transfers programme for intended beneficiaries.

Phase 2: Evaluation Phase

The consultant(s) should consider the following approaches to evaluate the social cash transfer programme:

Overall approach

The evaluation will employ a mixed methods approach drawing on key programme documents including the existing programme guidance and past reviews. The evaluation should incorporate current debates on the use of cash transfer interventions and social protection programmes to improve the welfare of women and children. The evaluation should also use an equity, gender-responsive, human rights-based lens. At minimum, the evaluation will draw on the following methods:

1. Desk review of project documents and other relevant data;
2. Review and analysis of secondary quantitative data;
3. Key Informant Interviews (KIIs);
4. Focus Group Discussions (FGDs); and
5. Household surveys.

The evaluation will largely rely on qualitative primary data collection including in-depth interviews with beneficiaries, key informant interviews with all relevant stakeholders and focus groups with selected beneficiaries and non-beneficiaries from the same communities. Limited secondary quantitative data maybe available from two main sources: (i) the government social assistance beneficiary data including registration lists and payment records (mostly manual records) and (ii) past report and analysis by relevant institutions.

⁴¹Please refer to: <http://www.unicef.org/evaluation>

⁴²https://www.unicef.org/supply/files/ATTACHMENT_IV-UNICEF_Procedure_for_Ethical_Standards.PDF

Given the strategic value of the assessment in the Pacific, it will take both a summative and formative approach – identifying and assessing the processes and outcomes of the response to date, linking the activities to longer term goals, and bringing together the lessons from the experience to inform other countries looking at establishing cash transfer programmes.

The data collected should be disaggregated by sex, age, socioeconomic status, female-headed households, and disability, where relevant.

Sampling

The consultant(s) are expected to draw a representative sample of the programme beneficiaries across the rural/urban divide. Sampling for Key Informant Interviews and Focus Group Discussions should be done in consultation with Government partners and UNICEF. A purposively selected sample of Groups / Islands / Village Development Committees should be taken, considering a balance between relevant factors: urban / rural, geographic region, remoteness, socio-economic indicators, etc.

Data availability

Data availability will be a significant challenge, as such triangulation will be key to produce credible evidence. The Ministry of Internal Affairs maintains relevant information and database for implementation of social protection programs. Additionally, secondary data sources such as HIES 2015 and 2011 census can be used. Reference to 2016 DFAT Study on Cash Transfer Programming in the Pacific- A Feasibility Scoping Study⁴³ ; 2010 Australian Government Funded Study on Social Protection in the Pacific- A Review of its Adequacy and Role in Addressing Poverty⁴⁴; and 2010 Review of the Cook Islands Social Welfare System⁴⁵. Other relevant programme documentation will be made available including the Government completion reports: these provide district level data by social assistance category on registration and receipt of the cash transfer, and financial liquidation, M&E plan and framework, management information tools, implementation guidelines, reports on financial flows and monitoring.

Scenario analysis

Plan to conduct scenario analysis to explore implications of implementing key recommendations of the assessment (e.g. financial implications of alternative programme designs, targeting criteria or benefit levels).

⁴³Cash Transfer Programming in the Pacific- A feasibility Scoping Study: <http://www.cashlearning.org/downloads/calp-pacific-scoping-study-web.pdf>

⁴⁴Social Protection in the Pacific- A Review of its Adequacy and Role in Addressing Poverty: https://www.unicef.org/pacificislands/AusAID_SP_Study.pdf

⁴⁵Review of the Cook Islands Social Welfare System: <http://www.intaff.gov.ck/wp-content/uploads/2014/04/PDF-Social-Welfare-Review-June-2010.pdf>

Ethical Considerations

The consultant(s) should, through the proposed methodology, adhere to UN and UNICEF ethical and evaluation norms and standards:

- United Nations Evaluation Group (UNEG) Standards for Evaluation in the UN System, 2016
- United Nations Evaluation Group (UNEG) Norms for Evaluation in the UN System, 2016 (including impartiality, independence, quality, transparency, consultative process)
- Ethical Guidelines for UN Evaluations and the UNICEF procedure for ethical standards in research, evaluation, data collection and analysis⁴⁶ will guide the overall process.
- UNICEF adapted evaluation report standards
- UNEG Guidance on Integrating Human Rights and Gender Equality in Evaluation and the UN SWAP Evaluation Performance Indicator

Considering the vulnerability of the affected population, ethical considerations are of the utmost importance. Apart from usual considerations, e.g. on harms and benefits, informed consent and payment and compensation, considerations specific to the post-disaster situation will need to be anticipated. This may include potential anger and assessment fatigue of the affected population, vulnerable groups, including children as well as in dealing with sensitive indicators on GBV, trafficking, etc. The consultants will need to outline any ethical considerations in their proposal and inception report.

