



# ECONOMIC STRENGTHENING FOR CHILD PROTECTION & EDUCATION IN EMERGENCIES

Compendium of evidence  
& guidance

**Global**  
**Education Cluster**



Prepared by Lisa Zimmermann, July 2014

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## Acronyms & Abbreviations

<b>CCT</b>	Conditional Cash Transfers
<b>CP</b>	Child Protection
<b>CPC</b>	Child Protection in Crisis
<b>CPiE</b>	Child Protection in Emergencies
<b>DAC</b>	Development Assistance Committee
<b>EC</b>	European Commission
<b>ECHO</b>	European Commission's Humanitarian Aid and Civil Protection Department
<b>EiE</b>	Education in Emergencies
<b>ES</b>	Economic Strengthening
<b>NGO</b>	Non-Governmental Organisation
<b>OVC</b>	Orphans and Vulnerable Children
<b>PSNP</b>	Productive Safety Net Programme
<b>UNICEF</b>	United Nations Children's Fund
<b>VSLA</b>	Village Savings and Loans Associations

## Glossary

### Cash for Work

Refers to a form of conditional cash grant that requires beneficiaries to fulfil the condition to *work*. Cash for work is different from employment generation because the primary purpose of cash for work is to transfer income/resources to people and *work* is a secondary purpose or a means to achieve the primary purpose.<sup>1</sup>

### Cash grant

A sum of cash given to beneficiaries at a regular interval over a period of time or paid in lumpsum. Cash grants can be conditional [...] or unconditional, especially if the grant is given to ensure beneficiaries are able to meet a range of needs.<sup>2</sup>

### Cash transfer modalities

Refers to the different types of cash transfer programmes i.e. cash grants, cash for work and vouchers.<sup>3</sup>

### Conditional cash transfer

Receipt of the cash transfer is conditional upon the beneficiary providing a service of some kind (such as work); on using a service such as attending a school or health clinic; or spending the transfer on an agreed commodity or type of commodity, such as a shelter or restarting a business.<sup>4</sup>

### Economic security

A household or community is economically secure when conditions allow it to meet its essential economic needs in a sustainable way, without resorting to strategies which are damaging to livelihoods, security and dignity.<sup>5</sup>

### Economic strengthening

The portfolio of strategies and interventions that supply, protect, and/or grow physical, natural, financial, human, and social assets of households.<sup>6</sup> There are different strategies of economic strengthening, including cash transfers (conditional & unconditional), vouchers, cash-for-work, food-for-work and microfinance among many others.

### Household

Members of the same family unit sharing a common income/expenditure pot. (N.B. this definition may vary from context to context.)<sup>7</sup>

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<sup>1</sup> Oxfam. (2013). *Working with markets & cash – Standard Operating Procedures and Guidance Notes*. Oxford, United Kingdom: Oxfam

<sup>2</sup> Ibid.

<sup>3</sup> Ibid.

<sup>4</sup> ICRC and International Federation of Red Cross and Red Crescent Societies. (2007). *Guidelines for cash-transfer programming*. Geneva, Switzerland: ICRC and International Federation of Red Cross and Red Crescent Societies.

<sup>5</sup> Ibid.

<sup>6</sup> USAID. (2008). *FIELD Report No 2 – Economic Strengthening for Vulnerable Children. Principles of Program Design and Technical Recommendations for Effective Field Interventions*.

<sup>7</sup> ICRC and International Federation of Red Cross and Red Crescent Societies. (2007).

**Indicator**

Quantitative or qualitative factor or variable that provides a simple and reliable means to measure achievement or to reflect the changes connected to an operation.<sup>8</sup>

**Livelihoods**

A livelihood refers to the capabilities, assets and strategies that people use to make a living. That is, to achieve food and economic security through a variety of productive economic activities.<sup>9</sup>

**Microcredit**

A sub segment of microfinance that focuses on giving small loans to low-income people for the purpose of allowing them to earn additional income by investing in the establishment or expansion of microenterprises.<sup>10</sup>

**Microfinance**

The provision of a broad range of financial services such as deposits, loans, payment services, money transfers and insurance to poor and low-income households and their microenterprises.<sup>11</sup>

