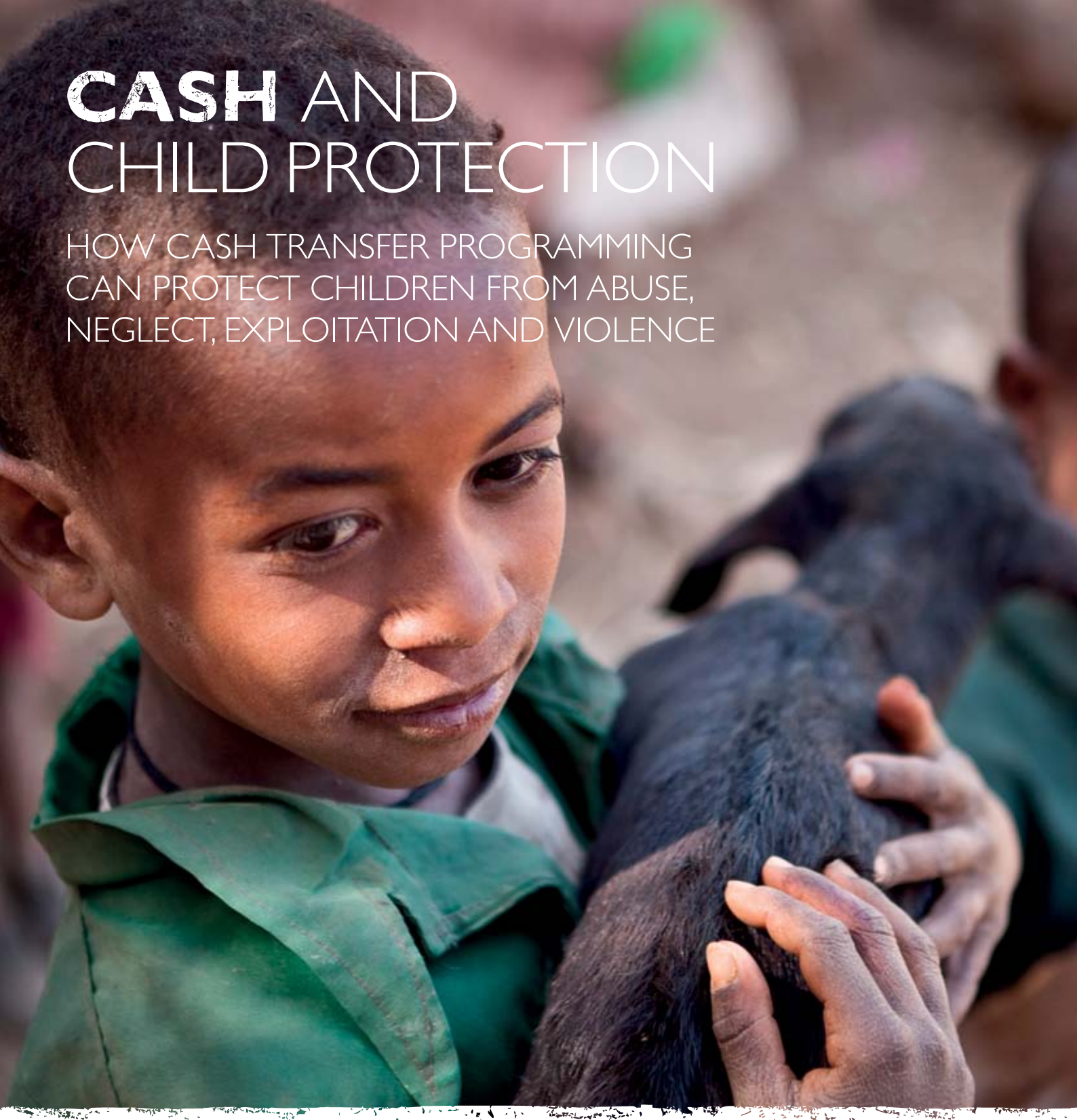


# CASH AND CHILD PROTECTION

HOW CASH TRANSFER PROGRAMMING  
CAN PROTECT CHILDREN FROM ABUSE,  
NEGLECT, EXPLOITATION AND VIOLENCE



**Save the Children**

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**Save the Children**

Save the Children works in more than 120 countries.  
We save children's lives. We fight for their rights.  
We help them fulfil their potential.

This report was written by Hannah Thompson.

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Cover photo: Desalegn with one of the goats his family is rearing. They are supported by a Save the Children livelihoods project that is helping families in Ethiopia's Amhara region to become self-sufficient. (Photo: Colin Crowley/Save the Children)

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# I INTRODUCTION

This discussion paper examines the links between cash transfers and the positive and negative outcomes for children – in particular, the role cash transfers have played in protecting children from abuse, neglect, exploitation and violence. Our aim is to identify ways in which cash transfer activities could be designed to support the protection of children affected by emergencies.

Though it is often perceived as a new and innovative way of delivering assistance in emergencies, cash transfer programming in its various forms has been used since the Franco-Prussian war of 1870.<sup>1</sup> On the other hand, child protection is a relatively new sector, with the first stand-alone child protection in emergencies (CPiE) programmes involving family tracing and reunification activities during the Rwandan genocide in 1994.

The frequent assumption that cash transfer programming primarily benefits livelihoods, food, nutrition and/or early recovery programmes<sup>2</sup> means it has had only limited use in other sectors to date. Research into the potential impact in other sectors is thus under-explored. The use of cash transfers in a broad range of child protection activities, including child protection in emergencies, is a relatively new area of work. As a result, there is a lack of extensive guidance, standards and tools, which means that evidence on programme impact is often weaker than in other emergency response sectors. Furthermore, to date, very little cash transfer programming has been designed and implemented with the explicit intention of achieving child protection outcomes.

## THE EVIDENCE SO FAR

Through a review of the literature, the paper documents the existing evidence on the use of cash transfers, both conditional and unconditional, to achieve child protection outcomes. We have

also included examples where positive results in other sectors such as education, nutrition, and food security and livelihoods indicate positive shifts in the overall well-being of children – for example, in Ethiopia, where cash transfer projects have increased breastfeeding and thus led to improved early childhood care practices.

The evidence is discussed in two sections: direct outcomes and indirect outcomes. The first section reviews evidence from programmes where cash injections into households are explicitly intended to achieve child protection outcomes, including cash grants to foster carers in Indonesia, the Democratic Republic of Congo (DRC) and Liberia, and cash as a way of preventing child labour in post-floods Pakistan. The second section considers evidence of indirect impact – that is, where cash transfers to improve education, nutrition, or food security and livelihoods have led to unintended outcomes on child protection. Finally, we set out some recommendations on how cash transfer programming can be designed to achieve child protection outcomes, and outline some areas for further research.

## METHODOLOGY

The first section covers a range of child protection concerns, including exploitation, family separation and alternative care in emergencies, gender-based violence, mental health and psychosocial well-being, and children associated with armed forces and armed groups. Field research was carried out in Pakistan to gather primary data on the impact of cash transfers used in education and protection programmes after the 2010 floods. Case studies are based on key informant interviews with child protection programme staff in Liberia and the DRC, illustrating how cash transfer programming can be used in child protection responses. (See Appendix I for more information on the research methodology.)



## 2 DIRECT OUTCOMES: CASH TRANSFER PROGRAMMING WITH INTENTIONAL CHILD PROTECTION OUTCOMES

We begin by discussing two specific areas of work – exploited children, and family separation and alternative care in emergencies – as there is a greater body of research outlining the possible impact of cash transfer programming on these issues. The more detailed treatment of these two issues is neither a reflection of the priority given to them nor a belief that these are the only areas in which cash transfers can have an impact in emergencies.

We then discuss other aspects of children's well-being that are affected by their family's economic situation, including gender-based violence, mental health and psychosocial well-being, as well as children associated with armed forces and armed groups, despite there being less data available on the impact of cash transfers on these aspects of child protection. Although the discrete categorisation of child protection concerns ignores the fact that children are often simultaneously susceptible to many forms of abuse, neglect, exploitation and violence, it has been used here for ease of analysis.

### EXPLOITED CHILDREN

Child exploitation is a broad term that includes forced or dangerous labour, child trafficking, and child prostitution (see Appendix 2, 'Definition of key terms'). Many children who suffer from exploitation do so because they have no other choice: they or their family members need the extra income in order to survive. They may also have been trafficked or forced into slave labour, the likelihood of which increases in emergencies due to the vulnerability of unaccompanied and separated children and the poverty of their caregivers.

Historically, overt activities to prevent child labour in emergencies have been confined to combating the worst forms of child labour, focusing on release and reintegration of children associated with armed forces and groups, and the prevention of and response to sexual exploitation. More detailed discussions regarding the use of cash transfer programming in these two realms of protection is given in the subsections that follow. While little work has been documented that specifically addresses other forms of hazardous work in emergency settings, there is a large body of work that focuses on cash transfer programming and child labour in non-emergency settings. Some of these programmes have reduced the reported levels of child exploitation; but overall, evidence of the impact of cash transfers on reducing child labour is mixed.

### EXAMPLES OF CASH TRANSFER PROGRAMMING ADDRESSING CHILD LABOUR IN NON-EMERGENCY SETTINGS

In Cambodia, a recent study of a scholarship programme involving modest cash transfers conditional on school enrolment of children of middle school age found that recipients were over 20% more likely to be enrolled in school and 10% less likely to work for pay. A separate survey of cash transfers in Latin America and the Caribbean similarly concludes that they are "effective in reducing child labour".<sup>3</sup>

One study of the *Bono de Desarrollo Humano* (human development bond or voucher), a conditional cash transfer programme in Ecuador, looked at changes in how children spend their time as a result of the cash transfers. Students reduced their involvement in paid employment by 78% and reduced their unpaid economic activity inside the home by 32%. These declines were accompanied by an increase in time spent on unpaid household services, but overall, time

spent working was shown to decline. The simplest explanation for these observations would be that the additional income allows families to feel that they can afford to continue schooling. In addition, paid employment is difficult to combine with schooling because of constraints on the minimum number of hours required to work. Continuing in school induces families to choose unpaid economic activities over paid employment.<sup>4</sup> This is, in part, due to a high proportion of labour in Ecuador being in more formal, fixed employment.

In Brazil, the Programme to Eradicate Child Labour (*Programa de Erradicação do Trabalho Infantil*, or PETI) was set up in 1996 for families with children between the ages of 7 and 15 who were working (or at risk of being sent to work) in activities considered to be harmful. The programme's conditional cash transfers involved monthly payments of R\$25 (\$37) per child in rural areas and R\$40 (\$59) per child in urban areas. Half of the *familia bolsa* (family grant or purse) went to the school to pay for an after-school educational activity, and half went directly to the household. The programme required that children under 16 did not work and maintained at least 75% school attendance.<sup>5</sup> PETI led to a 26% reduction in the likelihood of child labour observed.

In a study of a conditional cash transfer programme in Nicaragua, Del Carpio found that girls required much less of an increase in total household income to experience a decrease in labour than did boys. The study also found that the reduced incidence of child work was accompanied by a shift in the nature of work being done – most notably less physical labour, with a move towards minding a family store or doing calculations, for instance.<sup>6</sup>

Both the Ecuador and Brazil examples indicate the potential for cash transfer programming to achieve significant outcomes not just in responding to, but also in terms of preventing child labour. The target groups in both instances included children who were vulnerable to exploitative work, and the evidence shows that the grants supported them to stay in school.

## RISKS

Despite these positive findings, in certain forms and under certain circumstances, cash transfer programmes can cause an increase in child labour. By its nature, involving children in cash-for-work programmes increases their workloads in ways that have potential negative outcomes. Careful

screening needs to take place to ensure that children do not take part in work that could be dangerous or that prevents them from attending educational opportunities.

