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Cash Grant Manual

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Abbreviation/Acronyms

CFRM	Community Feedback and Response Mechanism
CLC	Community Learning Centre
DSPs	Downstream Partners
GIEN	Girls and Inclusive Education Network
LNGB	Leave No Girl Behind
MFI	Micro Finance Institutes
OOS	Out-Of-School
MoU	Memorandum of Understanding
PIN	People in Need
SODCC	Social Organization District Coordination Committee
SIYB	Start and Improve Your Business





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Introduction

People in Need (PIN) has been implementing '**Leave No Girl Behind (LNGB): Aarambha**' project funded by the Foreign, Commonwealth & Development Office's (FCDO) Girls' Education Challenge (GEC) since 2018 in partnership with Aasaman Nepal and Social Organization District Coordination Committee (SODCC). 'Aarambha' works with married and out-of-school (M/OOS) adolescent girls from Province 2 (Bara and Rautahat districts), the region with the highest rates of illiteracy and early marriage in Nepal (NDHS 2016, CBS 2011, MICS 2014). Aarambha seeks to improve the life choices and opportunities of the girls by providing literacy, numeracy and life skills sessions, and by mitigating the adverse effects of early marriage and addressing harmful social and gender norms.

Within Intermediate Outcome 2, the project provides life skills workshops for the M/OOS adolescent girls (direct beneficiaries) which cover topics of health, safety, communication, negotiation, and decision-making skills. The girls, guided by their mentors in Coaching Sessions in consultation with their family members, develop life plans which will include a desired transition pathway – a plan for the girl to move into formal education, informal literacy, vocational trainings, or safe employment. These individual plans consider each girl's context: her interests, her age, capacities, and barriers, together with their family. The life plans are to be discussed with their respective families to ensure that families understand the benefits of and support the life plan. These plans will be supported in coordination and collaboration with local schools, local government, local markets, women's group, cooperatives and other local agencies. Cash grants will be provided to i) OOS adolescent girls to pursue their life plans & ii) their family member to create enabling environment for girl's life plan execution.

Given the current COVID-19 pandemic, and possible associated risks (short-term/ long term), this manual is updated in line with PIN's global COVID-19 Response Programming Guidance & World Food Program's Guidance for cash-based transfer in the context of the COVID-19 outbreak.

This manual serves as a guide for both the downstream partners (DSPs), relevant stakeholders and the beneficiaries to utilize the cash grants support for girls transitioning as per their lifeplan.

Girls' Transitioning

As per girls' life plan, project will support the girls with at least one of the following transitioning pathways:

1. Cash for **Education** for school enrolment support
2. Cash for **Leveraging Livelihood opportunities**
 - a. **Cash for Training** on technical and vocational skills for leveraging livelihood opportunities & Cash for **Start and Improve Your Business (SIYB)** to support start-up business/micro enterprise
 - b. **Cash for Work** to support internship/traineeship and linking with local market
3. Linkages with available **Social protection scheme** to facilitate and improve girl's access to existing opportunities





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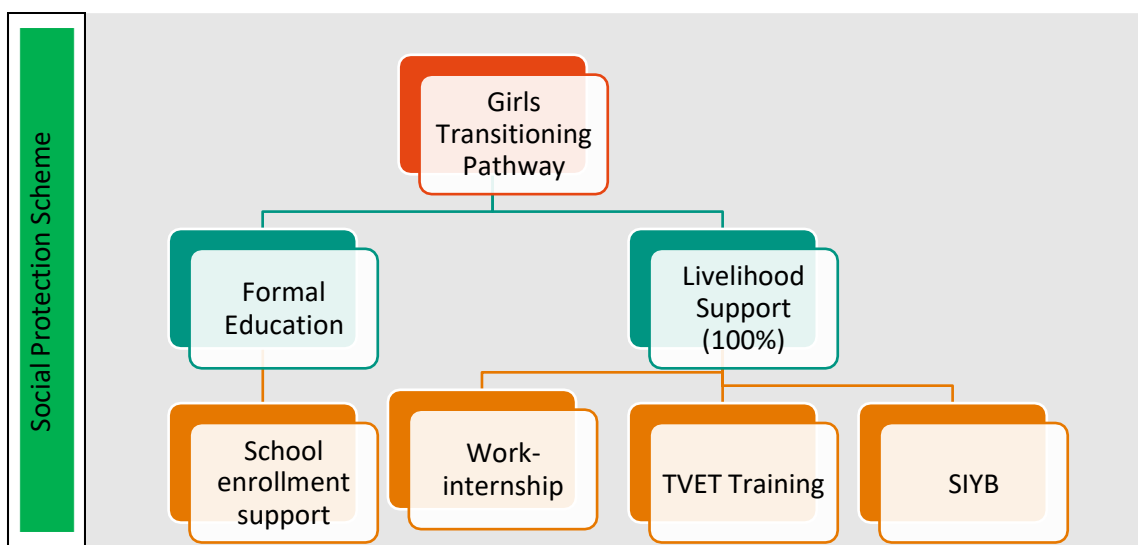