⁴⁶UNICEF procedure for ethical standards in research, evaluation, data collection and analysis, 1 April 2015, CF/PD/DRP/2015-001, available from UNICEF

Work Schedule:

The timeframe is negotiable, but it is anticipated that the assignment will be carried out over a period of approximately 150 working days spread over a period of up to 6 months. The proposed key tasks and time frame are outlined below. The actual time lines for completion of the assignment will be mutually agreed.

Tentative timeline

Activity		Duration	Deliverable
Inceptions phase (Home based and in country)	Develop theory of change and results framework	4 weeks	Inception report with complete theory of change, results framework, methodology and implementation time frame
	Literature review, inception call, drafting inception report and approach		
	Review of inception report and approach	3 weeks	(review by Government and UNICEF)
	Incorporating comments	1 week	Final inception report
Piloting, data collection and initial analysis (in country)		8 weeks	Field report and exit presentation to national stakeholders
Reporting (home based and in-country for stakeholder workshop)	Analysis and report writing	4 weeks	Draft report
	Stakeholders' workshop to validate findings and consultation on recommendations	1 week	Key recommendations
	Review of draft report	3 weeks	(review by Government and UNICEF)
	Incorporating comments and final presentation to stakeholders	2 weeks	Final report and PPT presentation

Payment Schedule

Inception report and workplan	30%
Field report	30%
Final validated report and presentation	40%

Deliverables/End Products

Interim deliverables include Inception meeting with government counterparts and UNICEF; results framework (theory of change), evaluation work plan and report outline; emerging findings workshop; field report; draft evaluation report and stakeholders workshop for input and validation of the draft report include wide range of stakeholders.

The final products are the final evaluation report, including executive summary, a short external document for an international audience highlighting learning from programmes and a presentation to the national stakeholders. Soft copy of the anonymized data set will be submitted as part of the final deliverables. The report must be compliant with UNICEF-adapted UNEG Evaluation Report Standards.

Supervisor Name and Type of Supervision that will be provided:

Management and Coordination:

Oversight

The Government through the Ministry of Internal Affairs, Director Welfare Division and UNICEF Fiji Multi-Country Office will manage the evaluation. The Director Welfare Division will provide day-to-day management and facilitation of the evaluation process in-country, including day-to-day oversight of the assessment team. Social Policy Specialist from UNICEF Fiji Multi-Country Office with technical assistance from PME and PESP sections will provide the technical oversight throughout the implementation of the evaluation.

Management

The evaluation team will be answerable to the Social Policy Specialist. The team will decide its own fieldwork programme in consultation with the Social Policy Specialist and, Director Welfare Division and key stakeholders. It will inform the Social Policy Specialist of any problems arising. The team will also immediately inform the Social Policy Specialist of any issues regarding the integrity or effectiveness of UNICEF's support encountered during the evaluation.

Quality assurance

A Reference Group of immediate stakeholders at the country level including one external expert will be established to ensure quality assurance. The Reference Group will include the Ministry of Internal Affairs, Directorate of Social Welfare, Social Policy Specialist and PME Specialist and technical staff from UNICEF, as necessary. The Reference Group will assess the quality of key evaluation products, including methodology and evaluation instruments, inception and final reports. All evaluation products will also be submitted for external quality review.

Participation

The evaluation is intended to be participatory from the perspective of the beneficiaries. Key implementing partners, in particular the Government of Cook Islands, will be involved throughout the process. Other UNICEF partners will be kept informed of the progress on a regular basis. They will be invited to the workshops and consulted on the evaluation outputs.

Consultant's Work Plan and Official Travel Involved:

The consultant(s) is required to make his/her own return travel arrangements from Place of recruitment-Duty Station-Place of recruitment on the most direct route and economical class. Travel costs will be reimbursed to the consultant(s) upon submission of invoice and travel documents.

