

CHILD PROTECTION AND CASH-BASED INTERVENTIONS TIP-SHEET

This tip-sheet includes suggestions on when and how Cash-Based Interventions (CBI's) can be used as an assistance modality to mitigate Child Protection risks and enhance protection benefits. It is applicable to CBI integrated into Child Protection programming and Child Protection mainstreaming in cash programming. The use of cash is not inherently risky; no more than any other aid modality. Associated protection risks depend on context, age, gender and diversity and need to be identified, assessed and mitigated across the program cycle through tailor-made interventions.

TERMINOLOGY

Cash based intervention (CBI): Refers to the provision of assistance to individuals, groups or communities through cash and vouchers, and is an alternative modality to doing in-kind distribution or direct service provision. CBI's are not a programme, they are a modality that helps to achieve programmatic results (such as enabling populations to meet basic needs, assist with livelihoods recovery, or improve access to services). CBI's are used when target populations are facing an issue of **accessibility** to goods and services due to insufficient income/money. When a market is well-provisioned and can scale-up its supply when faced with increased demand, CBIs are the preferred intervention modality because they inject money into the local economy (multiplier effect), and provide the dignity of choice to target populations. If a population is facing an issue of **availability of quality** goods however, provision of cash or vouchers may cause inflation due to insufficient supply. In this case, in-kind, or a combination of CBI and in-kind may be required for the initial stages of response until the local economy can support a large cash-influx. Considerations and preferences of affected population should play a prominent role in the design of CBI.

Conditional versus Unconditional: Refers to whether a condition must be met before a beneficiary may obtain the cash or voucher. Examples of conditions that may be applied include work (cash for work), attendance at a training, bringing children for doctor's checkups, instalments for livelihoods grants being provided upon proof of proper expenditure of previous instalment, and disarmament.

Restricted versus Unrestricted: Refers to how the money can be spent. Unrestricted means that it can be spent on whatever the beneficiary wishes. Restricted grants are typically provided through vouchers, which limits the expenditure to a specific place (ie only at selected stores), or a commodity (a voucher worth x kg of rice), or a cash value (a voucher worth x money to be spend at participating retailers). Restricted CBIs are usually adopted when the program requires that the cash be spent on a specific commodity or service, however this commodity or service is not the highest priority of the target population.

Cash delivery mechanisms: Refer to the delivery mechanism of how the beneficiary will receive the cash/voucher. Mechanisms include cash envelopes, bank cards, electronic vouchers, distributions through 3rd party service providers, mobile banking etc. Key considerations when selecting the cash transfer mechanism include local availability of services, distance to services, access (including safety) of beneficiaries to services, costs, speed and ease of set-up, speed and ease of making changes, and intended duration (one delivery vs regular instalments).

KEY MESSAGES

- Do not assume that CBI's are not suitable modality to be used in Child Protection programming. Use evidence base to inform your decision.
- There are multiple forms of Cash-Based Interventions, ranging from Multi-Purpose Grants, restricted, unrestricted, conditional and unconditional cash transfers and vouchers, cash and vouchers for assets and trainings, to cash for work and social protection safety nets. The programme outcome to be achieved, safety and economic conditions in local context and preferences of affected population should guide the selection of a particular type of CBI, either alone or in combination with complementary programming. For advice on whether economic conditions are favourable to use CBI's as a programming modality in a specific context, reach out to your local Cash Working Group for guidance.
- Even if an economy cannot support a CBI modality at the beginning of the programme, as roads improve and access to market improve, the economic conditions for implementing CBI will become more favourable.
- Do no harm: If the local economy can support a CBI modality, however the choice is made to ship large quantities of commodities into an area in-kind, this may result in the program cutting demand for locally available goods.
- Unrestricted cash grants (that can be spent on anything), will usually be spent on a household's most urgent unmet need. If the programme requires cash to be spent on a specific service or commodity that is not regarded a priority by households, consider vouchers to restrict expenditure.
- If the programme priority requires that beneficiaries access specific services (such as attend school), you may impose a condition on delivering cash (ie the beneficiary receives cash upon confirming child's school attendance or child immunisation), or a restriction (voucher to pay for medical services and medicine at the clinic).
- Communication and engagement of affected population, including children should be systematically incorporated into CBI in a way that it complements existing mechanisms and avoids creating parallel ones. Communication and feedback mechanisms should reflect preferences of affected population, including children and adhere to best practice to ensure safety and access.