**Unconditional cash transfers**

Cash transfers from governments or non-governmental organizations given without conditions attached to individuals or households identified as highly vulnerable, with the objective of alleviating poverty, providing social protection, or reducing economic vulnerability (see conditional transfers above).<sup>12</sup>

**Village savings and loans**

An informal microfinance model based solely on member savings and small, community-managed groups. Members pool savings and provide loans with interest to each other. The interest is then disbursed to group members, based on their level of savings, at the end of a time-limited cycle.<sup>13</sup>

**Vulnerability**

The conditions determined by physical, social, economic, environmental and political factors or processes, which increase risk and susceptibility of people to the impact of hazards.<sup>14</sup>

*Please see reference list at the end of the document for full references.*

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<sup>8</sup> Ibid.

<sup>9</sup> Ibid.

<sup>10</sup> USAID. (2008).

<sup>11</sup> ICRC and International Federation of Red Cross and Red Crescent Societies. (2007).

<sup>12</sup> ICRC and International Federation of Red Cross and Red Crescent Societies. (2007).

<sup>13</sup> USAID. (2008).

<sup>14</sup> ICRC and International Federation of Red Cross and Red Crescent Societies. (2007).

## Introduction

### Background and aim of the compendium

In October 2013, the Global Education Cluster and Child Protection Working Group held a joint annual meeting recognising that improved coordination and collaboration between the two sectors can significantly increase the impact of their work. One of the issues raised at the meeting was that cluster members felt there was little knowledge on the impact of economic strengthening (ES) programmes on child protection and education and how members could best engage with economic strengthening interventions, which are becoming increasingly part of humanitarian action.

Cluster coordinators are more and more often asked to participate in ES or cash transfer working groups, and cluster partners increasingly integrate ES programmes in their emergency work. The aim of this compendium is to provide education and child protection coordinators and partners working in the field who are involved in or confronted with ES programmes with key existing evidence and guidance documents in order to inform their work, at all stages of a programme cycle. Consulting the various documents included in this compendium should also enable partners to recognise associated risks and to consider the most appropriate response to a population's needs.

A large range of documents from UN agencies, international and national NGOs and other humanitarian actors were collected, and approximately 50 documents relating to emergency and non-emergency contexts were reviewed for this compendium. The selection of 21 documents in this compendium include those that address ES in emergencies settings, either as evidence or guidance. The selection of documents is not exhaustive, but rather a collection of available material that addresses ES for education or child protection in emergencies.

### ES programmes for education & child protection

Economic Strengthening (ES) programmes such as cash transfers are increasingly a part of the response to humanitarian crises. These types of programmes give households more financial flexibility and can have positive results for children such as positive impacts on nutrition, health, or education<sup>15</sup>. There are different types of ES programmes, with the most common ones being conditional and unconditional cash transfer programmes and voucher systems.

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<sup>15</sup> Gore, R., & Patel, M. (2006). *Cash transfers in emergencies: A review drawing upon the tsunami and other experiences*.

Increased income can empower households to cover school fees and other associated costs thereby increasing school enrolments and attendance. School attendance has in turn shown a decrease of exposure to child protection risks. However, even when programmes are effective at the household level, they can increase the risk of harm to children, including the risk of having to leave school or of being exploited. For example, where a caregiver is obliged to work in order to access economic recovery interventions, this may lead to a reduced level of care for children, including children being moved out of the home altogether. Some children themselves are caregivers, either for siblings or for elderly or sick adults. These children are likely to require direct livelihood support.

Economic Strengthening interventions nevertheless can be limited in nature and must be designed with an understanding of the local context in order to avoid negative or unforeseen consequences.<sup>16</sup> Economic empowerment can be constrained by forces outside the household, such as social or local norms, which impact on recipients' behaviour. One example is the restricted mobility allowed to women and children in certain contexts, which can limit the positive impacts of economic strengthening interventions.<sup>17</sup>

So far, evidence of successful cash transfer programmes come from countries such as Brazil (Bolsa Familia Programme) or Mexico (Oportunidades Programme), however, few are yet from emergency contexts. Cash transfers in humanitarian action should not be seen as a replacement, but rather as complementary to other relief efforts for disaster- and conflict-affected populations. As cash transfers are increasingly used as part of emergency relief, it is essential that partners understand their function and that they have the skills and resources to ensure that risks are minimised and their impact on all affected populations is considered at all steps of a programme cycle. The appropriateness of cash transfers should always be considered, which can depend on needs and may vary from context to context<sup>18</sup>.