All related (internal/external) official travel of the consultancy will be organized by the consultant and costs reimbursed accordingly. The consultant is also required to organize his own visa to the duty station – UNICEF will provide a support letter to assist with visa approval.

Consultant's Work Place:

Home based with at least two trips to Cook Islands for data collection and stakeholder workshop.

Qualifications or Specialized Knowledge/Experience Required:

A multidisciplinary, gender balanced, and culturally diverse team has added advantage. The team leader for a team of consultants/individual consultant should meet the following specific qualifications at the minimum:

- At least a Master's degree in economics, social policy, international development or other relevant social science;
- At least 10 years of documented experience in designing, implementing and/or evaluating social protection programmes in developing countries and cash transfer projects, preferably with a link to nutrition;
- Excellent understanding of child-sensitive social protection policy in developing countries;
- Outstanding knowledge of and experience with field research and both quantitative and qualitative data collection principles, methods and analysis;
- Strong ability to engage with policy makers and government officials and to develop options and scenarios for reforms and implementation processes;
- Previous experience in carrying out similar assignments for UNICEF and/or other UN agencies and/or other development organisations;
- Knowledge of challenges and issues on development including gender equality and human rights, poverty and vulnerability in Cook Islands and/or Pacific Island Countries and/or Small Island Developing States will be an asset.

Annex G. CVs of evaluation team

Dr. Michael Samson

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telephone: +27 21 671 3301

fax: +27 21 671 3157

Capacity statement

Dr. Michael Samson is the Director of Research of the Economic Policy Research Institute (EPRI), a global institution based in Cape Town, South Africa. His 27 years of experience working in social protection and ECD involves specialization in designing, implementing, monitoring and evaluating social protection and ECD policies, systems and programmes. Over the past five years he has worked on many ECD projects in Indonesia, Vietnam, Thailand, Bangladesh, Cambodia, Pakistan and Nepal, both as project leader and as a team member of large-scale technical assistance programmes. He has provided technical assistance to policy initiatives in Indonesia and presented at conferences and workshops in Indonesia several times over the past three years. In Bangladesh, he contributed to the design of the second phase of the *Chars Livelihood Programme (CLP)*, he has participated in several evaluations of both BRAC's *Challenging the Frontiers of Poverty Reduction (CFPR)* and the CLP, and he supported the political economy analysis of social protection in Bangladesh. He has provided technical assistance to Nepal's Planning Commission supporting ECD strategy development and capacity building. He has published work on social protection programmes and ECD programmes in Asia, most recently in the OECD's 2013 Development Co-operation Report.

Dr. Samson has worked on ECD and social protection policy design, implementation, evaluation and capacity building projects in Bangladesh, Bolivia, Cambodia, Ghana, Indonesia, Kenya, Lesotho, Malawi, Mexico, Namibia, Nepal, Nicaragua, Nigeria, Pakistan, Papua New Guinea, Rwanda, Samoa, Senegal, South Africa, Tanzania, Thailand, Uganda, Viet Nam, Zambia and Zimbabwe. Michael co-ordinated and co-led the team implementing the first-ever integrated impact assessment of the Child Support Grant in South Africa and is currently the study lead in the evaluation of Thailand's Child Support Grant, with funding from UNICEF. In addition, he recently oversaw a baseline study on ECD in Sierra Leone for UNICEF and has completed previous evaluations of programmes grants in Bangladesh, Mozambique, and South Africa and *ex ante* evaluations of programmes in Nepal, South Africa, Viet Nam and other countries. He is the lead author of three editions of EPRI's policy guide *Designing and Implementing Social Transfer Programmes*, and he has convened courses in South Africa, Thailand and Kenya on this topic for the past seven years. He also teaches courses at the Institute of Development Studies (IDS-Sussex), Maastricht University, the University of Mauritius, and other institutions. He lectures at policy conferences and training workshops around the world. He is also on the Economics faculty at the Williams College Center for Development Economics in the United States, where he teaches courses at the Masters' level in the field of social protection. He has a Ph.D. in Economics from Stanford University.