Figure 1: Girls transitioning pathway flow diagram

Purpose of the Grant

Each girl will receive cash grant support to pursue their life plans with family support and cost per OOS girl will be finalized based on available resources, life plan of the girls, as well as the current local market assessment for basic support for school re-enrolment and small-scale livelihood support. During the group coaching sessions, girls can either develop individual plan or a group plan for small livelihood initiatives. Each life plan will include one or more of the following:

- I. **Cash for Education- Enrollment into formal education and informal literacy classes:** Direct cash transfer (100% allocation) to support for school enrollment. This support should align with Nepal government's timeline for school enrollment campaign in each academic calendar. DSPs are responsible to identify local schools according to girls' need for smooth and safe transitioning. School mainstreaming package shall include, but not limited to:
 - a. School related stationary costs such as copy, Pen, Bag, Geometry Box, School dress, shoes, Shocks, sweater, woolen cap, purchase of other learning materials, sanitary pad
 - b. Other administrative and opportunity costs such as enrollment fees, exam fees, courses fee or school owned expenses (art, music, exposure visits, extra-curricular activities)
 - c. Girls with certain disabilities will be provided with additional support for purchase of mobility aids, hearing aids, vision aids or other aids that enable girls with disabilities to pursue life plans, or any other admission and teaching-learning related costs.
- II. **Cash for Leveraging Livelihood Opportunities**
 - a. **Cash for Training- Enrollment into technical and vocational trainings:** Project will support girls with technical and vocational trainings (50% allocation), as per their life plan, either through resource person or public/private training providers.

Cash for Start and Improve Your Business (SIYB)- Support with starting small scale business, micro enterprise: Project will support girls with seed money (50% allocation) to





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start-up and/or scale up their own small-scale business or micro enterprises, after they complete technical and vocational trainings.

- b. **Cash for Work- *Internship or traineeship opportunity, safe employment***¹: Project will support to link the girls with local market, employers or enterprises for safe employment opportunity through internship or traineeship scheme (100% allocation). Project will cover monthly stipends for the girls for at least 3 months, and the employers will cover additional stipends for the girls.

- III. **Linkages with Social protection scheme:** Project will support to facilitate and improve girl's access to existing opportunities under government of Nepal's social protection scheme. Where applicable, project will support the girls with all transitioning pathways with the scheme.

Eligibility for Cash Grant Support

- All the girls must have enrolled and attended the project run classes on literacy, numeracy and life skill workshop; girls with more than 70% of attendance will be firstly prioritized, together with pregnant/postpartum/lactating girls and girls with functional disability.
- Girls' life plan must be developed in consultation with their family, and should be approved by the project.
- For Cash for Training and SIYB, all girls must complete vocational training conducted by the project and must have develop business plan.

Cash Transfer Modality

Project will sub-contract and collaborate transfer service providers (like Aria Group Nepal, E-sewa, Khalti, Prabhu remit, e-commerce institute etc) through DSPs for cash programme for all transition pathways. Cash transfer will be prioritize via account number (bank/cooperative) of girls or family members (father, mother, husband, In laws). In case of having no bank account number the sub-contractor will provide unique voucher code for all girls that they can use to access the cash support at their nearest outlet/vendor/supplier. Cash transfer programme process-checklist to ensure compliance is given below in **ANNEX I**

¹ refers to employment in line with national laws, which means a person under the age of 14 is prohibited from any kind of labor work. The Act Relating to Children, 2018: A child is defined as a person who has not completed the age of 18 years.