Learning in action:

Qatar Charity cash transfer programme in Somalia is designed to reflect local socio-cultural norms of support. The sponsorship or kafala program is a comprehensive and continuous assistance that covers several target groups with more than one support mechanisms. Target groups include: orphans, disabled, poor families / IDPs, students, imams and teachers. Conditional cash transfers are transferred to orphans (local understanding - children who lost their father) and are based on school attendance. Cash is intended to cover education-related expenses and other needs of the child. Children between 2 and 12 years old are eligible, but sponsorship can continue until children turn 18 and graduate from secondary education.

GPC Good Practices and Lessons Learned Workshop on Protection in Cash-based Interventions, Hargeisa, Somalia, 5 June 2017

Learning in action:

At the assessment phase of its cash transfer programme, World Vision International and its local partner organization in Somalia, local 'vendors of proximity' were selected for redemption of vouchers to reduce walking distance and safety risks. Vouchers and goods for the households caring for persons with disabilities were delivered to their homes.

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THE EVIDENCE SHOWS THAT:

- Resorting to negative coping mechanisms that are harmful to children, such as hazardous child work, early marriage and early pregnancy, may be in part motivated by household livelihood pressures. Subject to context-specific analysis, CBI might be a suitable modality to ease these pressures and reduce incentives to engage in behaviours harmful to children and their development, at least in a short-term.
- The impact of cash transfers in reducing economic pressures may be limited to cash transfer period. Combining CBI with other types of programming and appropriate services, such as psycho-social services, training and awareness raising focused on behavioural changes, case management and outreach, might result in more sustainable protection impact that goes beyond the duration of cash transfer.
- CBI's might be more likely to result in positive child protection outcomes if it includes some form of flexibility in its design; for instance, if delivery mechanism and amount and frequency of cash transfers can be adjusted, the programme has the ability to absorb new beneficiaries previously not included and is responsive to life circumstances, such as expansion of families by inclusion of new births, unexpected illness, disability, etc.
- CBI does not have to target children directly to have positive effects on children.
- Clear monitoring procedures and systematic monitoring and learning throughout the life of programme allow capturing intended and unintended consequences for children, both - in programmes designed to achieve child protection outcomes as well as programmes aimed at improving nutrition, food security or livelihood of households in general.

Learning in action:

Unicef in Lebanon implements child-focused humanitarian cash transfer pilot programme to reduce household reliance on harmful coping strategies for children, ie child labour, dropping out of school, reduction of intake of nutritious food, child marriage, etc. Cash transfers are not conditional on school attendance. Two main program components include 1) monthly cash transfer for children in 2nd shift primary schools and 2) household visits and referrals to complementary services for non-attending children. Pilot results show significant increase in enrolment among children at highest risk of child labour and substantial school enrolment among children above the age of 12 years. Consultation Workshop Child Labour in Emergency and Crisis settings, Lebanon (1-3 August 2017), accessed at <https://data2.unhcr.org/es/documents/download/61385>

PROGRAM STRATEGY CONSIDERATIONS

- a. Cash in Needs Assessment And Analysis
 - Programmatic assessment of needs of affected population, how child protection concerns impact upon their daily lives, safety and perceptions, and how risks may be exacerbated due to vulnerabilities and limited access to income. This stage is not linked to the decision making of using CBIs.
 - After understanding what the needs are, assess why they need what they need; availability issues? Access due to insufficient income? Access due to other issues?
 - Either immediately or as part of a separate exercise follows market assessment, cash delivery service provider mapping.
 - When assessing markets, consider issues of safe and equitable access to markets, and types of child protection-related market systems for goods and services necessary for your programme, ie child care, child clothes, food, education, health, legal and para-legal services, transport, communication and their cost.
 - Consider questions on children's role in the economy, including household economy, ie working children, children buying food and non-food stuff and what risks it can pose to them.