Child labour can also increase when cash transfer programmes lead to increased agricultural productivity as a result of investment in livelihoods assets (eg, livestock). Children may end up providing childcare for their younger siblings or carrying out chores normally done by their parents while the parents work longer hours. Cash-for-work programmes may even attract children to engage in the work activities themselves.<sup>7</sup> Research in the Meket *woreda* in Ethiopia<sup>8</sup> showed the possible negative effects of cash transfers on rates of child labour. Targeted payments of 25 birr (about \$4) per beneficiary per month (women who were more than 6 months pregnant and mothers who were lactating with a child up to 10 months) were paid in return for five days' work in employment generation schemes. Research in neighbouring areas had suggested that poor women were forced to leave their children at home shortly after birth because they needed to work to raise income for the household. The impact of the programme was positive in that women reported less migration, and increased breastfeeding and time spent with children. However, the asset creation associated with the cash transfers made it necessary to draw on family members, including children, to carry out the additional labour, such as working the fields or rearing cattle. (Positive outcomes of this same programme are detailed in the 'Indirect outcomes' section, under 'Nutrition'.)

## STRENGTHS AND WEAKNESSES

The main strength of conditional cash transfers in child labour programmes is that they address the roots of the problem: chronic poverty, vulnerability to economic shocks, difficulties in access to education, labour market conditions, and cultural attitudes. However, it is important to note that many of the successful examples are in contexts where alternative activities – in particular, education services – were sufficient in quantity, of adequate quality, and were free at the point of access.

Cash transfers are likely to be least effective against some of the worst forms of child labour, such as slavery, sexual exploitation, and engagement in armed forces or groups, due to the root causes of these forms of exploitation. In such situations, children may not be living with their parents or guardians, or

it may be their parent or guardian who is exploiting them; their earnings may be so attractive that the incentive of a cash transfer would not be sufficient to induce them to abandon such activities, or other driving factors may attract them to the work. These issues are discussed below in the subsections on children associated with armed forces and armed groups, and gender-based violence. Additionally, if communities learn that cash support is being given to families sending their children to work, this may create the incentive for families to send more children to work in order to qualify for the grants.

### EMERGENCY CONTEXTS

Given the short-term nature of emergency interventions, it appears that, as child labour is often so entrenched, it may be hard to have a long-term impact on forms of child exploitation that already existed prior to an emergency, without linking cash transfers to long-term social protection programmes. Emergency cash transfer programmes are likely to be more effective where children previously attended school, and parents pulled them out of school to overcome the economic shock resulting from the emergency. Child labour concerns can also be addressed through cash transfer programmes that pursue other goals (such as livelihoods protection and promotion). For example, a conditionality requiring parents to keep their children out of child labour may be helpful if coupled with regular visits by a caseworker, engagement of teachers or community-based structures for monitoring purposes.

Overall, based on an analysis of different contexts, we can conclude that the various forms of cash transfer programmes available can potentially be highly effective, in the short term, at preventing and responding to the issue of child labour in emergencies. However, measurable and tangible prevention activities in child protection, especially in emergencies, are hard to identify; therefore, implementing cash transfer programmes – accompanied by rigorous monitoring and evaluation (M&E) systems, using control groups to show impact – could enable a much more robust assessment of the impact of child protection prevention activities.

## FAMILY SEPARATION AND ALTERNATIVE CARE IN EMERGENCIES

In the mass population movements associated with many emergencies, some children become separated from their regular caregivers and need interim care while efforts are made to reunify them with their families. Research on outcomes for children in institutional care shows that alternative community-based care is better for children's development than institutional support.<sup>9</sup> Humanitarian agencies are increasingly working to include set-up and support to community-based foster care systems as part of their response. Support to foster carers takes a range of forms, from food and non-food items (including regular food rations, household kits, and clothes for children), to training and guidance. Cash transfers are a relatively new intervention in the support of foster care, but have proven popular. Cash transfers have been used in the Democratic Republic of Congo (DRC), Liberia, Indonesia and Haiti to support caregivers who have taken in unaccompanied or separated children. Evidence from two cases in particular, Indonesia and the DRC, is discussed in more detail below.

### CASE STUDY: INSTITUTIONAL CARE IN INDONESIA<sup>10</sup>

In Indonesia, after the Indian Ocean tsunami and earthquake of 2004, great attention was given to the issue of institutional care, as the number of *panti asuhan* (children's homes) grew exponentially. While international agencies addressing child protection needs in Aceh responded by giving cash grants to households to try to ensure families stayed together,<sup>11</sup> some overseas donors, individual givers and the government were supporting institutional care.

By the end of 2005, 2,494 cases of unaccompanied, separated and single-parent households had been registered with an interagency group. One major concern was the secondary separation of children due to the financial strains placed on foster families and the poor economic conditions that prevailed in the aftermath of the tsunami.

As a result, the Ministry of Social Affairs, with support from Save the Children, embarked on a major research and policy review. The research found that the overwhelming majority of children in institutions had parents, guardians or family members who could provide care; only 6% of them were genuinely



orphans. It seemed that 97.5% of the children placed in residential care in the aftermath of the tsunami in Aceh had been placed there by their families, so that they could receive an education.<sup>12</sup> The research found that government, donors and individual givers exacerbated this by supporting children who were in institutions.

### Cash transfer programmes

In 2006, UNICEF started implementing a cash transfer programme targeting 1,700 unaccompanied or separated children in the care of 1,300 caregivers.<sup>13</sup> This provided \$44 per month for three months, based on average childcare costs in Aceh (including food, health, hygiene, clothing, education, transport, games and recreation). Caregivers had one month to spend the money in accordance with the objectives. The expenditures were then checked during bi-monthly household monitoring visits. Subsequent payments were only made if the first month's funds had been spent appropriately.

At the same time, the British Red Cross Society (BRCS) ran a programme of cash transfers targeted at orphans who were heads of households. They received livelihoods recovery activities (\$1,000), a

house, a single person's carer allowance (\$500), and \$250 per year for education.

In 2005, Save the Children implemented a cash-for-work project in Aceh, providing more than 18,000 short-term placements to single parents with children, able grandparents, families looking after vulnerable children, and families with no other income options. Children under 18 years were allowed to work only in cases where they desperately needed money, only for two or three hours per day, but still received the full payment. Also in 2005, the government of Indonesia's Department of Social Welfare set up a cash allowance programme for purchase of non-staple foods to supplement food relief. Each person received approximately \$10 per month.

### Outcomes

The research study found that if funding had been directed at helping families and communities rather than institutions, the majority of girls and boys placed in institutional care could have remained at home. It also highlighted the costs of supporting institutional care, which were far greater than the costs of supporting families directly.

## INDONESIA: LESSONS LEARNED AND AREAS FOR IMPROVEMENT

- The research findings, which indicated better outcomes for children at reduced cost to the state, led to a change in legislation and policy at a national level and long-term investment by the government in family-based care.
- Use of cash transfers in the Indonesia case reduced family recourse to institutional care and thus reduced secondary separation.
- UNICEF's cash transfer programme in Aceh required considerable follow-up by teams of social workers. Each social worker had to fill out a detailed monitoring sheet based on house visits. The monitoring sheets recorded information on how much of the monthly transfer was spent, and on what items. The conditionality of such grants required greater investment, but enabled closer monitoring of outcomes.
- UNICEF cash transfers started a full year after the tsunami in order to avoid creating a pull factor. One evaluation highlighted that earlier intervention would have prevented some of the trafficking cases that occurred.
- Partner staff expressed concern about the phase-out process for cash transfers as children did not understand why support was stopped. An exit strategy had not been clarified by UNICEF or partner staff at the outset.
- The lack of consistency in cash transfer programming approaches between agencies may have caused confusion among the beneficiary population as to their entitlements.
- A lack of significant outreach and the limited number of cash transfer beneficiaries means that many children were still being put into institutional care.

Although the outcomes identified in the Indonesia case study cannot be attributed directly and purely to the cash transfers due to the lack of a control group, well-being, development and school performance were found to be significantly better for those children living in a family environment than for those in institutional care.

Following successful lobbying, the Ministry of Social Affairs mandated that 60% of the 2011 subsidy for each institution should be delivered to children out of institutions and living with or reunited with their families.<sup>14</sup>

The impact this evidence had on government policy and legislation demonstrates that short-term cash transfers can lead to sustainable programming if they are accompanied by systematic monitoring, and then followed up with advocacy. It should be noted that this outcome is more likely to be successful in countries with better-established child protection systems and state-supported social service mechanisms.

Our second case study is from a conflict setting, the DRC, where the use of conditional cash transfers for foster carers (the *famille d'accueil transitoire*, FAT) highlights the positive results that conditional cash transfers can bring.

#### CASE STUDY: FOSTER CARE IN THE DEMOCRATIC REPUBLIC OF CONGO<sup>15</sup>

##### Using conditionality to support family-based care

In the DRC, different degrees of support and conditionality were used to strengthen family-based care at different times. Save the Children used cash transfer programmes with written obligations to support foster families caring for unaccompanied children as part of the release and reintegration of children associated with armed groups, as well as for other children who were identified as unaccompanied or separated.

Families with “good values” were identified by community members. They received training and signed codes of conduct on how they would treat children. Children were then placed in these family homes and given clothing and mattresses, both for the beneficiary of the programme and for the biological children of the host family. Each family

was given \$3 per night per child hosted; a maximum of three children were hosted by one family at any given time, though the preference was for two at a time. Field officers monitored the care and registered the number of nights of hosting per month, and the families collected the relevant amount at the end of each month.

In 2008 in Goma, under exceptional circumstances, and due to the high number of unaccompanied and separated children identified and needing care arrangements rapidly, Save the Children set up foster families (*famille d'accueil transitoire*) in camps on a voluntary basis. These foster families did not receive any money for the children in their care, though they benefited from non-food items and food distributions given to the fostered children, which could be used by the whole family.

##### Outcomes

In the first programming example, staff reported the programme as highly successful. As the cash transfer covered more than the actual cost of living of the child, it can be assumed that this alleviated economic stress on the households involved and gave the foster families an incentive to treat the children well. However, staff attributed some of the success to the training in childcare and code of conduct that was signed, indicating that this form of conditionality may promote the protection of children in alternative care.

Programme staff reported that the fostering scheme in the camps was much more problematic. Most children placed with families were used for labour or household chores, more so than biological children. When receiving food and non-food distributions, foster families often took the food to feed their own children first. Although some of this can be attributed to the disruption of livelihoods opportunities and comparative lack of financial support given to the carers, it also indicates that the lack of conditionality through a written code of conduct undermined adequate care for the unaccompanied or separated children involved.

From the DRC case study, we can conclude that cash transfers, when delivered after a delay of one to two months, broken down into tranches and with a tight monitoring system, can lead to positive outcomes on the temporary care arrangements for unaccompanied and separated children in an emergency context.

## DRC: IMPLICATIONS AND CONSIDERATIONS

Though there is no control group for comparison purposes and other factors may have caused the difference in treatment of the children, alongside training on childcare and a signed code of conduct, the cash transfers and Save the Children monitoring procedures may have played a role in ensuring that fostered children were well cared for. This outcome also suggests that cash transfers may be a more appropriate form of support to foster families than in-kind aid, as the funds can be used more flexibly to support the entire household. This is not based on rigorous data collection methods, but it does demonstrate the need for further research to explore the potential of different ways of working with and supporting foster carers to provide adequate care.

When determining the form of assistance to be given to foster carers, a number of dynamics need to be considered. For all forms of foster care, assistance should aim to build on rather than replace existing support mechanisms. It must also

ensure the sustainability of the care arrangement for as long as it is needed and avoid undermining care by creating dependence on material assistance provided through short-term programming.

Cash transfers should be seen as a way to get carers through a short-term economic shock. If the family has longer-term needs, livelihoods support and wider social protection programming could be more suitable.

Programme design must take account of the context and whether foster carers have been proactively recruited or have spontaneously taken children into their care. When supporting spontaneous foster care arrangements, it is important to ensure that assistance does not create a pull factor for households to claim that their own child is fostered or to pass 'fostered' children from one household to another. To achieve this, support given to households should be based on transparent vulnerability criteria, of which caring for a fostered child may be one among many.

## GENDER-BASED VIOLENCE

### SEXUAL EXPLOITATION AND TRANSACTIONAL SEX

Increased incidence of transactional sex in emergency settings can, in part, be attributed to poverty and economic shocks.<sup>16</sup> But given that the drivers are not exclusively economic, there is mixed evidence regarding the possible outcomes of using cash transfers to reduce transactional sex and other forms of gender-based violence.