The Child Labour (Prohibition and Regulation) Act, 2000: The Act regulates hours of work for children who have attained the age of 14 and prohibits the employment of children into hazardous and risky works as listed by the Act. The Act specifies that no child can be engaged in work against his/her will by way of persuasion, misrepresentation or by subjecting him/her to any influence or fear or threat or coercion or by any means.





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Cash Grant Distribution Process

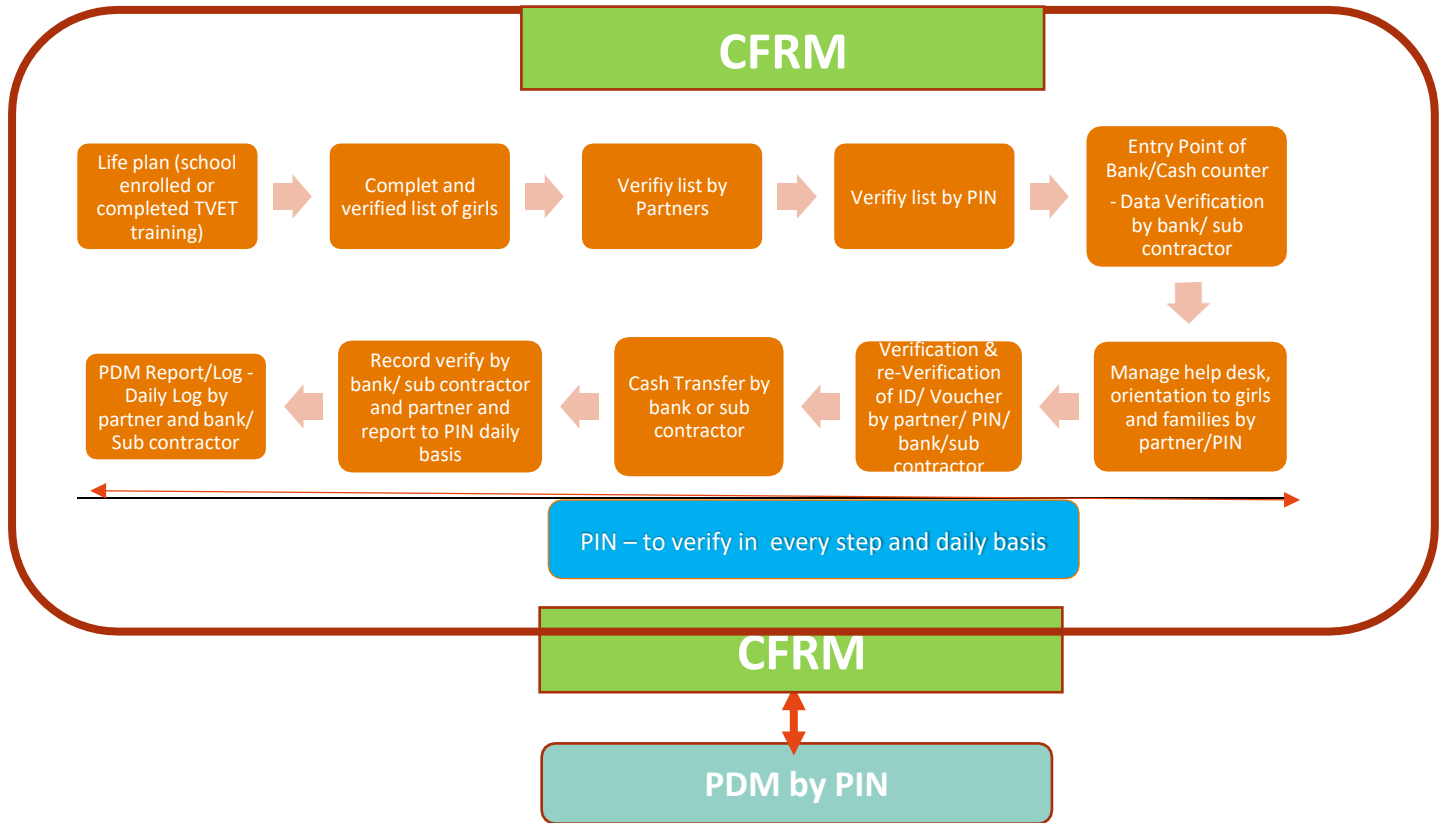


Figure 2 Cash grant distribution process

Cash Grant Distribution

Sub-contractor will identify, recruit, orient and mobilize local vendor/suppliers access to cash support. All these local vendor/suppliers will disburse cash support to individual girls as per girls' transition pathway. Sub-contractor will directly facilitate transfer of all cash support for education enrolment, work-traineeship/internship and SIYB seed grant. DSPs will provide TVET training through resource persons and or through onboarding private institutions.