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<sup>16</sup> Harper, C., Jones, N., Presler-Marshall, E., & Walker, D. (2014). *Unhappily ever after: Slow and uneven progress in the fight against early marriage*.

<sup>17</sup> Perezniето, P., Jones, N., Hamad, B., & Shaheen, M. (2014). *Effects of the Palestinian National Cash Transfer Programme on children and adolescents: A mixed methods analysis*.

<sup>18</sup> Bailey, S., Savage, K., & O'Callaghan, S. (2008). *Cash transfers in emergencies: A synthesis of World Vision's experience & learning*.



### Main highlights from the reviewed literature

- Different types of cash transfers (conditional & unconditional cash transfers, vouchers, cash grants among other) can be used in emergency settings to achieve outcomes for children
- Evidence shows positive outcomes of ES interventions for children
- ES programmes can improve education and child protection outcomes in emergencies either directly or indirectly
- Risks and negative impacts must be minimised by taking into account specific contexts and by ensuring ongoing monitoring
- ES interventions in combination with other interventions (such as family discussion sessions) have proven successful

### Structure of the document

The compendium is structured in the following way:

The table gives an overview of all the documents that are included in this compendium and shows whether these documents apply to emergency situations, refer to child protection or education, and whether they provide evidence or guidance.

The first section contains the evidence-based documents. This includes evidence on the use of cash transfer programmes in emergencies followed by evidence of cash transfer programmes in emergencies with impacts on education and child protection.

The second section includes the guidance. It includes general tools and guidelines on economic strengthening programmes in emergencies followed by guidance specifically for education or child protection actors.

Each document is given one page which includes some key information on the document, a summary of its contents and brief entries on how it can best be used as well as on particularly valuable sections in some cases. By clicking on the title of each page you can directly access the original documents.

## Documents included in this compendium

Title	Emergency	Child Protection	Education	Evidence	Guidance	Page N°
<b>Cash-based responses in emergencies</b>	•			•	•	6
<b>Cash transfers in emergencies: evaluating benefits and assessing risks</b>	•			•		7
<b>Cash transfers in emergencies – A review drawing upon the tsunami and other experience</b>	•			•		8
<b>A review of UNICEF’s role in cash transfers to emergency affected populations</b>	•	•	•	•		9
<b>Moving from Emergency Food Aid to predictable cash transfers</b>	•			•		10
<b>Cash Transfer Programmes for Gender Equality in Girls’ Secondary Education</b>			•	•		11
<b>Tracking spending on cash transfer programming in a humanitarian context</b>	•					12
<b>Economic Opportunities – Impacts of Microfinance Programs on Children: An Annotated Survey of Indicators</b>		•	•		•	13
<b>Can conditional cash transfer programs serve as safety nets in keeping children at school and from working when exposed to shocks?</b>	•		•	•		14
<b>Livelihoods, Economic Strengthening, Child Protection and Well-Being in Western Uganda</b>	•	•		•		15
<b>A randomised impact evaluation of village savings and loans associations and family-based interventions in Burundi</b>	•	•		•		16
<b>The impacts of economic strengthening programmes on children</b>	•	•		•		17
<b>Economic Strengthening to reduce risk of gender-based violence for adolescent girls in humanitarian settings</b>	•	•		•		18
<b>Cash &amp; Child Protection – How cash transfer programming can protect children from abuse, neglect, exploitation &amp; violence</b>	•	•		•		19
<b>Cash Transfers in emergencies – A synthesis of World Vision’s experience and learning</b>	•			•	•	21
<b>Guidelines for cash-transfer programming</b>	•				•	22
<b>The use of cash and vouchers in humanitarian crisis – DG ECHO Funding Guidelines</b>	•				•	23
<b>Cash-based responses: Sector Based Guidelines (Education)</b>	•		•		•	24
<b>Economic Strengthening for Vulnerable Children – Principles of Program Design and Technical Interventions for Effective Field Interventions</b>	•	•			•	25
<b>Children and Economic Strengthening Programs – Maximising benefits and minimising harm</b>	•	•			•	26
<b>Child Safeguarding in Cash Transfer Programming – A practical Tool</b>	•	•			•	27