Evidence from Uganda, based on randomised controlled trials, found that a multi-faceted economic empowerment intervention targeted at adolescents had a significant effect in reducing participants' self-reported sexual risk-taking.<sup>17</sup> The intervention included asset building opportunities, job counselling, mentoring, financial education, and a child savings account with matched funding at a ratio of 2:1.

In Kenya, Oxfam staff believed that transactional sex had declined as a result of cash transfers aimed at improving food security.<sup>18</sup> In focus group discussions in Swaziland, adults also reported a reduction in young girls engaging in transactional sex as a result of

a cash transfer programme aiming to improve food security after drought.<sup>19</sup> On the other hand, research carried out by Save the Children with girls in Eastern DRC on the causes of gender-based violence against children found that the sums of money given as part of a programme of income-generating activities for survivors of sexual exploitation were not significant enough to deter them from engaging in more lucrative sex work.<sup>20</sup> This highlights the importance of a joint approach between child protection and food security and livelihoods sectors throughout the project cycle.

Cash transfers, micro-credit schemes and income-generating activities often form part of economic reintegration packages for survivors of sexual violence, yet rarely do vulnerable adolescents receive cash to prevent them from engaging in sexually exploitative activities in the first instance. Even less is done to adequately monitor and assess the impact and risks of such prevention activities, especially in emergency contexts.

The World Bank-funded Zomba Cash Transfer Programme in southern Malawi showed impressive results in reducing HIV and other sexually transmitted infections, as well as high-risk sexual behaviour.<sup>21</sup>

The programme gave girls and young women aged 13–22 and their parents up to \$15 a month if the girls attended school regularly. A second group received payments without conditions, and a control group received no cash payments. After 18 months, the programme showed increases in school attendance for both dropouts and in-school girls, with no significant difference between conditional and unconditional cash transfer recipients. Girls were also less sexually active and tended to choose safer (and younger) partners. In addition, cash transfers may have led to a reduction in transactional sex – an exciting result that has seen a 60% reduction of HIV prevalence and lowered herpes simplex virus 2 (HSV2) infections, even among girls who received unconditional cash transfers.

### Implications

The evidence presented here leads us to believe that in order for cash transfers to have a significant impact on sexual confidence and behaviour, and thus reduce the incidence of sexual exploitation in the form of transactional sex, programmes should last for an extended period and be coupled with behavioural change and educational activities, including sexual and reproductive health courses, as well as long-term support for alternative livelihoods activities through, for example, skills building.

### FORCED/EARLY MARRIAGE

Similarly to transactional sex, forced/early marriage increases as poverty increases. The United Nations Population Fund (UNFPA) lists the primary causes of child marriage as high levels of poverty and high death and birth rates, increasing in incidence in countries with greater levels of conflict and civil strife and with lower levels of overall development, including schooling, employment and healthcare.<sup>22</sup> For example, in Côte d'Ivoire, girls in the poorest 20% of households are three times as likely to be married as girls in the richest 20% of households. In addition, the change in child marriage rates over time shows fluctuations in line with times of economic crisis and conflict. In 1994, the rate in Côte d'Ivoire was 44%, reducing to 33% in 1998–99, following the global trend of increased awareness and education for girls, but then rising again to a rate of 35% in 2005, after conflict had broken out in 2002, developing into a protracted state of “no peace, no war”.

More than half of all girls in Bangladesh, Mali, Mozambique and Niger are married before they

reach the age of 18. In these same countries, more than 75% of people live on less than \$2 a day.<sup>23</sup> The DRC has seen an increase in early child marriage from 31% in 2005 to 39% in 2007. This may be due to better reporting methods and greater awareness, but research indicates that families are using early child marriage as a coping strategy to deal with loss of livelihoods, as well as to protect their children.<sup>24</sup> The countries that have succeeded in eradicating the practice are those that have experienced economic growth, a decline in birth and death rates, and an increase in education and employment opportunities for girls.<sup>25</sup>

### Implications

These findings suggest that cash transfers can help to reduce the rates of forced/early marriage, especially if conditionality is linked to girls' education and employment opportunities. Micro-credit programmes provide women and girls with the economic opportunities they often lack and a social support network that promotes changes in attitudes and behaviour. Improved economic status gives them more control over decisions such as who they marry, and when.<sup>26</sup> This would suggest that cash transfer programmes can have the same potential benefits.

However, potential outcomes in emergency contexts are mixed, as the drivers for forced/early marriage are not always exclusively economic. In situations of war and civil conflict, parents or carers sometimes resort to child marriage as a protective mechanism or survival strategy. Displaced populations living in refugee camps in Rwanda, for instance, unable to protect their daughters from rape, married them to warlords or other authority figures to provide greater protection.<sup>27</sup> Girls in Afghanistan<sup>28</sup> or the DRC<sup>29</sup> are often forced to marry men who raped them in order to protect their honour. Young girls who are orphaned or separated from their parents or relatives may see marriage as the only way to survive and to get protection.

### MENTAL HEALTH AND PSYCHOSOCIAL WELL-BEING

Cash transfer programmes can promote psychosocial well-being indirectly by supporting the implementation of psychosocial programming for children. For instance, in post-tsunami Aceh, Indonesia, NGOs provided cash-for-work payments to female supervisors of children in child-friendly spaces. This

enabled older people and women to access cash-for-work in line with their abilities. In Liberia, in mid-2011, a number of 15–25-year-old young people were paid cash to clear areas that would be used to set up child-friendly spaces. In Angola, mothers were paid to run crèches, enabling them to earn a living and ensuring their children's early childhood development.<sup>30</sup>

Unconditional cash grants to carers could also lead to an improvement in children's reported sense of well-being. A baseline survey for a savings and family-based intervention programme looking at household assets and children's education, health and psychosocial well-being in Burundi carried out for the International Rescue Committee (IRC)<sup>31</sup> indicated that poverty and stress about economic survival among adults has negative repercussions on distress levels among children. From this, they surmised that children in poor households suffer more from mental health problems than children in better-off households. There was a clear correlation between the ways in which parents disciplined their children and the child's score on the depression scale; children who were frequently punished (both verbally and physically) showed more signs of depression.

### Implications

Cash transfer programming has the potential to reduce the stress caregivers feel in meeting survival needs, thereby reducing the physical and verbal punishment of children and improving their well-being.

## CHILDREN ASSOCIATED WITH ARMED FORCES AND ARMED GROUPS

In Liberia, cash sums of US\$300 were provided to children on their release as part of the disarmament, demobilisation and reintegration process. In line with concerns raised by agencies such as UNICEF, there were many problems with the payment, including intimidation, theft and community resentment of children receiving the money, as well as reports of

commanders who took large cuts. Some children referred to it as “blood money” and saw it as bad luck, spending it quickly in order to get rid of it.

In Sierra Leone, the programme for the release and reintegration of children deliberately avoided using cash payments, but adults received a payment on demobilisation. Cash was not given to former child combatants because of the risk of misuse. There were also concerns that if money was given to the guardians into whose homes children were being reintegrated, this could lead to false claims by some adults in order to be eligible for the grants. Foster parents were instead given materials for income-generating activities.

According to best practice as set out in the Paris Principles,<sup>32</sup> assistance should be provided to whole communities to which children return, indicating that community cash grants could form a valuable component of release and reintegration programmes. Community grants can be issued for projects submitted by community groups. Conditions could include training, awareness raising activities, investment in community-level income-generating activities, and benefits for the children of the households involved. It is noted that, although there are risks in giving cash to children associated with armed forces and armed groups, the possibility of using vouchers has not yet been adequately researched.<sup>33</sup> Vouchers could be used for education or training, and may involve less risk of re-recruitment, or abuse of the child.

### Implications

Given that the reasons children become associated with armed forces and armed groups are multiple and variable, including revenge, affiliation, seeking power and protection, as well as the financial benefits, it seems clear that a cash transfer activity alone is unlikely to greatly reduce recruitment or increase auto-demobilisation<sup>34</sup> of children.



# CASE STUDY: PAKISTAN FLOODS 2010

In July 2010, unprecedented flooding in Pakistan ploughed a swathe of destruction more than 1,000km long, from north-western Pakistan through Punjab farmlands all the way to Sindh province. The floods affected 20 million people – one-tenth of Pakistan's population – in 84 of its 121 districts.<sup>35</sup> More than 1,700 men, women and children lost their lives, and at least 1.8 million homes were damaged or destroyed.<sup>36</sup> According to UNICEF, children under five represented 15% of the affected population (3 million). Over 1.8 million people were displaced into 5,200 displacement sites, mainly in Khyber Pakhtunkhwa (KPK), Sindh and Punjab provinces.

## CHILD PROTECTION NEEDS

Children from these provinces suffer from a long-term lack of physical security. For some, this is exacerbated by family separation. As a result of the floods, children were at heightened risk of exploitation and abuse, and many risked being removed from school or forced into early marriage as a result of livelihood pressures and displacement.

Save the Children identified several forms of harmful child labour during the emergency assessment, including growing numbers of children working in agriculture, as domestic labour, in mechanics workshops, and in hotels and restaurants. This was a particular problem in northern areas of KPK province, which had suffered massive damage to roads and bridges. Hundreds of children were being used to transport goods and equipment, carrying extremely heavy loads. These activities posed an immediate danger to the children's health and well-being, and a longer-term risk too, as children were less likely to return to school after a prolonged period of work.

A detailed child protection needs assessment<sup>37</sup> carried out by Save the Children in Swat found that more than 55% of boys aged 8–12 and 100% of older boys aged 12–18 were involved in some form of labour. Fifteen per cent of girls aged 8–12 reported working, mostly as domestic labour, while 43% of older girls (12–18) were working. In Muzaffargarh, more than 40% of boys and 55% of girls aged 8–12 were working, while 40% of boys and 63% of girls aged 12–18 were working. These statistics were accompanied by reports of sexual and physical violence against both boys and girls. Sexual abuse was linked to the practice of open defecation, a lack of shelter, and lack of privacy for girls, as well as changes in the type of work carried out. Previously, girls were more engaged in domestic work and boys

in agricultural work. Since the floods, they have had to travel further distances in order to find work. Physical abuse had increased, as parents were more likely to beat their children as a result of heightened stress due to loss of homes or livelihoods.

## LIVELIHOODS NEEDS

The flooding had far-reaching consequences across Pakistan; 17 million acres of crops were destroyed, causing soaring food prices and exposing at least 7.8 million people to food insecurity in the short as well as medium term.<sup>38</sup> Eighty per cent of the population in flood-affected areas depend on agriculture – including crops, livestock, fisheries and forestry – for their livelihoods.<sup>39</sup> Assessments from KPK<sup>40</sup> identified massive loss of rice crops just before the harvest, resulting in a lack of income opportunities for poor households. Additionally, many poor households were unable to repay debts built up from the purchase of agricultural inputs. In response, many men and boys from poorer households migrated to Peshawar and Karachi during the months when they would usually be working the fields in their home villages.

Across the affected provinces, hundreds of thousands of families also lost shops or other small businesses and faced enormous challenges in rebuilding their lives while struggling to earn income to survive. Women and children were disproportionately affected, as women had limited access to income-generating opportunities and were at greater risk of being displaced and/or dispossessed of property and assets. Women farmers (73% of women in rural areas before the floods) faced some of the gravest threats, particularly in relation to land rights. Meanwhile, the Agriculture Cluster only received 12% of requested funding.