- Consider market types and capacity, ie availability and quality of products, goods and services, skills.
 - Identify child protection-related market systems for goods and services necessary for your programme, ie child care, child clothes, food, education, health, legal and para-legal services, transport, communication and their cost, access, availability, adequacy, quality.
- b. Cash in Strategic Planning
- The decision on the type of programming to implement (livelihood, basic needs, service provision), is not linked to the decision to use cash.
 - Determine program objective, expected outcomes and implementation strategy in coordination with a multi-functional team, partners and communities.
 - If your programme aims at addressing and reducing Child Protection risks make sure you have a good understanding of causality of risks and a clarity on which components can be addressed with cash. Indicators of your programme should monitor the reduction of child protection risks.
 - Once the decision is made on the programmatic priorities, the decision is made for each location on whether this assistance should be provided through in-kind, cash, service provision or a combination of the modalities. One program may use multiple different assistance modalities in different locations depending on the local economy and context.
 - Develop a targeting strategy. This should be based on risk, vulnerability and capacity analysis conducted jointly with communities in the previous phase.
 - Targeting method you decide to use is linked with your theory of change – objective of your programme and expected outcome. Think whether the targeting method you use supports protection outcomes (reduces risks) and in what way.
 - Consider how your programme can handle cases that were not included initially in the beneficiary list but were referred through different channels, ie develop linkages with community feedback mechanisms, other referral pathways, partners, etc.
 - Take children and other vulnerable groups' views into consideration when designing community feedback mechanism
- c. Cash in Resource Mobilisation
- Include calculations of extra administrative staff, include start-up costs (such as buying the bank cards), consider price of commodities in remote locations (may be more expensive than estimates made in big cities), and incorporate planned transaction costs.
- d. Cash in Implementation and Monitoring
- If a CBI program is implemented to facilitate access to commodities, plan for price monitoring to ensure that the program does not cause inflation due to demand being higher than supply.

Learning in action:

In unconditional cash transfer programme in Borno State of Nigeria, Save the Children transfers the cash to the caregiver, who has the responsibility to ensure that the needs of children are met with the cash provided. The family is then supported by a caseworker is recommended to ensure that the objective of the CBI is realized. There are also situations when the cash is transferred directly to children, usually teenagers, with close follow-up from social workers and community networks.

GPC Good Practices and Lessons Learned Workshop on Protection in Cash-based Interventions, Maiduguri, Nigeria, 22 March 2017

“In Sri Lanka, UNHCR used family tracing to identify unaccompanied or separated children and appointed guardians through local courts. In Vavuniya, separated children received an initial 5,000 rupee grant, and bank accounts were opened in the child’s name, from which withdrawals could only be made for strictly-defined purposes, such as education, until the age of 14.”

Harvey P., Bailey S., “Good practice review; cash transfer programming in emergencies”, ODI-HPN, (June 2011), p. 37, accessed at <https://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf>

- Monitor the safety, access, and ease of use of the CBI. Potentially plan for information sessions if it is an unfamiliar technology to the local population.
- Work in multi-functional / multi-sectoral teams when designing, implementing and monitoring CBI, including cash officers, protection, health practitioners, education, SGBV, livelihood specialists, social and community workers, engineers. Multi-functional teams bring together different professional expertise, skills and functions that enable comprehensive analysis and consensus on common goals, outcomes and approaches.
- Ensure that your programme is accessible to those considered the most vulnerable in the community, including minors economically responsible for their households, minors with elderly or disabled caretakers, etc.
- Share project details (objectives, expected outcome, cash transfer modality and frequency, timeframe) in ways that can be easily understood by children.
- Share information on eligibility and targeting criteria and be clear on how beneficiaries were selected (ideally jointly with communities) in ways that can be easily understood by children.
- Ensure that cash transfers are done in a way that is friendly to boys, girls, women and other vulnerable groups.
- Think of discussing with communities child care arrangements when caretakers collect cash, ie crowd at the cash transfer collecting points and risks it may pose to children if they're brought along.

Learning in Action

In Jordan, Norwegian Refugee Council urban shelter and ICLA programme is a good example of using market exchange platform that assists in the integration of displaced persons with host population. The NGO provides financial incentives and technical support to Jordanian landlords to complete construction of houses which are then offered to Syrian refugees rent-free for up to 18 months. Relocation of selected refugees to new housing units had impact on children as in some cases parents and older students were asked for an updated and valid MOI card. The lessons learnt include expansion of shelter programme to provide moderate property repairs of Syrian refugee's current property, without the need to relocate them to a new property as well as to consider certain times of the year when it's easier for families to move and register children in the new school.