## Section 1 - Evidence

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***This section contains evidence-based documents on:***

*Economic Strengthening Programmes in Emergencies*

*Impacts of Economic Strengthening Programmes on Education*

*Impacts of Economic Strengthening Programmes on Child Protection*

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## *Cash-based responses in emergencies*

- P. Harvey, Humanitarian Policy Group, 2007
- Report
- 72 pages
- Cash transfers

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This report focuses on cash-based responses in emergency settings, there is however no particular focus on their impacts on education or child protection. Several case studies outline past experiences with cash-based responses in emergencies. A section on appropriateness and assessment gives guidance in assessing whether cash is appropriate as a response in a given context. This is followed by sections on key implementation issues (related to targeting, timing among others) and on issues of impact related to cash on different areas (such as nutrition or livelihoods). The paper also outlines how to monitor and evaluate cash-based responses and discusses how cash-based responses fit into the debate around relief, development and the emerging social protection agenda.

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### **How to use this document:**

This report should be consulted for evidence around the impact of cash transfers in emergencies. It also gives valuable guidance on what to take in to account when implementing a cash-based programme.

### **Especially valuable sections:**

- Assessment & Appropriateness (Chapter 4)
- Implementation Challenges (Chapter 6)
- Monitoring & Evaluation (Chapter 8)

## **Cash transfers in emergencies: Evaluating benefits and assessing risks**

- D. Peppiatt, J. Mitchell & P. Holzmann, Humanitarian Practice Network, 2001
- Discussion Paper
- 28 pages
- Cash transfers

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Despite growing evidence on the positive experiences with cash transfers when replacing food transfers, there appears to be a reluctance within the humanitarian relief system to include cash interventions in emergency responses. This paper reviews the theoretical underpinnings of cash-based approaches to food emergencies, and presents case-studies of cash distribution. These examples, which are drawn from Africa, South Asia and the Balkans, highlight both the risks and the benefits of cash-based responses as opposed to traditional food aid. On the one hand, cash is more cost-effective because its transaction costs are lower; it is more easily convertible, allows for greater beneficiary choice and can stimulate local markets. On the other hand, cash can be used in ways not intended by the donor, can contribute to local inflation and poses security risks not normally associated with food aid. The paper concludes by setting out the conditions under which cash aid might be an appropriate response, and highlights how its associated risks can be minimised. There can be no *blueprint* for the use of cash across all emergencies and in all circumstances, instead, agencies need to weigh the benefits against the risks on a case-by-case basis.

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### **How to use this document:**

This document should be considered prior to designing a cash-based intervention in order to inform about the best appropriate methods depending on the given context, so that risks regarding all affected persons can be minimised.

### **Especially valuable sections:**

- Assessing the effectiveness of cash-based responses (Chapter 3)

## *Cash transfers in emergencies – A review drawing upon the tsunami and other experience*

- R. Dore & M. Patel, UNICEF East Asia & the Pacific Regional Office, 2006
- Review
- 27 pages
- Conditional & unconditional cash transfers, cash-for-work programmes

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This paper draws upon examples from the tsunami and other contexts to explore recent experiences regarding cash transfer programmes in emergencies. It outlines existing evidence of impact of cash transfers on children and presents a sampling of different cash interventions. The study further examines reasons why cash transfers have been underutilised. The reluctance to use cash transfers results from the fear that it might be susceptible to security risks, misuse and corruption, that there might be errors in targeting, that it might disadvantage women and that it can distort local markets. These dimensions are addressed and ways how to address, mitigate and minimise these issues are explained. The paper points out that some of these issues are not greater for cash transfers than for in-kind contributions and that in some cases the effectiveness of cash transfers may outweigh the risks.

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### **How to use this document:**

This paper serves as background information on the existing evidence on cash transfers and presents some examples from experiences of cash transfers after the tsunami. Should be consulted particularly for those concerned about minimising risks.