*“We faced problems in finding new earning sources.”*

Child during focus group discussion

## EDUCATION NEEDS

According to a November 2010 report by the Asia Development Bank and the World Bank (ADB/WB), total damage to the education sector was estimated at approximately \$311 million. More than 75% of the affected population were in Sindh and Punjab provinces. The ADB/WB report shows that Sindh and Punjab suffered the largest number of damaged schools: 5,655 (including 811 girls' schools) in Sindh; and 2,817 (including 1,222 girls' schools) in Punjab.<sup>41</sup>

The two most heavily damaged districts in terms of schools were Jacobabad in Sindh, followed by Muzaffargarh in Punjab.<sup>42</sup> During the floods, many schools were temporarily occupied by internally displaced persons (IDPs) and suffered damage as a result. In northern Sindh, an estimated 27,000 families continue to occupy schools and other public buildings.<sup>43</sup> School attendance in Pakistan has risen slightly, from 57% of children aged 10 and above in 2006/07 to 59% in 2008/09. School attendance is higher in urban than rural areas. The average attendance rate in Sindh is 60%, and in Punjab 61%. However, these averages mask lower attendance rates identified by Save the Children in some districts, even prior to the flooding. The lowest are in Rajanpur, in Punjab, which has a 26% attendance rate, and Jacobabad, in Sindh, which has a 40% rate.<sup>44</sup>

*“We were not aware of education and we considered it [working] a normal life.”*

Child during focus group discussion

## SAVE THE CHILDREN'S RESPONSE

Save the Children has had a presence in Pakistan for 30 years, and has implemented large-scale emergency responses previously, in October 2005 (the earthquake in Kashmir), as well as 2008 and 2009 (flash floods). The flood response this time started on 1 August 2010. Child protection programming focused on family tracing, mobilisation of child protection forums, and the establishment of child-friendly spaces. Food security and livelihoods focused on cash transfer programming (including vouchers) to meet the immediate food needs of children and their families. There was recognition that the national crisis may lead to severe food shortages over time, forcing families to resort to negative and risky coping strategies such as pulling children out of school and sending them to work. Two months into the response, Save the Children therefore put together a plan for integrated livelihoods and protection programming to address remaining relief needs, and to start building support for early recovery in the hope of preventing child protection issues from arising.

Active integration of child protection with livelihoods and cash transfer initiatives was considered critical to protecting children and upholding their basic rights, especially to education. It was intended that the families supported through the cash transfer and livelihoods components of the projects would be better able to meet their basic needs (such as food, clothing, medical expenses, shelter repair), leaving resources available to support their children's education, and reducing the need to resort to

negative coping mechanisms. Two programmes were set up integrating cash transfers into child-focused sectors – one with child protection, the other with education.

## PROTECTION AND LIVELIHOODS

The Canadian International Development Agency (CIDA) provided a four-month grant aimed at comprehensively addressing the survival and protection needs of 3,400 children and affected populations in Khyber Pakhtunkhwa (KPK) province, through targeted cash grants and agriculture and livestock support within the catchment areas of 30 child-friendly spaces. Cash grants were provided to families that had children involved in child labour, on the condition that these families remove their children from harmful labour and mainstream them into formal education and other child-focused programming. The key modalities are set out below (see Appendix 3 for full details).

### Key modalities of Pakistan child protection cash transfer programme

- *Type of cash transfer:* Conditional cash transfers.
- *Programme management:* Managed jointly by livelihoods and protection, with division of responsibilities based on expertise. Child protection staff identified vulnerable children, and livelihoods staff verified selection after socioeconomic assessment. Modalities of the cash transfers were determined by the food security and livelihoods team. The child protection team monitored the progress of children with support from child protection committees.
- *Monitoring and evaluation:* Committees carried out regular monitoring of children and their families. Teams collect school attendance data regarding the children benefiting from the grants from teachers and school authorities.
- *Other elements of the programme:* 30 child-friendly spaces were set up, and 90 child protection community groups were established, which eventually formed 30 child protection committees.

## EDUCATION AND LIVELIHOODS

The UK Department for International Development gave a 9½ month grant focused on restoring and improving the quality of education services for children in and around 265 government schools in flood-affected districts of Jacobabad and Shikarpur, in Sindh; and in Muzaffargarh, Rajanpur and Dera Ghazi (DG) Khan, in Punjab. The key modalities are set out below (see Appendix 4 for full details).

## AMINULLAH'S STORY

Aminullah is 13 years old and is from Swat district, in the northern KPK province. Save the Children's programme in this area originated during the IDP crisis caused by Talibanisation in 2009. In 2010, monsoon floods caused another disaster in the same area.

Aminullah was in a religious seminary in the port city of Karachi, over 1,200km away. He and his cousin were among hundreds of boys from all parts of the country. The boys were chained during the day and were regularly beaten with rods and sticks. Aminullah escaped, and then, as a stowaway, he

managed to find his way back to Swat district where he began working in a small tea stall. He now attends Save the Children's Learning and Development Centre for children who have never attended school because of financial reasons. Save the Children gives vouchers to Aminullah's mother to cover food and other basics that he would otherwise have to have earned himself. The Learning and Development Centre helps out-of-school children become enrolled in the state education system by providing individual coaching and fast-track learning so that they can join appropriate classes and not have to work.

### Key modalities of Pakistan integrated education programme

- *Type of cash transfer:* Cash-for-work (rehabilitating schools) for 39,200 beneficiaries, enterprise grants (550 beneficiary families), and conditional cash grants (650 households).
- *Programme management:* Managed jointly by livelihoods and education teams
- *Monitoring and evaluation:* Education teams collected school enrolment data from school authorities. Monitoring, evaluation, accountability and learning (MEAL) team visited sites to carry out regular monitoring and real-time evaluations.
- *Other elements of the programme:* A comprehensive community mobilisation and advocacy strategy accompanied the distribution of the cash transfers to families whose children were involved in child labour. The education focus was on supporting the creation of conducive and protective learning environments, rehabilitation of water and sanitation facilities, and the provision of supplies, as well as capacity building for teachers and education authorities.

The experience of the Pakistan programme demonstrates the potential for under-funded sectors such as protection and education to increase their funding base through livelihoods initiatives. Cash transfer programming is one way they may be able to access funding streams designated for food security and livelihoods work.

### PROGRAMME STRENGTHS

- The complementary activities with the child protection programme, including community mobilisation, strengthening the capacity of child protection committees, and work in the

child-friendly spaces which reached out to families, monitored the children's well-being and school enrolment.

- Integration of activities, especially in the DFID-funded education programme, shows that meeting demand and supply side needs and addressing education, protection, livelihoods and WASH (water, sanitation and hygiene) needs all in one programme can be cost effective and yield greater impact.
- Programme design was agile, with fast learning. Based on lessons learned from the protection project, the education grant used a wider range of cash transfer modalities, such as enterprise grants. This enabled greater sustainability of the programme.
- The monitoring, evaluation, accountability and learning (MEAL) team established a comprehensive accountability mechanism with hotlines, regular field monitoring visits, focus groups with children and adults, and separate forms and systems for children to submit feedback.
- The team also carried out regular real-time evaluations of the programmes, providing independent external input to programme teams to support development and learning.
- Initial problems with beneficiary selection, whereby the protection team did not have adequate skills in assessing household wealth, were quickly identified; the management structure responded by changing the selection procedures and adjusting the division of responsibilities between the two teams.

*"The changes brought positive changes to our lives. The education has greatly assisted living an improved life. We feel delighted and happy."*

Child during FGDs carried out for research

## PROGRAMME CHALLENGES

### Staffing and management:

- The inability of female staff to go to remote locations raised important questions about the ability to implement the programme if risk mitigation factors could not be put in place. It is frequently the case that teams in remote and dangerous locations are disproportionately male.

### Programme design:

- Age was a major factor in school dropout, as older children could not adjust to being in school with younger ones.
- Cash grants were insufficient to fill the income gap of children's earnings, particularly for children who had attained more work skills and higher incomes.
- Targeting children was more challenging for those who are the primary income earner in the household, particularly when the grant does not match their previous income. In one case, a female domestic worker had been the primary income earner in her family. When she received a cash grant and returned to education, her younger sister started working in people's homes in her place.
- Some children pulled out of school after a short time to return to supporting their parents' or relative's small business, such as family shops or hotels.

### Monitoring and evaluation:

- Lack of data for a control group on either of the projects makes it difficult to attribute the success of the programme to the cash transfer component.
- Baseline data on physical violence was available, but not monitored during the project, and the possible impact of the cash transfer on this form of child abuse was not captured.
- Children who took part in focus group discussions for this research cited an increased feeling of well-being and more time to play with friends as a result of Save the Children's intervention. Teachers indicated an increase in attentiveness in classes. However, changes in psychosocial well-being were not monitored over time. Staff also reported the possibility that there had been an impact on child marriage rates, but these were also not measured.
- Data collected from schools were not disaggregated by age and sex.
- Data collected from different programme sites varied in formats and were difficult to compare.
- No funding was provided by donors to continue to monitor the programme at intervals after the cash disbursements had been completed, making it difficult to assess the long-term outcomes or sustainability of these activities.

## KEY RECOMMENDATIONS BASED ON THE PAKISTAN CASE STUDY

- While it was positive that child labour was used as a proxy to identifying vulnerability and referring for cash grants, other forms of abuse and exploitation could also have been used.
- When measuring the impact of cash transfers, staff should monitor outcomes on a broad range of child protection concerns. The objective was to reduce child labour, but it would appear that there were also possible outcomes on psychosocial distress and child marriage.
- M&E would have been stronger if there had been greater collaboration between the various teams collecting data. Education teams with expertise in determining how to measure school access and retention rates should be involved in developing indicators for child protection programmes.
- Putting in place a flexible management structure, with scheduled reviews, will facilitate a response to lessons learned as the programme is implemented. The Pakistan team's schedule of real-time evaluations and monitoring visits, followed by quick adaptation in response to identified challenges, increased the success of the programme.
- While gender-balanced teams are the ideal, in many contexts, cultural and security constraints mean this is not possible. Identifying a number of key female staff who can rotate location and fill key roles where gender is important may provide a pragmatic solution to address the lack of gender balance within teams.
- Using a range of cash transfer modalities and a variety of activities in the child protection programme promotes more durable solutions to child protection concerns.



# CASE STUDY: LIBERIA'S RESPONSE TO REFUGEES FROM CÔTE D'IVOIRE'S POST-ELECTION VIOLENCE, 2011

Save the Children has been working in Liberia since 1991, responding to children's needs as a result of the first Liberian civil war. Programming focuses primarily on health, education and child protection. At the end of 2010, violence following a second round of presidential elections in neighbouring Côte d'Ivoire led to massive population displacement both within Côte d'Ivoire and across its borders into neighbouring countries, mainly Liberia. Most refugees entering Liberia opted to stay with host communities in Nimba, Grand Gedeh, Maryland and River Gee counties. As a result of this influx, Save the Children scaled up programmes and set up bases in Nimba and Grand Gedeh counties to respond to the refugees' needs.

During the early months of the response, assessments found that the large numbers of refugees were severely stretching already limited resources in Liberia, leading to a loss of income for host communities. Agriculture and casual labour are the main sources of income for the population in these areas. Refugees were perceived as competitors for roles previously filled by Liberians, and pressure on the economy meant it was hard for them to find ways to make a living.

In particular, adolescent children reported a lack of livelihoods opportunities and limited access to services such as education. Girls not registered with UNHCR were not eligible for food rations. Negative coping strategies started to be employed, including the exchange of sexual favours for food, money or other goods. This mostly affected girls aged 12 to 20. Perpetrators were older men within or travelling to communities, or – most alarmingly – humanitarian workers from international and national aid organisations. It was found that the majority of agencies were focusing activities on either adults or younger children, while adolescent girls and boys had limited constructive activities to occupy their time, increasing the risk that they may engage in illegal or dangerous activities.

## AIMS OF THE CASH TRANSFER PROGRAMME

Given this context, the programme management team decided to set up a cash transfer component within the child protection emergency response. The main aims of the cash transfer were:

- to empower vulnerable Ivorian and Liberian young people in refugee camps and host communities through the provision of cash-for-work and unconditional cash transfers
- to provide support to foster families, single-headed and child-headed households to support children in their care, enabling them to meet their daily needs.

The key modalities of the programme are set out below (see Appendix 5 for full details).

## KEY MODALITIES OF LIBERIA CHILD PROTECTION CASH TRANSFER PROGRAMME

- *Type of cash transfer:* Unconditional cash transfers (1,000 beneficiaries, 500 each in Nimba and Grand Gedeh counties) and cash-for-work (1,000 beneficiaries, also split equally across the two counties).
- *Programme management:* Managed by the child protection team. Staff had no previous experience of implementing cash transfers, but subsequently received two days' training from a food security and livelihoods specialist with expertise in cash transfer programming. The specialist provided support for livelihoods assessment, strategy development, and defining beneficiary targeting criteria.
- *Monitoring and evaluation:* No baseline assessment of the child protection situation prior to the cash transfer programme. Staff did not have access to guidance on M&E tools. A tool was subsequently developed for use by case workers, assessing changes in income sources and daily food intake over time.