Academic and professional qualifications

1994 Stanford University, Stanford, California, USA; Ph.D. Economics

1983 Yale University, New Haven, Connecticut, USA; B.A. Economic (Summa Cum Laude)

Relevant experience

- Impact Evaluation Thailand's Child Support Grant, UNICEF Thailand
- Baseline Study on ECD in Sierra Leone, UNICEF Sierra Leone
- Social protection courses in Ethiopia, Nepal, Nigeria, Tanzania, Zambia, Zimbabwe (2008-2013)
- Integrated quantitative-qualitative evaluation of South Africa's Child Support Grant
- Feasibility study of universal provision of the Child Support Grant
- Evaluation of South Africa's means tests for social grants
- Evaluation of Mozambique's social cash transfers
- Evaluation of Zambia's social cash transfers
- Monitoring and Evaluation of Kenya's Hunger Safety Net Programme
- Developed a National Social Protection Strategy in Kenya
- Policy support to Papua New Guinea social protection system
- Technical support to Malawi's social cash transfers
- Evaluation of Namibia's social cash transfers
- Consultant on Ghana's Livelihoods Empowerment Against Poverty (LEAP) programme
- Design of Lesotho's OVC cash transfer programme
- Team leader in the Integrated Social Protection Feasibility Study in Rwanda
- Design and feasibility study of social transfers in Uganda
- Design and technical support to the evaluation of the Savings and Investment Linkages for the Child Support Grant in South Africa
- Member of evaluation teams for the Chars Livelihood Project in Bangladesh (2011, 2012)
- International Consultant on the Comprehensive Social Protection Programme Formulation Team for UNDP: Bangladesh (2012 to 2014)
- Member of the Annual Monitoring Mission of the BRAC – Challenging Frontiers of Poverty Reduction programme
- Member of the End Project Review Team for the BRAC – Challenging the Frontiers of Poverty Reduction End Project Review

- Conducted a study on Social Pensions in Nepal (2011 – 2012), published by ADB
- Developed and convened the course for policy-makers *Designing and Implementing Social Transfer Programmes*, South Africa and Thailand (2007-2013 and planned for 2014)
- Developing and convening the course for policy-makers *Designing and implementing Social Protection Programs in Africa*, Kenya (2010-2013 and planned for 2014)

Journal articles, books and chapters

- Michael Samson (2013) “How countries are using social protection to benefit the poor”, Chapter 6 in OECD’s *Development Co-operation Report 2013: Ending Poverty*, OECD Publishing.
- Michael Samson (forthcoming) “Social protection’s role within a modern development agenda: the socio-economic impacts” in University Press Limited (UPL) volume of conference papers from ‘*Scaling-up Social Protection in Bangladesh: Providing Ladders out of Poverty and Social Safety Nets*’, held in Dhaka on October 9th and 10th 2011.
- Carolyn Heinrich, John Hoddinott, Michael Samson (2013) “Reducing Adolescent Risky Behaviors in a High-Risk Context: The Effects of Unconditional Cash Transfers in South Africa”. Submitted to *World Development*, February 2013 (revise and resubmit).
- Michael Samson (2012) “The design and implementation of social pensions for older persons in Asia” (Chapter 3) in *Social protection for older persons*. Edited by Sri Wening Handayani and Babken V Babajanian; Mandaluyong City, Metro Manila, Philippines: Asian Development Bank, c2012. (OCOLC)829388236
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- Carolyn Heinrich, John Hoddinott, Michael Samson (2012) “The impact of South Africa’s Child Support Grant on schooling and learning”. Submitted to *Journal of Development Studies* (September 2012, revise and resubmit)
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Capacity statement

Nard Huijbregts is the Lead Social Policy Advisor at the Economic Policy Research Institute (EPRI), a global institution based in Cape Town, South Africa. He has research and policy advisory work experience in Thailand, Cambodia, Bangladesh, China, Uganda, Tanzania, Ethiopia, Nigeria, Sierra Leone, South Africa and other countries, consulting for WFP, UNICEF, UNDP, DFID, ILO, Save the Children and various government MDAs. Nard is specialized in the design and implementation of social protection policies, programs and systems.