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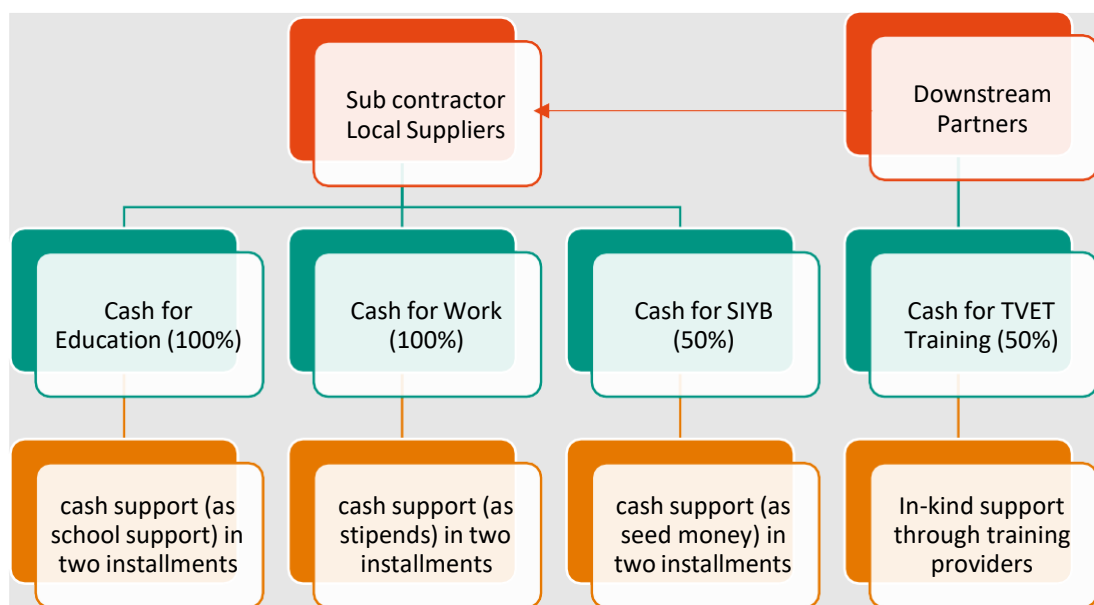


Figure 3: Digital cash transfer flow diagram

Grant acquisition process – timeline

Timeline	Month 1				Month 2				Month 3				Month 4			
Coaching Session																
Development of life plan and girls transition pathways																
Orientation to OOS girls and their families on cash grant transfer/conditions, use of cash and CFRM mechanism																
Sub-contractor selection, feasibility mapping, local vendor selection, orientation and system setup																
Support girls with school transitioning & safe employment transition (including coordination)																
Completing vocational training																
Cash transfer through local suppliers/vendors of sub contractor																
Verification and Monitoring by the project team (PIN, DSPs)																