## PROGRAMME STRENGTHS

- The use of pre-existing community-based child protection committees to establish and verify selection of beneficiaries from the outset created an enhanced sense of programme ownership, and avoided tension in the communities. The fact that only one complaint was received is thought to be a reflection of this strong community involvement and ownership.
- The programme increased community understanding of the work that Save the Children does beyond play activities.
- The complaints mechanism that was set up used non-child protection staff as focal points, increasing the chance that management would hear about reported misconduct in programme activities.
- The team did not have M&E tools, and did not establish a baseline against which to measure progress towards objectives.
- Age criteria did not take into account Liberian labour laws, which state that 16 is the minimum age for work, and included children of 15.
- Individuals within the child welfare committees have now moved back to Côte d'Ivoire or to other locations along the border, and new committees have had to be established.
- Gender balance was difficult to achieve in the child protection team because of the qualifications required for the roles and the remoteness of the work.
- Not all child protection programme supervisors were able to attend cash transfer programming training and were, therefore, not able to monitor the programmes as closely as they would have liked.

## PROGRAMME CHALLENGES

- The child protection team did not have guidance or tools that explained how to start the process of setting up a cash transfer programme.
- Lack of livelihoods staff meant that child protection staff had to start programming without expert advice on cash transfers. After a visit from a food security and livelihoods expert, some programme modalities were adjusted.
- A safeguarding system was set up as part of the cash-for-work programme, but there were instances of children under 15 years participating – in part, because staff lacked confidence in age verification techniques.
- There were incidents of theft of beneficiary earnings from shelters in the camps.

### KEY RECOMMENDATIONS BASED ON THE LIBERIA CASE STUDY

- There is a need for step-by-step guidance on how to set up cash transfer programming for children, including targeting and how to consult with and engage children.
- M&E tools that establish baselines and assess child protection outcomes as a result of cash transfer programmes need to be developed.
- With highly mobile refugee populations, such as in this case, consideration must be given from the outset as to how to implement and monitor programme activities.
- Linking conditional cash transfers to a case management system facilitates frequent follow-up and close monitoring of children's situation. In this case, the child protection information management system was used to select beneficiaries and monitor progress.
- Parental consent should always be obtained for children taking part in cash-for-work programmes.

## CONCLUSIONS ON DIRECT OUTCOMES

The use of cash transfer programming to achieve child protection outcomes is a relatively new practice. In emergency settings, the programmes that have most frequently benefited from the use of cash transfers are alternative care programmes for unaccompanied and separated children, and programmes focusing on the prevention of child labour.

### ALTERNATIVE CARE PROGRAMMES

Evidence shows that cash transfers can support alternative care programming with some success in emergency contexts. In Indonesia, research identified a positive impact on children's development and well-being through the use of cash transfers to help families look after their children, rather than send them to institutions to get an education, which also led to long-term policy change by the government. In the DRC, the different methods of support suggest that conditionality enables better monitoring and clarifies the responsibilities of caregivers towards unaccompanied or separated children.

Both case studies highlight the importance of carrying out a joint child protection and food security and livelihoods assessment, to inform the design of cash transfers in support of alternative care programming. The evidence also indicates that cash transfers should be part of a larger range of programme activities, such as awareness-raising and life skills training, to effectively reduce the incidence of sexual exploitation.

### PREVENTION OF CHILD LABOUR

There is a large body of research on cash transfers and child labour in non-emergency settings. The evidence demonstrates mixed impacts based on context and the form of labour being addressed. The main strength of the use of conditional cash transfers in child labour programmes is that they address poverty and economic vulnerability as the roots of the problem. However, many of the successful examples are in contexts where alternative activities such as education are free and of adequate quality. In Pakistan, evidence shows that families receiving cash transfers sent their children to school when they were receiving the transfers, but it is unclear whether they will continue to do so when the grants end.

Cash transfers are likely to be least effective in addressing some of the worst forms of child labour

such as slavery, sexual exploitation, and engagement in armed forces or groups, due to the causal complexity of these forms of exploitation. It should also be noted that children should be safeguarded from exploitation in cash-for-work programmes, and that cash transfers that boost family-based agricultural productivity can inadvertently increase child labour.

Programme design is very important in terms of the explicit and implicit objectives of the cash transfer, the form it takes (cash-for-work, conditional or unconditional cash grants), the amounts involved, and the types of conditionality. The amount of the transfer must be sufficiently high to allow the household to meet the direct and indirect costs involved in complying with all the conditions. These costs would include not only the income lost due to the withdrawal of children from work, but the costs of the children's schooling (including tuition fees, uniform, school books, lunch, and transport) if they were not attending school before the programme. The relatively small amount of the transfer in many cash transfer programmes could account for the limited results in terms of preventing or reducing child labour.<sup>45</sup>

In other areas of child protection, the potential for using cash transfers is under-explored. Evaluations from food security and livelihoods programmes in Swaziland and Kenya indicate that cash transfers may reduce transactional sex among children. Evidence on cash transfer programming outcomes for early marriage in emergency contexts is mixed, as the drivers for forced early marriage can change, and are not always simply economic. Data from IRC programmes in Bujumbura, Burundi, demonstrate that cash transfers have the potential to improve children's well-being by reducing the stress that caregivers feel in meeting their survival needs. Cash-for-work activities can also indirectly contribute to children's mental and psychosocial well-being by supporting the set-up and running of child-friendly spaces.

Given that the reasons why children become associated with armed forces and armed groups are variable, it seems unlikely that cash transfers alone can reduce association with armed forces or groups. Evidence strongly suggests that the use of cash transfers to support children's demobilisation can expose children to extortion and violence, and creates public resentment that actively undermines their reintegration into home communities.

# 3 INDIRECT CHILD PROTECTION OUTCOMES RESULTING FROM THE USE OF CASH TRANSFER PROGRAMMING IN OTHER SECTORS

Research indicates that cash transfers to emergency-affected populations can have an impact on many aspects of a child's life, such as expenditure on health and education, increased expenditure on food, fuel, water and shelter for the whole household, as well as better prospects for long-term well-being as the family gains from investment in livelihoods.<sup>46</sup> Cash is one of the only tools that can be used in emergencies to meet such a wide range of children's needs in one intervention.<sup>47</sup> In this section, we explore the indirect impact of cash transfer programming on child protection outcomes achieved through education, nutrition, food security and livelihoods programming.

## EDUCATION

The positive impact of cash transfers on school enrolment rates and the link to reductions in school dropouts are well documented. Yablonski and O'Donnell report that cash transfers are consistently found to have positive impacts on girls' education, suggesting that they can contribute to women's empowerment over the long term.<sup>48</sup> Duryea and Morrison also contend that cash transfers "are good at promoting certain outcomes such as school attendance".<sup>49</sup> In Zambia, an unconditional cash transfer pilot project run by the government led to a reduction in school absenteeism from 40% to 21%.<sup>50</sup> Those interviewed felt this was due to the fact that beneficiaries were able to buy the items needed for children to attend school. Also in Zambia, an Oxfam-funded project was found to maintain school

attendance rates in a year where the poorest would typically have withdrawn their children from school.

While it is clear that children engaging in education is a sign that they are less likely to be involved in child labour (as noted in the cases of Brazil and Ecuador discussed earlier, in the section on child labour), the potential for cash transfers to affect education levels in emergencies is constrained by the level of service provision, development of the economy, and the ability to meet other prioritised needs. In sub-Saharan Africa, where the informal economy is dominant, working hours are more flexible. Children can be expected to work in the hours before and after school, thus cutting into their leisure and rest time. This phenomenon will often affect girls and boys in different ways. In Abidjan, Côte d'Ivoire, boys were likely to combine work with school, while during times of economic difficulty, girls would be pulled from education in order to work.<sup>51</sup> Given that in many countries the school timetable is built on a shift system, it appears that children may be able to combine income-generating activities that ensure household well-being while still gaining the education they need.

## Implications

As noted above, child labour has a significant negative correlation with education. Furthermore, once children are withdrawn from child labour, they are better protected against other forms of abuse, neglect, exploitation and violence. Education programmes are known to increase protection of children in a variety of ways across emergency contexts. Four key protective aspects of education are:

- raising communities' awareness and ability to systematically respond to threats faced by children

- involving teachers in delivering disaster risk reduction and protection-related information to children and their families
- involving teachers in monitoring protection issues and responding to individual cases
- mobilising children to initiate activities to protect themselves and their communities.<sup>52</sup>

The increase in enrolment rates experienced in the above examples points to a high probability of child protection outcomes, even if these were not specifically identified in evaluations.

## NUTRITION

As part of a nutrition programme in Ethiopia, Save the Children targeted pregnant women and lactating mothers in Meket woreda, Amhara, with cash transfers and cash-for-work programmes. The aims were: to assist chronically food insecure people to meet their immediate needs, to stimulate local markets, and to learn lessons about linking relief with development and child nutrition support. A 2005 evaluation found that the cash-for-work component led to reduced migration of beneficiaries seeking work, reduced women's time collecting firewood and doing chores, and increased breastfeeding of children. It concluded that, as a result of the interventions, families were more likely to stay together and more time was spent caring for children, indirectly improving children's development and well-being and enhancing their protection.

## FOOD SECURITY AND LIVELIHOODS

In Kenya, Oxfam implemented a cash transfer programme reaching 3,000 beneficiaries, where the recipients were primarily women. The objective was to improve food security with a monthly cash transfer of \$20. Early evidence showed that people were able to eat better and suffered less stress. Some women had been able to start, rebuild or expand small businesses, and others got their children back into school. Children were able to return home from living on the streets or were able to stop the practice of scavenging for food.

In response to the drought and food crisis of 2007/08, Save the Children Swaziland set up a programme of food rations and unconditional cash transfers to bank accounts. Among the 1,784 households were 68 child-headed households, that also received a mix of food and cash aid, but the cash was given to them directly. The rigorous monitoring and evaluation system included a control group that did not open bank accounts, receiving only food aid. Much adult spending was targeted at children. Education ranked

third out of seven categories of expenditure. Those receiving cash and food were able to spend more on education, whereas those receiving only food would have to sell the food to get money to pay for other services. Child-headed households spent their money responsibly, prioritising basic needs followed by health and education. Beneficiary adults cited a reduction in girls engaging in transactional sex, less stealing among children, and better behaviour. A negative outcome resulted from children knowing that the cash transfer amount was calculated based upon the number of children in the household; in some cases, individual children demanded their share of the money, resulting in inter-generational friction.

## CONCLUSIONS ON INDIRECT OUTCOMES

To date, cash transfer programming in emergencies has usually aimed to address food security and livelihoods objectives rather than deliver outcomes in other sectors. Monitoring of household expenditure has shown that families use substantial amounts of the extra income on children's health, education and nutrition. The subsequent impact on children's protection is not negligible, but has rarely been measured or reported. An increase in education, coupled with a reduction in child labour, is a key impact. Education also improves the ability of children and families to negotiate against exploitation. Reduced family movement and secondary separation have also been noted as outcomes of cash transfer programmes. The information reviewed for this report suggests that nutrition programmes may also increase care to children. Programmes that use cash transfers to achieve food security and livelihoods objectives increase the food security of the whole family, and therefore reduce the likelihood that children will get involved in transactional sex.

However, there are also risks to children's well-being when cash grants are given during an emergency response. These include: an increase in hours worked, as children help to manage family assets; secondary separation, as children are sent to live with others in order to access cash grants; or withdrawal from school, as parents push their children to engage in cash-for-work to increase the household income.

All staff using cash transfer programming in emergency settings should ensure that safeguards are in place to protect children, and that monitoring systems exist to ascertain the positive and negative effects that programmes may have on children's well-being, irrespective of the overall objective of the programme.