### **Especially valuable sections:**

- Table 4.1. Impact of conditional cash transfers and pensions on children
- Section 5. The reluctance to use cash, and why it's not all that bad

## *A review of UNICEFs role in cash transfers to emergency affected populations – Summary working paper*

- S. Jaspars, P. Harvey, C. Hudspeth, L. Rumble & D. Christensen, UNICEF, 2007
- Working Paper
- 24 pages
- Cash transfers

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This summary version of the original working paper outlines the various types of cash transfers (cash grants, conditional cash transfers, indirect cash transfers, cash for work, vouchers programmes) that are existing. It includes a table with a useful overview on the opportunities and challenges of cash transfers compared to in-kind support. So far experience has shown that cash transfers in emergencies can have positive outcomes in all of UNICEF's core sectors; this is nevertheless determined by different factors and depends on the circumstances under which cash transfers are used. This is followed by a section which discusses the criteria for and applicability of the use of cash transfers, also presenting a table on emergency typologies and the applicability of cash and vouchers to each type of emergency. The working paper also gives examples on UNICEF's use of cash transfers, and the experiences of UNICEF's partners. It also examines the links between cash transfers and UNICEF's programming approaches (including education & CP), the challenges and opportunities for cash transfers in UNICEF's core sectors, whilst also outlining some operational considerations.

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### **How to use this document:**

This working paper gives a good insight into the experience on cash transfers in emergencies and their impacts on children that UNICEF has collected until 2007.

### **Especially valuable sections:**

- Table 2: Opportunities and challenges of cash transfers compared to in-kind assistance
- Table 3: Emergency typology and the applicability of cash and vouchers

(both adapted from Harvey, 2007)

## *Moving from Emergency Food Aid to predictable cash transfers*

- E. Kebede, Development Policy Review, 2006
- Academic Paper
- 21 pages
- Cash transfers

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This article compares findings from the new Productive Safety-Net Programme (PSNP) in two districts in Ethiopia where Save the Children UK is an implementing partner or has its own cash-based livelihood development programme. This was a direct response to the recognition that Ethiopia is trapped in a cycle of annual appeals for emergency food aid and to the growing discussions globally about the implementation of economic strengthening programmes as part of emergency responses. In selected regions in Ethiopia, a project which used cash instead of food was piloted. Results show that cash transfers seem to be better suited for those areas which are integrated into the market-oriented infrastructure and institutions, as opposed to more remote areas where in-kind transfers appear more appropriate. This results from the rather weak markets in remote areas, where cash-based interventions led to price inflations, showing a lack of market-sensitivity. The study concludes firstly that integrated approaches are needed when implementing cash-based interventions (such as the inclusion of strengthening banking systems, improving infrastructure), in order to minimise the creation of new problems. And secondly, there is a need for more research on whether cash or food interventions are more appropriate depending on the given context.

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### **How to use this document:**

This study should be consulted for background evidence on cash transfers and highlights the importance of adapting each cash transfer system to local contexts, as interventions in different surroundings can have varying impacts and lead to both positive and negative outcomes.



## *Tracking spending on cash transfer programming in a humanitarian context*

- Global Humanitarian Assistance, 2012
- Briefing Paper
- 18 pages
- Cash transfers

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This briefing paper gives a general overview on cash transfers, the different types that exist and on how cash transfers can support emergency response to recovery. Besides situating cash transfers within official development assistance analysis, the paper mainly concentrates on tracking cash transfer programme spending in humanitarian aid from 2006 to 2011. It is found that the number of donors funding cash transfer programmes has increased. The analysis goes into detail regarding the spending on different types of cash transfer programmes, and also outlines the spending by the top donors on cash transfer programmes in emergencies (US, EC, UK, non-DAC donors). The analysis of top recipients shows that their number has also increased. An interesting development can be seen in the case of Pakistan; in 2007, 100% of programmes were cash-for-work programmes, and by 2011 nearly all programmes were direct cash transfers. The paper recognises that there is a need for the reporting of cash transfer programming to be more consistent across donor contributions, in order to enable comparisons.

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### **How to use this document:**

This briefing paper points out the increasing role that cash transfer programmes play in the response to emergencies, with a particularly noticeable increase in 2010 with disasters in Haiti and Pakistan. The increased focus on cash transfers and the increased spending also highlight the need for monitoring and evaluation of these programmes, in order to assess whether they are effective.