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Role of stakeholders

Stakeholders	Roles
People in Need	Accountable for overall management of cash grant programming with designing, monitoring, quality assurance, safeguarding and risk mitigation.
Downstream partners (Aasaman Nepal and SODCC)	Implementation and quality assurance of girls' cash programming, management of third parties such as Sub contractor, Additionally, they will be responsible and accountable for monitoring, safeguarding compliance and risk mitigation strategy, follow up with girls and families for proper use of cash grant, engagement local government and stakeholder, local resource identification and mobilization, management of cash grant atfield level, and all necessary coordination and recording verification of data provided by subcontractor and report daily basis to PIN
Girls/families	To provide consent, commitment and support to girls during the cash grant process and post cash grant. Proper use of the cash grants as per its objectives, and girls' lifeplan & transition.
School stakeholders (SMC, PTA, LEA, EDCU)	Support to verify after school admission and retention of girls, provide supporting documents. Ensure all girls have all required T/L materials, books, supportive environment for their learning continuity
Sub-contractor	Implement and monitor cash transfer of all girls as per project timeline, and provide regular updates daily basis (records/reports) to the partner and PIN. Sub-contractor will be responsible to identify and train/orient all local vendor/suppliers along with girls and families regarding the process of cash transfer, number of installments, check fraudulance, where to inform or report if any problem occur
Other stakeholder (for all transition pathways)	Downstream partners (DSPs), will coordinate and engage with other stakeholders such as local government (Palika, ward, line agencies), banks and cooperatives to make the cash transfer more transparent and minimize risk, support to allocate resources other opportunities, and support to access social protection schemes

Monitoring process

Data Protection

It is important to consider protection of beneficiary's personal data and risks of sharing their data with other sectors, agencies or irrelevant staff inside the own organization, and incorporate data protection principles throughout the program cycle. The project team, partners and third-party monitors or enumerators will be oriented on the Data Protection Policy and the risk of disclosing the personal identifier data. MEAL team will prepare and maintain the database of the beneficiaries and ensure the data protection while communicating and reporting to external stakeholders.

Monitoring

Cash grant will undergo through monitoring and evaluation in order to assess the efficiency and effectiveness of the cash grant distribution process and performance. Monitoring determines if our interventions are on track and identifies problems along the way. It can also provide valuable data to uncover whether payments are reaching the targeted beneficiaries, cash transfer received on time and how cash is being used.

The cash grant intervention will be monitored against three different levels or measurements, i.e., process, output and outcome. Monitoring of the cash and voucher assistance will be carried out using pre-defined indicators which are defined in the project log-frame. Indicators provide simple and



reliable means to measure achievement of the quality of the project activities, outputs and outcomes. Process monitoring will be conducted by the project team and partners regularly until the end of the grant assistance program. A standard process monitoring tool/checklist will be developed and followed to monitor cash transfer distribution process based on the observation. Process monitoring ensures that process, inconsistencies and weaknesses are identified and corrected in real time.

A post-distribution monitoring (PDM) will be conducted by PIN after 1-month of the cash and voucher transfer release. The PDM will be focused on output and outcome monitoring to ensure cash and vouchers are received by the right person, safely, on time, in the correct amount. The PDM will provide an opportunity to improve ongoing and future cash transfer programming. It will also provide insights on whether or not the intended objectives have been achieved. The monitoring will also help to identify beneficiaries' access to grant, protection and safety issues associated with the cash assistance, and informs design changes and adaptations of the response.

Additionally, participation and feedback mechanism would be an integral component to increase program accountability and improvements in quality programming. The project will ensure that a functional and responsive Community Feedback and Response Mechanism (CFRM) is established and oriented to both the beneficiaries and non-beneficiaries (i.e., wider community). The project will ensure that the complaints and feedback are addressed timely and monitoring feedback are followed-up regularly. The monitoring processes, data collection and analyses will follow the all-safeguarding standards including GESI Quality Standard Checklist and will be adapted to the COVID-19 situation.

Risk assessment and mitigation measures

Key risk	Key mitigation measures
Programmatic risk Beneficiary data verification Volunteer engagement	<ul style="list-style-type: none"> Beneficiary data shall be verified at 3 tiers to ensure data collection of primary beneficiary avoiding risk of variation in beneficiary's documents and beneficiary receiving the services/cash grants, and to avoid data duplication. Once by the partners, secondly by the service provider and third by PIN All volunteer engaged during cash grant should be provided orientation on safeguarding, protection Train staff and partners on the prevention of sexual abuse and exploitation and child safeguarding, including on referral pathways to protection and psychosocial services. Ensure that the distribution takes a 'client-centered' approach that is friendly to children, adolescents, girls, women and vulnerable groups, all of who might be involved in the distribution site and process even if they are not direct beneficiaries. Awareness of the program and beneficiary involvement (assessment findings, vulnerability criteria, targeting, Design, etc.)