Currently, Nard is leading the design and implementation of various cash transfer programmes in Nigeria, Kenya and the Gambia. In addition, he is involved in several programme evaluations, including as Chief of Party in the evaluation of Thailand's Child Support Grant, Team Lead in the evaluation of the National Integrated Social Protection System in Lesotho and Team Lead in the evaluation of several USAID-funded cash transfer programmes in Northern Nigeria. In addition, Nard has recently written Tanzania's Social Protection Framework, provided inputs to India's Social Protection Strategy development process and conducted numerous programme reviews, including of programmes in Cambodia, Bangladesh, South Africa and Uganda.

Nard presented at conferences, speaker series and policy courses in Mauritius, Armenia, Brazil, Thailand, Uganda, Tanzania, Kenya, South Africa, Nigeria and other countries. Nard is a visiting lecturer in Microsimulation Models for Policy Analysis at Maastricht University – UNU MERIT, the Netherlands, and Inclusive Economic Development to South African ministers, deputy-ministers and members of parliament in the South African Parliamentary Capacity Building Program.

Academic and professional qualifications

- 2013** Maastricht Graduate School of Governance – United Nations University, Maastricht, the Netherlands; M.Sc. Public Policy and Human Development (Cum Laude)
- 2011** Maastricht University, Maastricht, the Netherlands; B.Sc. Economics

Relevant experience

- Technical advisor to UNICEF Cambodia and the Government of Cambodia in the design and implementation of a child grant, UNICEF Cambodia.
- Study lead on assessing the efficiency and effectiveness of activities aimed at preventing gender-based violence and enhancing child protection in refugee camps, UNICEF Lebanon.
- Study lead in an evaluation of UNICEF Jordan's case management system, UNICEF Jordan.
- Study lead in an assessment of case management in Zambia, UNICEF Zambia.
- Study Lead on an evaluation of HIV-sensitive social protection in Malawi, Mozambique, Zimbabwe and Zambia, UNICEF ESARO
- Technical policy advisor to UNICEF's HIV-Sensitive Social Protection study, assessing the extent to which social protection programs in Malawi, Ghana, Lesotho, Kenya and South-Africa are HIV-sensitive, UNICEF.

- Study lead in a study on sustainable school feeding in Africa, African Union and WFP Centre of Excellence against Hunger.
- Study lead on a study developing a cost benefit model for school feeding, WFP Centre of Excellence against Hunger.
- Study lead on a study exploring the linkages between food security and social protection, WFP Centre of Excellence against Hunger.
- Quantitative lead in a study assessing the available fiscal space for social protection in Tanzania, UNICEF Tanzania.
- Team lead assessing the available fiscal space for social protection in Uganda, UNICEF Uganda.
- Technical Advisor in a study assessing fiscal space for an extension of Thailand's Child Support Grant, UNICEF Thailand.
- Quantitative lead in a study to explore the vertical extension of the Child Support Grant, Department of Social Development (DSD), South Africa.
- Team lead in the design and implementation of a social protection program improving Maternal, New-born and Child Health (MNCH) in Nigeria, UNICEF Nigeria.
- Team lead assessing the impact of Ebola on Sierra Leone and its children, UNICEF Sierra Leone.
- Chief of Party in the design and implementation of Thailand's Child Support Grant impact evaluation, UNICEF Thailand.
- Technical support to the evaluation of the Child Support Grant in South Africa, Ford Foundation and Department of Social Development, South Africa.
- Design support to the development of a Child Support Grant MIS in Thailand, UNICEF Thailand.
- National Project Coordinator, designing and implementing a cash transfer programme geared towards enhancing girls' enrolment in Niger and Sokoto State, UNICEF Nigeria.
- Technical advisor to the development of a single registry for social protection in Bangladesh, DFID Bangladesh.
- Technical support to the evaluation of a Conditional Cash Transfer in China, UNICEF China.
- Quantitative lead in the development of a business case for child sensitive social protection in Uganda, UNICEF Uganda.
- Lead in the development of Tanzania's first National Social Protection Framework, UNICEF Tanzania.
- Quantitative lead in a study assessing the effectiveness and efficiency of health sector inputs in reaching the poorest of the poor in Ethiopia, UNICEF Ethiopia.
- Technical Advisor to Bangladesh's first National Social Protection Strategy and the 10 supporting background research papers, United Nations Development Programme (UNDP), Bangladesh.