# 4 CONCLUSIONS AND RECOMMENDATIONS

By far the majority of cash transfer programmes in emergency settings aim to improve the food security and livelihoods of target beneficiaries. The use of cash transfers to achieve child protection outcomes is a relatively recent approach.

The literature review and discussions with programme staff which formed the basis for this report have shown that, in emergency settings, the child protection programmes that have most frequently benefited from the use of cash transfers are those providing care for unaccompanied and separated children – cash transfers being one of several ways to support temporary, family-based care in the community. Though not rigorously tested through evaluation research, preliminary indications are that conditional cash transfers are more effective at achieving child protection outcomes than unconditional cash transfers.

Cash transfers have also frequently been used in development programmes to reduce the incidence of child labour – in particular, in Latin American countries. In the case of Ecuador and Brazil, conditional cash transfers have led to increased school enrolment and reduced child labour. Because these are middle-income countries with better services and more formal economies, it cannot be assumed that transferring these same programme models to emergency contexts will work. More rigorous study must be done on the possible impact of conditional cash transfers on child labour in emergency settings. Certain forms of child labour, such as recruitment and sex work, either have different root causes (not just financial) or give such large financial benefits that cash transfers are not adequate to demonstrate a significant impact. In some instances, cash-for-work has been linked to negative outcomes for children – for instance, when under-aged children engage in harmful labour to access cash transfers, or when children take on the workload of carers accessing cash-for-work schemes.

In other areas of child protection, the potential of cash transfers is under-explored, though there are

reports from other sectors where cash transfers have been used that lead us to believe positive outcomes are possible. For example, programmes in Kenya, Uganda and Swaziland saw reductions in risk-taking behaviour in sexual relationships. In Ethiopia, a nutrition-focused cash transfer programme kept families together, and in Zambia, transfers have increased education retention at leaner times of the year, when children would often be pulled from classes. Poverty is known to be a key driver of child protection risks. This suggests that in emergency settings, where families have suffered significant economic shocks and loss of income, cash transfers can act as a deterrent. More research is needed to test the potential of cash transfer programmes in emergencies.

From these preliminary findings, we can tentatively conclude that conditional cash transfers are the most suitable type to achieve child protection outcomes, as they rely on regular monitoring. However, given that some forms of conditionality require the existence of other services (schools, medical centres, etc), the decision to impose conditions should be based on the socio-economic, political and cultural context.

A cash transfer programme does not have to target children directly to have positive impacts on their well-being.<sup>53</sup> Integration between food security, livelihoods, protection, education, nutrition and health programming addresses beneficiary needs more comprehensively, promotes better outcomes, and reduces the likelihood of recourse to negative coping mechanisms, while also making implementation more efficient.

There is a need for better monitoring and evaluation of cash transfer programmes that aim to achieve child protection outcomes. Those working in sectors other than child protection should develop M&E systems that collect sex- and age-disaggregated data. This would enable staff to better understand the unintended outcomes that are achieved, and identify other ways to assist children in emergency contexts through the use of cash transfers.



There is encouraging evidence of the positive impact of cash transfers on children from education, health, poverty and HIV and AIDS programmes in developing countries. Many child protection concerns are brought about by poverty and a lack of resources, and this situation is exacerbated in chronic emergency and fragile state contexts. Therefore, cash injections should be a valuable tool for preventing and responding to abuse, neglect, exploitation and violence against children. Staff in all sectors should remain mindful of the potential risks to children from cash transfers, and put in place mechanisms to protect them from harm.

## RECOMMENDATIONS

Based on the above findings and research, we outline some key recommendations.

### AREAS FOR FURTHER RESEARCH

- Monitoring and evaluation for cash transfer programming in other sectors should include child well-being indicators, assessing change in physical violence in the home, hours spent working, and education enrolment and retention rates, so that the impact of cash transfers on child protection can be better understood.
- Further rigorous research should be conducted on the outcomes of cash transfer programmes aimed at improving children's well-being. In particular, work should be done on those areas of child protection where evidence is most lacking, including psychosocial distress, sexual exploitation and physical violence.
- In traditional food security and livelihoods and cash transfer programming, targeting of beneficiaries is based on income level, identifying those with the lowest asset wealth. However, when taking into account child protection vulnerability, the evidence from Burundi and Ethiopia indicates that household wealth measures may not be sufficient, as families with resources such as cattle, land or shops could pull their children out of school to work. Additional research is needed in this area to ascertain if this is a general pattern. And if so, what questions or criteria should be included in vulnerability assessments that would identify the asset level and type of work for which this happens, and how can this be mitigated?

## ADVICE FOR ALL PROGRAMME MANAGERS USING CASH TRANSFERS

The following recommendations are designed to help ensure the safety of children:

- When designing programmes, ensure that children are consulted. Consider the possible negative impact your programme objectives and design might have on children's well-being.
- Work with child protection staff to identify especially vulnerable children and think through ways they can be supported. Children may be direct beneficiaries of the cash transfer, or may be supported by cash transfer conditionality.
- For those programmes using cash transfers to achieve outcomes other than child protection, there should be far greater emphasis on measuring their impact on children's lives. This can be achieved through the collection of sex- and age-disaggregated data and by including children in programme evaluations.
- Ensure that sufficient funding is committed from the outset to enable a response to child protection cases, and that there is thorough M&E that measures the impact on children separately from the impact on adults and other vulnerable groups.
- Ensure that programming is sensitive to context-specific, intra-household relations so that cash transfers do not lead to negative child protection outcomes, such as children being pulled from school to care for younger children while parents take part in cash-for-work activities.
- Use the "Child safeguarding in cash transfer programming" tool to ensure that risks to children are minimised.

For child protection programme managers in particular, we make the following recommendations:

- A rigorous M&E system must be in place from the outset, including a child protection baseline.
- Monitor outcomes disaggregated by sex and age, as impact may be different for boys compared with girls, and for younger children compared with older children.
- At this early stage in the development of cash transfer programming in emergencies, consider making a contribution to the global evidence base by partnering with an external research group to conduct evaluation research, and disseminate the results widely.
- Examine social and cultural patterns and behaviour and use these factors to inform your programme design and objectives. For example, with regard to early marriage, economic shocks caused by

the emergency may not be the main driving factor, so a cash transfer intervention might have limited impact. Entrenched social behaviours are harder to tackle with short-term emergency interventions, so be realistic when setting programme objectives.

- Coordinate with other humanitarian actors and the government to build an evidence base specific to the context, in order to influence government, lobby donors and achieve long-term change that contributes to systems-building.
- Address the holistic protection needs of children by building cash transfers into a fuller programme package, including case management, psychosocial support, non-formal education, care alternatives, advocacy and lobbying.
- In order to maximise impact, integrate activities with actors in the education, food security and livelihoods, health, and nutrition sectors, to holistically address the needs of children and their families. Integration of child protection cash transfer programmes with food security and livelihoods and education has already demonstrated success. Education-related conditionalities for cash transfers can be coupled with lobbying for other activities that promote a protective environment in schools.

#### RECOMMENDATIONS FOR DONORS REGARDING CASH TRANSFERS

- Increase investment in research on the impact of cash transfers on children in emergencies.
- Require sex- and age-disaggregated data collection as part of any funded project.
- Where feasible, require that programmers build an independent evaluation research study into proposals, harmonising data collection with monitoring and evaluation and ensuring that sufficient budget is allocated to implementing a rigorous M&E system.
- Include child safeguarding conditionality within contract compliance.

#### DESIGNING CASH TRANSFER PROGRAMMES TO ACHIEVE CHILD PROTECTION OUTCOMES

##### For all cash transfer programming

- Except in certain circumstances and under specified conditions, caregivers and heads of households rather than children should receive the cash transfer.
- Even when cash transfers target adults only, evidence should still be gathered on the outcomes for children.

- In cases where it is decided that it is appropriate to target children, include only older children (adolescents) as beneficiaries of cash-for-work, vouchers and grants programmes, ensuring that the approach is in line with national laws and the children's level of skill and competency. If, for example, you are using a voucher scheme, is it possible that an older, more powerful trader will manipulate adolescents?
- If children are being targeted, ensure that parents or caregivers are aware of the programme and, where possible, have given written consent for the child's involvement.
- Ensure children's participation in all stages of the programme cycle, from assessment, programme design and implementation, and monitoring and evaluation, to programme closure.
- Harmonise transfers across agencies so that entitlements are clear and transparent for beneficiaries.

##### Cash-for-work

- The use of cash-for-work should be exercised with caution due to the potential negative outcomes that can be observed on incidence of child labour. Careful screening needs to take place to ensure that children do not take part in work that could be dangerous.
- The minimum age for engaging children as beneficiaries of cash-for-work activities is 15 years, unless the national legal working age is higher.

##### Conditional cash transfers

- Conditional cash transfers may benefit children from 11 years and above, depending on the context and their individual situation. For example, for children without adult care or support, cash grants or vouchers may be suitable with close monitoring, depending on their age, level of ability, and circumstances. Identifying a suitable mentor could help.
- The amount of the cash transfer must be high enough to allow the household to meet the direct and indirect costs involved in complying with all the conditions the programme entails. For example, these costs would include not only income lost due to the withdrawal of children from work, but the costs associated with children's schooling (uniform, books, etc) if they were not attending school before the programme.

## Adapting your cash transfer programme

It is important to ensure your cash transfer programme is based on the child protection concerns faced by the children you are targeting:

- Generally, it is recognised that unconditional cash transfers are more empowering for beneficiaries and are very likely to benefit children. However, if the objective of your programme is to achieve child protection outcomes, using conditional cash transfers either as grants, vouchers or cash-for-work is more likely to be successful. Conditions such as school attendance should be attached to transfers to ensure benefits for children.
- It is also helpful if the cash transfer programme is linked with social work-style interventions, so that regular monitoring of the child's progress takes place.
- Evidence suggests that different forms of cash transfer programme may be suitable for different child protection situations. Remember to make choices about the type of cash transfer programme you use, based not only on the child protection concerns, but on standards regarding cash transfer programming.

### For specific child protection interventions:

#### *Children in foster care:*

- Cash transfers should be given to foster carers in tranches, with a clear code of conduct detailing expectations in relation to care and regular monitoring of the child.
- This type of cash transfer should be linked to child protection or social protection programmes that provide a range of support to carers and seek to identify and achieve long-term care solutions.
- The amount of the transfer should be based on the number of children placed with a caregiver. Cash transfer programming in support of foster care has to be guaranteed for as long as foster care continues to be needed.
- Ensure that the agencies harmonise responses so that treatment of foster carers and children is consistent across different agencies.

#### *Children formerly associated with armed forces and armed groups:*

- UNICEF recommends against any form of cash transfer for ex-associated children<sup>54</sup> because of the high risk that children may be exposed to intimidation and violence, and face stigma in their communities.
- Instead, consider supporting other members of the household into which the released child has been reintegrated, or include children and their families

in livelihoods activities, as long as the children formerly associated with armed groups and forces are part of a group with various vulnerabilities and the support is closely monitored.

- It may be best to support these children's reintegration by giving transfers as grants to the community as a whole, with conditions that promote community livelihoods, awareness raising or social cohesion activities.

#### *Children who were engaged in sexually exploitative activities:*

- Children in situations of sexual exploitation are best supported through conditional cash transfers and appropriate, adapted cash-for-work activities.
- Conditional cash transfers should be coupled with behavioural change and educational activities linked to vocation training, as well as long-term support for alternative livelihoods activities through, for example, skills building.
- To be effective, cash transfers should be longer term, transitioning into social protection programmes where available.

#### *Severely distressed children:*

- Severely distressed children may benefit from any form of cash transfer programme that would not affect the level of care the child receives. This should be given to the carers, not the child, and only after a careful psychosocial assessment of the child has taken place.

#### *Child-headed households:*

- Conditional cash transfers and adapted cash-for-work programmes are most suitable for child-headed households.

#### *Adult able-bodied carers with extremely vulnerable children who are susceptible to child protection issues:*

- Carers in this situation can be given any type of cash transfer support in order to prevent them engaging themselves or their children in negative coping strategies.
- This needs to be done carefully and linked to other programming to ensure that the children's vulnerability will not be increased when the cash transfer programme ends.