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<p>Safeguarding and Protection risk</p> <p>Lack of knowledge on safeguarding, protection, Code of Conduct (CoC) and Do No harm principles leads to Safeguarding risks</p> <p>Risk of taxation by local authorities/power holders or theft by criminal groups, post payment</p> <p>Safety and security risks to the Cash grant recipients (including intra and inter household violence)</p> <p>Risk of unfair treatment and misbehavior by vendor staff engaged in cash distribution outlet</p> <p>Corruption in the selection process and transfer of funds or allegations of unfair selection process and transfer of funds</p> <p>Influence on power and gender dynamics</p> <p>Risk of weather and emergency (heat stroke, floods, etc)</p>	<ul style="list-style-type: none"> • Orientation to the service providers on PIN's safeguarding measures, background checks, ensure that agreements have specific clause on SG principles, re-kindle the knowledge on SG measures • Ensure that referral pathways and complaints mechanisms are institutionalized. Share the referral service mapping and CFRM number of the project for further assistance required. • Communication and transparency with all actors regarding cash grant modality, beneficiary selection criteria and risk associated with it including safety and security. • Aarambha project staff to periodically monitor the cash transfer mechanism – time, frequency and beneficiaries reached. • Onsite alerting to the vendor staff engaged at the cash distribution outlets on ensuring client-centered approach and creating a friendly and respectful environment. • Maintain SG desk at the cash grant distribution site to minimize immediate risk as much as possible • Staff present and responsible for overseeing transfer activities • Apply principles of meaningful access and participation, challenge power imbalances, safety dignity and do no harm along with Accountability • Ensuring proper distribution time considering weather challenges such as escalating heat with risk of heat stroke, floods and other emergencies that may arise during the cash distribution process
<p>Individuals with specific needs</p>	<ul style="list-style-type: none"> • Ensure cash grant distribution point is accessible • Care taker support for pregnant and PWD • Ensure cash is provided at home for those beneficiary with special needs who cannot come to the distribution sites • Ensure that the most vulnerable beneficiaries are brought to the front of the distribution line so they can go home earlier for example pregnant and lactating women, PWD etc
<p>Social relations: household and community dynamics</p> <p>Increase in household disagreements over use of resources (cash or other)</p>	<ul style="list-style-type: none"> • Well-designed eligibility criteria and targeting based on context, community inputs, evidence, and purpose/objectives of transfers; • Complementary gender-specific sensitization or other projects • Information and sensitization, post distribution monitoring - Qualitative data on household relations. • Gender and conflict analysis, power mapping. • Post-distribution monitoring to include questions on social relations. Inclusion of a proportion of hosting vulnerable families in the assistance scheme • Complementary community support projects





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<p>Financial risk</p> <p>Cash diverted by service providers, traders or extorted from beneficiaries upon receipt</p> <p>Cash used for illegal or harmful purposes</p>	<ul style="list-style-type: none"> • Community-based whistle-blowing or anonymous “information relay” systems: Reporting of cases, clarity in information sharing, Regular monitoring • Grievance handling committees/ Helpdesk • Clear information and two-way feedback mechanism with beneficiaries • Random monitoring • Swift response to address any concerns received
<p>Political context and influence</p> <p>Risk of political interference due to election, and risk of politicizing by the local authority while engaging local level representatives during the cash distribution</p>	<ul style="list-style-type: none"> • Keeping in mind the local election and its results, ensure that community is clearly informed about the cash grant and its objectives • Ensure that distribution does not take place on the election result day • Ensure clear objective of engaging local representatives if involved and their role in the cash grant distribution
<p>Transfer Mechanism and delivery options</p> <p>Risk of diversion/ Misappropriation of fund</p>	<ul style="list-style-type: none"> • Invest on digital cash transfer methods - use of vouchers, local distribution mechanism – using agents at the local level • Ensure that referral pathways and complaints mechanisms are institutionalized • Post Distribution Monitoring surveys
<p>Skills and capacity</p> <p>Lack of skills and capacity of beneficiaries to access cash grant via bank or voucher methodology</p>	<ul style="list-style-type: none"> • Orientation on the accessibility, use and benefits of cash through bank or voucher
<p>Data protection</p> <p>Risk of misusing the personal identifier data by the consultants and project staff</p>	<ul style="list-style-type: none"> • Orientation on Data Protection Policy to the consultant and the project staff • MEAL to prepare beneficiary database • Data protection policy dissemination and adherence to data protection principles • Contracts with service providers include provisions in line with data protection policy • Beneficiary consent forms