Notio Partners, Evaluation of the Norwegian Refugee Council Jordan integrated urban shelter and information counseling and Legal Assistance Programme (ICLA), p. 34, accessed at <https://www.nrc.no/globalassets/pdf/evaluations/evaluation---shelter-icla-urban-programme-in-jordan.pdf>

SELECTED RESOURCES ON CBI AND CHILD PROTECTION

- Emergency cash: education and Child Protection; literature review and evidence mapping, CaLP, London School of Economics and Political Science (2018)
- Mishra A, Battistin F., “Child outcomes of cash transfer programming. A synthesis of the evidence around survival, education, and protection in humanitarian and non-humanitarian contexts”, Save the Children (2018), accessed at <https://resourcecentre.savethechildren.net/library/child-outcomes-cash-transfer-programming-synthesis-evidence-around-survival-education-and>
- Foster, J., “Impact of Multi-purpose Cash Assistance on Outcomes for Children in Lebanon”, Enhanced Response Capacity (ERC) - UNHCR, LCC, Save the Children (2015), accessed at <https://reliefweb.int/sites/reliefweb.int/files/resources/erc-save-the-children-action-research-web.pdf>
- De Hoop J., Rosati F., “Cash transfers and child labor; understanding children’s work programme”, working paper (March 2014), accessed at http://www.ucw-project.org/attachment/st_Cash_Transfers_and_Child_Labour_Mar1420140321_162511.pdf
- Chaffin, J., Rhoads, N. and Carmichael, J., “Children and economic strengthening programs; maximizing benefits and minimizing harm (2013), Child Protection in Crisis (CPC) Livelihoods and Economic Strengthening Task Force, accessed at http://www.cpcnetwork.org/wpcontent/uploads/2015/02/FIELD_CPC_ES_Child_Protection_v16_WEB.pdf
- WFP, UNHCR, Berg, M., Mattinen, H. and Pattugalan, G., “Examining protection and gender in cash and voucher transfers (2013), accessed at <http://documents.wfp.org/stellent/groups/public/documents/communications/wfp260028.pdf>
- Skovdal M. et al, “Building orphan competent communities: experiences from a community-based capital cash transfer initiative in Kenya”, *Health Policy and Planning* 26:3 (2011), pp. 233–241, accessed at <https://academic.oup.com/heapol/article/26/3/233/568825>
- Thompson, H., “Child safeguarding in cash transfer programming. A practical tool”, CaLP, WRC, Save the Children (2012), includes recommendations for programme managers using cash transfers, pp. 20-23, accessed at <http://www.cashlearning.org/downloads/Child%20Safeguarding%20in%20CTP.pdf>
- Thompson, H., “Cash and child protection: how cash transfer programming can protect children from abuse, neglect, exploitation and violence”, CaLP, WRC, Save the Children (2012), accessed at [http://www.cashlearning.org/downloads/Cash%20Protection%20low%20res\(2\).pdf](http://www.cashlearning.org/downloads/Cash%20Protection%20low%20res(2).pdf)
- Onyango-Ouma W., Samuels F., “Transforming cash transfers: beneficiary and community perspectives on the cash transfer for orphans and vulnerable children programme in Kenya (December 2012), accessed at <https://www.odi.org/sites/odi.org.uk/files/odi-assets/publications-opinion-files/8177.pdf>
- Harvey P., Bailey S., “Good practice review; cash transfer programming in emergencies”, ODI-HPN, (June 2011), accessed at <https://odihpn.org/wp-content/uploads/2011/06/gpr11.pdf>
- Save the Children, “Economic opportunities. Impact of microfinance programs on children: an annotated survey of indicators” (2007), accessed at <https://www.microfinancegateway.org/sites/default/files/mfg-en-paper-impact-of-microfinance-programs-on-children-an-annotated-survey-of-indicators-sep-2007.pdf>

SELECTED RESOURCES ON CBI IN GENERAL

- The Cash Learning Partnership (CaLP), accessed at www.cashlearning.org
- CaLP Glossary of Cash Transfer Programming (CTP) Terminology (October 2017), accessed at <http://www.cashlearning.org/resources/glossary>
- CaLP Cash-Based Assistance - Programme Quality Toolbox, accessed at <http://www.cashlearning.org/resources/-pqtoolboxcashlearning--->

- CaLP Cash Toolboxes, accessed at <http://www.cashlearning.org/toolkits/toolkits>
- CaLP Tools for Implementation as per project cycle, accessed at <http://www.cashlearning.org/resources/tools>
- CaLP video library and webinars, accessed at <http://www.cashlearning.org/resources/video-library>
- Unicef Cash-Based approaches in humanitarian action, CCC E-Resource, accessed at http://www.unicefinemergencies.com/downloads/eresource/cash_in_emergencies.html
- Regional and country-based Cash Working Groups, accessed at <http://www.cashlearning.org/where-we-work/where-we-work-overview>