- Lecturer in Social Policy in the Designing and Implementing Social Programmes in Africa course in Mombasa, Department for International Development (DFID), Kenya.
- Lecturer in micro-simulation models for Policy Analysis in the Designing and Implementing Social Transfer Programmes course in Chiang Mai, Ford Foundation, Thailand.
- Lecturer to 100+ Public Policy and Human Development master students in a 1-week long course in Microsimulation Models for Policy Analysis, Maastricht Graduate School of Governance – United Nations University, the Netherlands

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Capacity statement

Katharina Bollig is a Social Policy Advisor at the Economic Policy Research Institute (EPRI), a global institution based in Cape Town, South Africa. She has conducted research and gained policy advisory work experience in various African and Asian countries, including the Gambia, India, Jordan, Kenya, Lesotho, Nigeria, the Philippines, Sierra Leone, South Africa and Zambia, among others, with consultancies for the African Union, CRS, ILO, UNDP, UNICEF, UNU-WIDER, USAID, WFP and World Bank. She is specialized in the design, review and evaluation of social protection policies and programmes and has worked extensively on collecting and analysing programme-level and institutional data of social protection programmes in lower- and middle-income countries.

Currently, Katharina leads evaluations of UNICEF's child protection case management activities in Jordan and Zambia. Furthermore, she is a technical advisor to WFP, UNDP and the Government of the Gambia on the topic of fiscal space creation for social protection. Recently, Katharina led an evaluation of Lesotho's Conditional Cash Transfer pilot and a review of its Integrated Social Safety Net pilot, conducted in coordination with the Lesotho Ministry of Social Development and UNICEF. Furthermore, she developed a cost-benefit analysis model for school feeding and supported a study on sustainable school feeding programmes across Africa, both commissioned by the African Union and the WFP Centre of Excellence against Hunger.

Furthermore, Katharina acted as Social Policy Advisor to the Government of the Gambia and UNICEF in the development of a cash transfer programme targeted at pregnant women and lactating mothers in food insecure regions across the country. Prior to that, Katharina was the project coordinator to the World Bank-led recovery and peacebuilding assessment for the social protection sector in North East Nigeria and supported an evaluation of social protection components of various CRS programmes in Nigeria. Katharina also acted as a technical advisor to the Government of the Philippines in expanding basic social protection in the country and in carrying out a study on social protection and its efficacy in curbing child labour in the Philippines.

Academic and professional qualifications

2013 Maastricht Graduate School of Governance – United Nations University, Maastricht, the Netherlands; M.Sc. Public Policy and Human Development

2012 Maastricht University, Maastricht, the Netherlands; B.A. European Studies

Relevant experience

- Project coordinator and leading researcher assessing the nutrition impacts of a conditional cash transfer in the Philippines, UNICEF Philippines.
- Project coordinator for an organisational review and capacity assessment of the Ministry of Social Affairs, Veterans and Youths in Cambodia, UNICEF Cambodia.
- Project coordinator and leading researcher evaluating UNICEF's and partner's child protection case management activities, UNICEF Jordan.
- Researcher assessing ways forward for Zambia's integrated case management system for vulnerable children, UNICEF Zambia.
- Quantitative lead in developing a cost-benefit analysis model for school feeding, WFP Centre of Excellence against Hunger.
- Project coordinator and quantitative lead in the development of a fiscal space analysis for social protection in the Gambia, WFP & UNDP the Gambia.
- Social policy advisor on an assessment of nutrition-sensitive social protection over the first 1,000 days in eastern and central Africa aiming to enhance nutrition-sensitive social protection programming across the region, WFP Regional Bureau in Nairobi.
- Study lead in the development of an investment case for social protection to the Federal Government of Nigeria, UNICEF Nigeria.
- Social policy advisor to State Governments in Southern Nigeria on the mapping of existing social protection programmes and interventions, and the development of state-level social protection strategies and policies, UNICEF Nigeria.
- Social policy advisor to the Government of the Gambia in the development of a cash transfer programme targeted at pregnant women and lactating mothers in food insecure regions across the country, UNICEF the Gambia.
- Project coordinator of a process evaluation of Lesotho's Conditional Cash Transfer pilot and a review of its Integrated Social Safety Net pilot, UNICEF Lesotho.
- Social policy advisor in developing a model for sustainable school feeding across Africa, African Union and WFP Centre of Excellence against Hunger.
- Technical advisor to the implementation of a cash transfer targeted at adolescent girls and young women at risk of HIV, USAID Kenya.
- Project coordinator of the World Bank-led Recovery and Peacebuilding Assessment for the social protection sector, UNICEF Nigeria.
- Research fellow assessing the impact of Ebola on the Sierra Leonean health sector, UNICEF Sierra Leone.
- Policy advisor to the design of a MNCH-targeted social protection intervention in Northern Nigeria, UNICEF Nigeria.
- Technical advisor to the assessment of several programmes of Catholic Relief Service (CRS) vis-à-vis social protection activities, CRS Nigeria.