**Detail programmatic risks & mitigating measures around cash grant will be periodically updated in risk register*





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ANNEX I

CASH TRANSFER PROGRAMME

PROCESS-CHECKLIST TO ENSURE COMPLIANCE

Areas of work	Process activities	Means of verification to ensure compliance
Pre-implementation stage		
Selection of financial service provider (sub contractor)	<ol style="list-style-type: none"> 1. Preparation of scope of work 2. Preparation of request for application 3. Publication of bid-following procurement process. 4. Bid analysis (Service quality, price, reliability, experience etc) 5. Service agreement 	<ul style="list-style-type: none"> • Legal documents of FSP (Company registration, certificate, approval from Nepal Rastra Bank for money transfer, VAT/PAN registration) • Bid documents of service providers • Bid analysis process documents. • Service Contract/ Purchase Order.
Implementation stage/distribution phase		
Identification and verification of OOS girls	<ol style="list-style-type: none"> 1. Determine Girl's selection criteria as per cash manual <p>Prepare OOS girls consolidated information sheet of each municipality with following information.</p> <ul style="list-style-type: none"> - Full name - Address - Family members - Age - Sex - Ethnicity - Mobile no - Account in financial institution - Nearby bank/cooperative - Account no - Prefer method to receive cash - Name of family member who received cash in case respective girls could not receive (if required) <ol style="list-style-type: none"> 3. Finally validate the list with signature of appropriate authority like; <p>Prepare by: _____ Reviewed by: _____</p> <p>Recommended by: _____ Approved by: _____</p>	<p>OOS girls list with detail information which will be verified by any one of the following documents;</p> <ol style="list-style-type: none"> 1. Citizenship 2. Driving License 3. Voting Card 4. Land registration certificate 5. Photo attached ward certified identity card 6. If family member receives the cash on behalf of OOS girls, need photo attached identity card with relation certification.





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	<ol style="list-style-type: none"> 2. Prepare final list of beneficiaries with unique identity code and amount to be paid. 3. Cross verified numerical accuracy and get validation. 4. Submit it to the appropriate person for final authorization to transfer the payment. 5. Arrangement of fund. 	4. Beneficiaries engagement agreement (in case of TVET)
Transfer or payment	<ol style="list-style-type: none"> 1. Place an order to Financial Service Providers (FSP). 2. FSP review the list, create unique system generate number (voucher code) 3. In case of direct cash handover, FSP review list, verified with ID card and handover cash to the respective person and get signature. 4. In case of digital transfer, transfer the cash based on information provided. 5. Provide system generated status report, bank vouchers on Realtime basis to the authorized person of Partner and then from partner to PIN 	<ol style="list-style-type: none"> 1. List of OOS girls with system generated unique code. 2. System generated status report, bank vouchers, cash receipt 3. Do random check, verification and interact with the beneficiaries.
Post implementation (Post)		
Audit	<ol style="list-style-type: none"> 1. Review of whole process and verified documents 2. Verified with beneficiaries through phone interaction, visit in person etc. 	<ol style="list-style-type: none"> 1. Overall process documents 2. Payment transfer documents.
Final closing & archiving of documents	<ol style="list-style-type: none"> 1. Ensure all payments due is completed with FSP as per agreement. 2. Ensure all documents are available and archived in the relevant place for future reference. 	