#### *Child labour:*

- Short-term cash transfer programmes can help prevent parents from withdrawing their children from school because of a short-term drop in income.
- Cash transfers should not be used with the explicit and sole aim of reducing child labour, as this may create the incentive for other families to send their children to work.

- Child labour can be addressed in cash transfer programmes that pursue other goals (that is, livelihoods protection and promotion) that are compatible with and complementary to the objective of reducing child labour. A conditionality requiring parents to keep their children out of child labour may be helpful, even when it is not possible to monitor, as it raises awareness of the problem. If coupled with regular visits by a caseworker, and the engagement of teachers or community-based structures for monitoring purposes, the likelihood of the conditionality being effective is increased.

*Children with multiple vulnerabilities:*

- Where children have multiple vulnerabilities – meaning they have survived various forms of abuse, neglect, exploitation and violence – a case conference with several stakeholders from the child protection and food security and livelihoods teams may help staff to draw conclusions on the best approach to take in order to support the individual child and his or her family.

# APPENDIX I: METHODOLOGY

This discussion paper is based on information from a variety of sources. An analysis of the existing literature was conducted, project information was reviewed and key informant interviews with programme management teams were carried out. In addition, a field visit to Pakistan was conducted during January 2012 to explore the impact of cash transfers on child protection outcomes during an emergency. The findings from this research have informed the development of two tools for practitioners: *Designing Cash Transfer Programming to achieve Child Protection in Emergencies Outcomes*, and *Child Safeguarding in Cash Transfer Programming: A checklist for practitioners*.

## LITERATURE REVIEW

A literature review was carried out using reports and guidance tools from the fields of cash transfer programming, child protection, and food security and livelihoods. This review identified limited documentation of the use of cash transfers in child protection programming, and that which does exist is not founded on rigorous data analyses processes, especially in emergency settings. Given the limited amount of statistically viable and rigorous data available on the use of cash transfer programming to achieve child protection outcomes, conclusions and parallels have been drawn from related areas of work. Information on the impact of using income-generating activities, savings and loans as well as micro-credit programmes on the incidence of child protection concerns in emergencies has fed into the analysis. The impact of cash grants on education, nutrition and health indicators for children has also been integrated into the literature review and analysis.

## PROJECT INFORMATION

A selection of country programmes that had implemented cash transfer programmes benefiting children and their families shared project information, including proposals, monitoring and evaluation tools, donor reports and evaluations.

## KEY INFORMANT INTERVIEWS

Interviews were carried out with staff from country programmes that had already been implementing cash transfers in the hope of addressing child protection concerns. Interviews covered questions on why cash transfers were chosen as a tool for the child protection programme, preparation prior to the implementation of the cash transfer programme, evaluations and assessments carried out, staffing of the programme, staff training and guidance tools referred to, monitoring and evaluation tools developed and used, beneficiaries, community engagement, programme design, and impact of programme to date. Interviews also covered key recommendations for other child protection staff seeking to set up cash transfer programmes to achieve child protection outcomes in emergencies.

## FIELD VISIT FOR PAKISTAN CASE STUDY

As part of the research for this report, the author visited Pakistan in January 2012. Key informant interviews were carried out with Save the Children staff from different sectors, including food security and livelihoods, child protection, education, and monitoring, evaluation, accountability and learning. In addition, focus group discussions were designed for children, parents, child protection committees and teachers. A total of three in-depth key informant



interviews were done with staff based in Islamabad, and three were done remotely with staff based in Swat and Lower Dir. A total of 36 children (20 boys, 16 girls), and 42 adult men (30 fathers, 6 male teachers and 6 child protection committee members) were engaged in focus group discussions in Talash in Lower Dir and Barthana and Gwaleray in Swat. These locations are all in the north-west of the country, some of the areas worst affected both by previous conflict and the 2010 floods.

However, the researcher was unable to speak directly to beneficiaries because of security constraints. Child protection and livelihoods programme staff, therefore,

carried out focus group discussions. As the author then had limited time to prepare the staff fully on the aims and process of the research, a degree of bias may have been introduced to the research process.

## LIBERIA CASE STUDY

This case study was based on a review of key programme documents (needs assessment reports, proposals, donor reports, M&E tools and set-up guidance) and key informant interviews with three programme management staff.

# APPENDIX 2: DEFINITION OF KEY TERMS<sup>55</sup>

## CASH TRANSFER PROGRAMMING TERMINOLOGY

**Cash transfer programming:** The use of cash or vouchers as a means of enabling households to have access to their basic needs for food and non-food items or services, or to buy assets essential for recovery. Cash transfer programming includes cash transfers, cash-for-work and vouchers.

**Cash transfers:** Cash transfers are sums of money provided to beneficiaries (individuals or households) by government or non-government agencies. This may be either as emergency relief intended to meet their basic needs for food, non-food items or services, or to buy assets essential for the recovery of livelihoods.

**Cash-for-work:** Cash-for-work is work that is paid for with either cash or vouchers. Cash-for-work activities should benefit the community, be part of a public project, contribute to early recovery efforts post emergency, or result in the creation of public or community assets (eg, irrigation works, or grass-cutting).

**Cash vouchers:** A voucher is a paper, token or electronic card that can be exchanged for a set quantity or value of goods, denominated with either a cash value or as a pre-determined set of commodities or services (eg, a household kit, or 5kg of maize). Vouchers are redeemable with vendors pre-selected by the agency involved.

**Cash grants:** These are sums of money that can be either conditional or unconditional in nature.

**Conditional cash transfers:** “The distinguishing feature of a conditional cash transfer (CCT) is that it imposes ‘a behavioural condition on transfer recipients. The condition typically sets minimum requirements on beneficiaries’ attention to the education, health, and nutrition of their children’ (de Janvry and Sadoulet, 2005, p 1), thus, a conditional cash transfer can potentially deliver a double impact.”<sup>56</sup>

Alternatively, cash might be given after recipients have met a condition, such as enrolling children

in school or having them vaccinated. Typically, the “conditionality” refers not to the eligibility criteria that determine which households could enter the programme as beneficiaries, but to commitments the beneficiary households have to fulfil to remain in the programme. Given the difficulty of carrying out regular monitoring activities in humanitarian settings, this form of conditionality is rare in immediate emergency response. Cash-for-work can also be referred to as a conditional cash transfer.

**Unconditional cash transfers:** Individuals or households identified as highly vulnerable are given money as a direct grant with no conditions or work requirements. There is no requirement to repay any money and people are entitled to use the money however they wish.

## CHILD PROTECTION TERMINOLOGY

**Abuse:** A deliberate act of ill treatment that can harm or is likely to cause harm to a child’s safety, well-being, dignity and development. Abuse includes all forms of physical, sexual, psychological or emotional ill treatment.<sup>57</sup>

**Release and reintegration:**<sup>58</sup> Refers to programmes supporting the release of children formerly associated with armed groups and armed forces and the subsequent support they are given to reintegrate into the community. Release includes the process of formal and controlled disarmament and demobilisation of children, as well as the informal ways in which children leave by escaping. Reintegration is the process through which children transition into civil society and enter meaningful roles and identities as civilians.

**Children associated with armed forces and armed groups:** Refers to any person below 18 years of age who is or who has been recruited or used by an armed force or armed group in any capacity, including but not limited to children – boys and girls – used as fighters, cooks, porters, messengers, spies or for sexual purposes. It does not only refer to a child who is taking or has taken a direct part in hostilities.

**Violence:** There are a number of definitions of violence depending on the focus and approach taken to it. The UN Study on Violence Against Children (2006) definition of violence draws on Article 19 of the Convention on the Rights of the Child: “all forms of physical or mental violence, injury and abuse, neglect or negligent treatment, maltreatment or exploitation, including sexual abuse” as well as the definition used by the World Health Organization (WHO) in the *World Report on Violence and Health* (2002): “the intentional use of physical force or power, threatened or actual, against a child, by an individual or group, that either results in or has a high likelihood of resulting in actual or potential harm to the child’s health, survival, development or dignity”. Violence can be committed by individuals or by the state as well as groups and organisations through their members and their policies. It results not only in fear of or actual injury, but in fundamental interference with personal freedom.

**Hazardous labour:** Work that, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.<sup>59</sup>

**Sexual exploitation:** The abuse of a position of vulnerability, differential power, or trust for sexual purposes; this includes profiting monetarily, socially or politically from the exploitation of another, as well as personal sexual gratification. Examples include: child prostitution, trafficking of children for sexual abuse and exploitation, child pornography, and sexual slavery.

**Gender-based violence:** An umbrella term for any harmful act that is perpetrated against a person’s will, and that is based on socially ascribed (gender) differences between males and females. The nature and extent of specific types of gender-based violence vary. Examples include: sexual violence, including sexual exploitation/abuse and forced prostitution; domestic violence; trafficking; forced/early marriage; and harmful traditional practices such as female genital mutilation, honour killings, widow inheritance, and others. While around the world gender-based violence has a greater impact on women and girls than on men and boys, men and boys may also be victims.<sup>60</sup>

**Family tracing and reunification:** Family tracing, in the case of children, is the process of searching for family members or primary legal or customary caregivers. The term also refers to the search for children whose parents are looking for them. The objective of tracing is reunification with parents or other close relatives, where reunification is the

process of bringing together the child and family or previous care provider for the purpose of establishing or re-establishing long-term care.<sup>61</sup>

**Economic exploitation:** The use of the child in work or other activities for the benefit of others. This includes, but is not limited to, child labour. Economic exploitation implies the idea of a certain gain or profit through the production, distribution and consumption of goods and services. This material interest has an impact on the economy of a certain unit, be it the state, the community or the family.

**Exploitation:** Child exploitation refers to the use of children for someone else’s advantage, gratification or profit, often resulting in unjust, cruel and harmful treatment of the child. These activities are to the detriment of the child’s physical or mental health, education, and moral or social-emotional development. It covers situations of manipulation, misuse, abuse, victimisation, oppression or ill treatment.

**Alternative care:** Alternative care can take the form of informal or formal care, kinship care, foster care or other forms of family-based or family-like care placements, residential care, or supervised independent living arrangements for children.<sup>62</sup>

**Child protection in emergencies (CPiE):** The Global Child Protection Working Group has defined CPiE as the prevention of and response to abuse, neglect, exploitation of and violence against children in emergencies. An emergency is defined as “a situation where lives, physical and mental wellbeing, or development opportunities for children are threatened as a result of armed conflict, disaster or the breakdown of social or legal order, and where local capacity to cope is exceeded or inadequate”.

**Orphans:** Children whose parents are known to be dead. In some countries, however, a child who has lost one parent is called an orphan.

**Separated children:** Those separated from both parents, or from their previous legal or customary primary caregiver, but not necessarily from other relatives. These may, therefore, include children accompanied by other adult family members.

*Primary separation* is separation of the child from his or her family that occurs as a direct and immediate result of an emergency – for example, the parents are killed or the children become separated from their caregivers during displacement.

*Secondary separation* occurs when a child has been united with a carer (a relative, friend of the family,

respected community member) as a result of secondary effects of an emergency – for example, impoverishment caused by loss of livelihoods. This leads parents or caregivers to place their children in institutional care or send children to live with relatives, friends or others who they hope will be better able to meet the child's needs.

**Unaccompanied children** (also called unaccompanied minors): Children who have been separated from both parents and other relatives and are not being cared for by an adult who, by law or custom, is responsible for doing so.

**Worst forms of child labour:** Slavery, prostitution and pornography, the use of a child for illicit activities, in particular for the production and trafficking of drugs; and work which, by its nature or the circumstances in which it is carried out, is likely to harm the health, safety or morals of children.

## MONITORING AND EVALUATION TERMS

**Baseline survey:** Carried out as part of an assessment before work begins on the programme itself, enabling examination of the characteristics of the population that the programme hopes to change.

**Impact:** The change in status or behaviour related to stated project objectives that can be said to be a direct result of the project or intervention.

**Outcomes:** That which can be measured or observed with respect to stated project objectives following implementation of the project.

For more details on monitoring and evaluation terms, see Save the Children, *Toolkits: A practical guide to planning, monitoring, evaluation and impact assessment*, 2003.