- Research assistant generating a database on social assistance programmes, politics and institutions for the Asian region, UNU-WIDER Helsinki.
- Technical advisor to the Government of the Philippines in establishing a basic social protection floor, ILO Philippines.
- Lead consultant analysing social protection programmes and their efficacy in curbing child labour in the Philippines, ILO Philippines.
- Corporate Social Responsibility professional, Indo-German Chamber of Commerce, India.

Teariki-Taioiau Rongo

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Capacity statement

Teariki Rongo is an environment, social safeguard, resettlement and project monitoring specialist. Teariki has over ten years of progressive experience in environmental management and social safeguarding, with work experience in New Zealand and Cook Islands. As part of this study, Teariki acts as national consultant to lead on the primary data collection activities in-country. She will organise and carry out fieldwork across the country, conducting focus group discussions and interviews with cash transfer beneficiaries, and KIIs with other stakeholders. Moreover, Teariki will support the formation of study findings providing a context-specific angle throughout all processes.

Academic and professional qualifications

- 2015** Auckland University of Technology, New Zealand; Graduate Certificate in Business Management
- 1988** Griffiths University, Brisbane, Australia; Certificate in Environmental Impact Assessment
- 1987** New Zealand Department of Conservation; Certificate in Protected areas Management
- 1984** University of Otago, Dunedin, New Zealand; Bachelor of Science in Geography

Relevant experience

- Stakeholder engagement consultant in data acquisition on economic and social conditions for trend projection for the Rarotonga Airport Master Plan project with Airbiz and Airport Authority Cook Islands; Rarotonga, Cook Islands.
- Environmental, social safeguard and project monitoring specialist engaging in landowner consultations with stakeholders, conducting socio-economic assessments for the Renewable Energy Sector project with Entura, Hydro-Tasmania; Cambridge, Australia.
- Project manager contractor for the Global Climate Change Alliance for Small Alliance States with the Ministry of Marine Resources; Fiji.

- Environmental, social safeguard specialist for Te Mana O Te Ra, Rarotonga Airport Solar Power Project with BECA International Consultants Ltd; Rarotonga, Cook Islands.
- Environment, social safeguard and resettlement specialist for Orongo Development Project with BECA International Consultants; Aitutaki Island, Cook Islands.
- Fisheries management consultant for Cook Islands Coastal Fisheries Policy Project; Cook Islands.
- Environment, social and resettlement specialist for Avatiu Port Redevelopment Environmental Impact Assessment with BECA International Consultants; Rarotonga, Cook Islands.
- Environment and social safeguard consultant for Pukapuka and Nassau Vulnerability Assessment Report with the National Environment Service; Pukapuka and Nassau, Cook Islands.
- National social and resettlement specialist for the Infrastructure Development Project with Frazer Thomas; Rarotonga, Cook Islands.
- Environmental management consultant for the Management Plan Rau-i-Pouara; Rarotonga Island, Cook Islands.
- Traditional knowledge consultant for Atiu Traditional Calendar, Te Arāpo 'a Atiu with the National Environment Service; Atiu and Rarotonga Islands, Cook Islands.
- Environmental management consultant for Island Resource Management Plans with the National Environment Service and UNDP; Aitutaki, Mauke and Mangaia, Cook Islands.
- Chairman for the guide for landowners on 'Uru'au, Avatiu, Rarotonga with the Committee of Management for 'Uru'au Incorporation; Avatiu Rarotonga, Cook Islands.