# APPENDIX 3: MODALITIES OF PAKISTAN CHILD PROTECTION CASH TRANSFER PROGRAMME

<b>Programme title</b>	Child protection and agricultural livelihoods assistance for flood-affected farming communities in Khyber Pakhtunkhwa (KPK) province, Pakistan
<b>Types of evaluation or assessment carried out pre-cash transfer</b>	<ul style="list-style-type: none"> <li>• general child protection in emergencies needs assessment</li> <li>• food security and livelihoods assessment</li> <li>• market assessment.</li> </ul>
<b>Type of cash transfer</b>	Conditional cash transfer through order cheques, which are able to be cashed by beneficiaries at Save the Children bank accounts when presented with another form of identification
<b>Number/type of beneficiaries (household (HH))</b>	3,400 children involved in harmful labour <sup>63</sup> and their families (including approximately 13,200 siblings)
<b>Programme goal</b>	To ensure that the survival and protection needs of 280,000 flood-affected people, including approximately 235,000 children, are met in Swat, Dir and DI Khan districts (KPK province)
<b>Purpose of cash transfer</b>	To mobilise families with working children to remove them from work and enrol them in school
<b>Targeting method</b>	<p>Identification of most vulnerable flood-affected families living within the 30 child-friendly spaces catchment areas, based on the following criteria:</p> <ul style="list-style-type: none"> <li>• flood-affected households with children involved in labour</li> <li>• vulnerable, flood-affected, child-headed and women-headed households</li> <li>• flood-affected households whose children are involved in child protection interventions</li> <li>• flood-affected households whose houses have been swept away or completely destroyed</li> <li>• flood-affected poor households with more than two children under 12</li> <li>• flood-affected poor households caring for orphans or disabled members</li> <li>• among these households, families were prioritised that have not yet been reached with significant assistance.</li> </ul> <p>The child protection team identified children within child-friendly spaces who were engaged in exploitative activities. Cases were referred to the food security and livelihoods teams for verification. A direct connection was thereby forged relating children requiring protection to the broader livelihoods needs of their immediate families and vice versa.</p>
<b>Amount transferred</b>	Provision of two cash grants of 10,400 PKR (\$118) each (total of PKR 20,800, \$236). The amount transferred was based on food security and livelihoods assessments, and did not differ as a result of being part of the child protection programme response.

*continued overleaf*



MODALITIES OF PAKISTAN CHILD PROTECTION CASH TRANSFER PROGRAMME *continued*

<b>Delivery mechanism</b>	Beneficiary caregivers were given a banker's order which they could cash at bank branches where Save the Children holds an account. Families received a second tranche of cash on the condition that their children stayed enrolled in formal schooling, attended regularly, and were not re-engaged in labour. Child protection committees attached to each catchment area followed up individual cases to ensure that the cash transfers were having the desired outcome.
<b>Monitoring and evaluation</b>	Committees carried out regular monitoring of children and their families. Teams collect school attendance data regarding the children benefiting from the grants from teachers and school authorities. Monitoring continued after the second tranche of funding was given to beneficiaries.
<b>Programme management and staffing</b>	The programme was managed jointly by livelihoods and protection, with division of responsibilities based on expertise. Child protection staff identified vulnerable children, and livelihoods staff verified selection after socioeconomic assessment. Modalities of the cash transfers were determined by the food security and livelihoods team. The child protection team monitored the progress of children with support from child protection committees. Budget-holding responsibility was held by the food security and livelihoods team.
<b>Programme outcomes</b>	<ul style="list-style-type: none"> <li>• 1,000 children in Lower Dir and 977 in Swat benefiting from cash transfers enrolled in school.</li> <li>• Lower Dir: of 1,000 children initially, 44 children receiving cash transfers dropped out of school after enrolment. All of these 44 children were attending school again by the time the second transfer was distributed.</li> <li>• Swat: a total of 23 students out of 1,000 dropped out.</li> <li>• Children stated they can spend more time playing.</li> </ul>
<b>Other elements of the programme</b>	<ul style="list-style-type: none"> <li>• support for critical household nutritional needs through agricultural inputs and training</li> <li>• provision of emergency veterinary healthcare services</li> <li>• establishment of 30 child-friendly spaces</li> <li>• identification, registration and referral of children in need of specialised support</li> <li>• establishment of 90 child protection community groups that eventually formed 30 child protection committees</li> <li>• provision of training to all members of child protection network and also to local stakeholders, on child protection issues, identification of vulnerable children with protection issues, and reporting.</li> </ul>
<b>Exit strategy</b>	Community involvement through the committees and awareness-raising on value of education were expected to have an impact beyond the life of the grant. However, during M&E visits, a number of children and their families stated that if the grants stopped, they would pull out of education.

# APPENDIX 4: MODALITIES OF PAKISTAN INTEGRATED EDUCATION PROGRAMME

<b>Programme title</b>	Integrated early recovery programme for revitalisation of the education system in Sindh and Punjab provinces, Pakistan		
<b>Types of evaluation or assessment carried out pre-cash transfer</b>	<ul style="list-style-type: none"> <li>• general emergency child protection needs assessment</li> <li>• market assessment</li> </ul>		
<b>Programme goal</b>	To provide an holistic and integrated response to children's education needs in flood-affected areas, while also contributing to ensuring their protection and building local capacities for sustainable development		
<b>Purpose of cash transfer</b>	To improve access to quality education for flood-affected children and their families in Rajanpur, Muzaffargarh and DG Khan districts of Punjab, and Jacobabad and Shikarpur districts in Sindh		
<b>Type of cash transfer</b>	Cash-for-work in school rehabilitation	Enterprise grants	Conditional cash grant
<b>Number/type of beneficiaries (HH)</b>	Cash-for-work participants (39,200)	550 small business grants benefiting 3,783 children and adults in extremely vulnerable households	650 households benefiting 3,996 children and adults
<b>Amount transferred (US\$)</b>	N/A	400	400
<b>Delivery mechanism</b>	A total of 3,058 skilled and 3,286 unskilled labourers deployed for rehabilitation and construction of schools through the cash-for-work programme		Four instalments of the cash grant
<b>Monitoring and evaluation</b>	Education teams collected school enrolment data from school authorities. Monitoring, evaluation, accountability and learning team visited sites to carry out regular monitoring and real-time evaluations.		
<b>Programme management and staffing</b>	Under combined management of livelihoods and education teams		
<b>Programme outcomes</b>	Post-distribution monitoring indicated that beneficiaries used between 10% and 15% of their wages on education. No attributable or significant difference was noted on expenditure on education depending on the form of cash transfer used (cash grants, business grants or cash-for-work).		

*continued overleaf*

MODALITIES OF PAKISTAN INTEGRATED EDUCATION PROGRAMME *continued*

<b>Other elements of the programme</b>	On the demand side, a comprehensive community mobilisation and advocacy strategy was employed, alongside distribution of cash transfers to families whose children were involved in child labour. On the supply side, in order to address children's education needs, the focus was on supporting the creation of conducive and protective learning environments, rehabilitation of water and sanitation facilities, and the provision of education supplies and capacity building for teachers and education authorities.
<b>Exit strategy</b>	The cash transfers were accompanied by a range of economic strengthening activities, such as enterprise grants, which enabled greater sustainability.

# APPENDIX 5: MODALITIES OF LIBERIA CHILD PROTECTION CASH TRANSFER PROGRAMME

<b>Areas covered</b>	Nimba county and Grand Gedeh county	
<b>Types of evaluation or assessment carried out before cash transfer began</b>	<ul style="list-style-type: none"> <li>• an initial focus group discussion with 20 children in May 2011</li> <li>• qualitative assessment carried out in July 2011 focusing on the issue of 'food for sex' – this included focus groups with 141 teenage girls and 10 key informant interviews</li> <li>• livelihoods assessment carried out in August 2011</li> </ul>	
<b>Type of cash transfer</b>	<b>Unconditional cash transfers</b>	<b>Cash-for-work</b>
<b>Number/type of beneficiaries (HH)</b>	1,000: 500 each in Nimba and Grand Gedeh <ul style="list-style-type: none"> <li>• families hosting vulnerable children under 14 years old</li> <li>• single-headed households with Ivorian dependants under 14; single-headed households with 2+ children</li> <li>• individuals who had not received livelihoods support from other NGOs</li> <li>• child-headed households or children living independently; child mothers and pregnant teenagers</li> <li>• beneficiaries included Ivorians and Liberians</li> </ul>	1,000: 500 each in Nimba and Grand Gedeh <ul style="list-style-type: none"> <li>• vulnerable youth from host community or refugee population</li> <li>• refugees settled at least for a month in the camps</li> <li>• boys and girls aged 14–25 in communities and 14–18 in the camps</li> <li>• youth should be out of school, or if in school, only involved on Saturdays</li> <li>• able to do laborious work</li> <li>• one beneficiary per household</li> <li>• with parental consent</li> <li>• able to provide own tools</li> <li>• individuals who had not received livelihoods support from other NGOs</li> </ul>

*continued overleaf*

MODALITIES OF LIBERIA CHILD PROTECTION CASH TRANSFER PROGRAMME IN NIMBA AND  
GRAND GEDEH COUNTIES, 2011 *continued*

<b>Objective and purpose of the cash transfer</b>	Help beneficiaries to meet their daily needs; allow foster parents to set up small businesses to support children in their care. Allow youth (14–18-year-olds) and adult carers to generate small incomes to be used for daily sustenance. Designed to act as cash injections into communities with the aim of benefiting a specific demographic that was at high risk of exploitation and risky behaviour.	To empower youth at the community level, and to prevent them from engaging in risky behaviours and sexual exploitation
<b>Detail of modalities/ activities</b>	With teenage mothers and child-headed households, the money was given to a mentor and not to the children themselves.	Community-based activities, such as cutting grass around child-friendly spaces and schools. Work decided by child welfare committees and community elders. Between 25 and 45 people working on any one small area on same project in a day
<b>Amount transferred</b>	Initially US\$200, later reduced to \$75 each	Maximum six days per week, earning \$3 per day; \$18 paid at end of week
<b>Delivery mechanism</b>	Cash given in distribution	Cash given at end of week
<b>Programme management and staffing</b>	The programme was managed by the child protection team. At the outset, none of the staff had experience in cash transfer programming for child protection. The programme later benefited from a three-week visit from a specialist in food security and livelihoods with expertise in cash transfer programming, who was able to support with a livelihoods assessment, strategy development, and the definition of beneficiary targeting criteria.	
<b>Implementing staff team</b>	The teams were two-thirds male, one-third female. They were ethnically diverse and so were able to communicate with communities and beneficiaries in their own languages. The staff received two days of training on cash transfer programming from the food security and livelihoods expert.	
<b>Monitoring and evaluation</b>	The programme lacked a baseline assessment of the child protection situation prior to the cash transfer programme. Staff did not have access to guidance on M&E tools and struggled to develop suitable ones. Once the programme started, they developed a tool to be used by case workers, which looks at changes in income sources and daily food intake over time.	
<b>Programme outcomes</b>	At the time of writing this report, it is too early to draw firm conclusions on the impact for children. However, feedback from staff suggests that children are better cared for and foster parents are better able to meet the basic needs of children in their care.	



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# CASH AND CHILD PROTECTION

HOW CASH TRANSFER PROGRAMMING  
CAN PROTECT CHILDREN FROM ABUSE,  
NEGLECT, EXPLOITATION AND VIOLENCE

COVER PHOTO: COLIN CROWLEY/SAVE THE CHILDREN

*Cash and Child Protection* examines the role cash transfers play in protecting children from harm, exploitation, abuse and violence.

This report reviews evidence from programmes where cash injections into households are explicitly intended to achieve child protection outcomes. Case studies are included of programmes providing cash grants to foster carers for vulnerable children in Indonesia, the Democratic Republic of Congo and Liberia. And an extended case study looks at a cash transfer programme to prevent child labour after the 2010 floods in Pakistan.

The report then considers evidence of indirect impact – where cash transfers to improve education, nutrition, or food security and livelihoods have led to unintended outcomes on child protection.

Finally, a series of recommendations set out how cash transfer programming can be designed to achieve child protection outcomes.

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