## *Economic Opportunities – Impacts of Microfinance Programs on Children: An Annotated Survey of Indicators*

- Save the Children, 2007
- Review
- 28 pages
- Microfinance

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This study pulls together the currently existing indicators which track child well-being in relation to microfinance programmes. With the increasing use of microfinance there has also been a growing focus on the extent to which it enables the poor to increase their income, build their assets, grow their businesses and manage risk. A causal link between improved household security and child well-being is assumed, but efforts to track changes in child well-being within microfinance programmes have been limited. The study presents the indicators that are currently being applied by NGOs and microfinance institutions to track children's health, well-being and human development and reveals the emergent issues and biases related to the use of these indicators. The majority of indicators proposed fall in the education category, followed by health, protection, and nutrition indicators. The study finally offers recommendations for additional indicators for microfinance practitioners to consider integrating these into their monitoring and evaluation systems.

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### **How to use this document:**

The findings of the study are meant to provide institutions interested in tracking changes in child welfare with a range of indicators that have been used. It also provides some criteria to organisations to assist them in determining which indicators they could integrate within their microfinance programmes. Even though these indicators do not address emergencies specifically, organisations could implement these under strict monitoring and by situating their programmes within the wider context.

### **Especially valuable sections:**

- Table 2 – Recommended Indicators

## ***Cash Transfer Programs for Gender Equality in Girls' Secondary Education***

- United Nations Girls Education Initiative & Global Partnership for Education, 2014
- Discussion Paper
- 12 pages
- Conditional & unconditional cash transfers

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This discussion paper restates the importance of girls' education at secondary level, where the use of cash transfers (conditional & unconditional) has shown positive impacts on educational achievements. The paper reviews the existing evidence and exemplifies the findings with several case studies on successes shown by conditional cash transfers (Turkey & Bangladesh) as well as unconditional cash transfers (Ecuador & Ethiopia). Further detailed examples on different conditional cash transfer programmes and their effects on girls' education in five Latin American countries are given.

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### **How to use this document:**

This short discussion paper gives background information on the positive findings associated with conditional and unconditional cash transfers. The variety of context-specific examples give the reader to chance to get a quick overview over the existing evidence.

### **Especially valuable sections:**

- Figure 2: Decision Tree Approach to Identifying CCT Programs as the Right Policy Instrument

## ***Can conditional cash transfer programs serve as safety nets in keeping children at school and from working when exposed to shocks?***

- A de Janvry et al., Journal of Development Economics, 2006
- Academic Journal
- 25 pages
- Conditional cash transfers

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Due to evidence that income shocks on poor households induce parents to take their children out of school and send them to work, this paper investigates whether conditional cash transfer programmes (with a condition on school attendance) increase educational achievement and reduce child work. Findings from Mexico's Progresa (Oportunidades) programme show that the conditional cash transfers do protect school enrolment in the case of shocks. Shocks nevertheless do not refrain parents from increasing child work. The paper concludes that *cash transfer programmes can provide an additional benefit to recipients in acting as safety nets for the schooling of the poor*, and that the *income effect of the transfer was not sufficient to affect household behaviour with respect to the use of child work in response to shocks*.

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### **How to use this document:**

This economic paper serves as background evidence regarding the impact of conditional cash transfer programmes on educational enrolment (positively) and child work (no improvement). It should be consulted prior to implementing an ES programme which intends to achieve education and CP outcomes. Although not specifically addressing emergencies, the findings can be of use as examples for programmes with impacts on CP.

## *Livelihoods, Economic Strengthening, Child Protection and Well-Being in Western Uganda*

- B. Katz, J. Chaffin, I. Alon & A. Ager, Child Protection in Crisis, 2012
- Report
- 28 pages
- Livelihood opportunities

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The study addresses the relationship between household livelihoods and child well-being and protection in Western Uganda. The Western Uganda Bantwana Initiative (WUBP) focuses on promoting child rights by providing livelihood opportunities among other areas of support to OVC households. The findings of the study suggest important linkages between household economic activity and child well-being. High household assets value, increased livelihood activity and fewer children living within a household have proven to be the most predictive factors of child well-being and in protecting children from harm. Households who received more services from Bantwana were more likely to report good psychosocial well-being of children and also to report child protection risks. This indicates that caregivers were more aware of risks to children.

The findings from this study found an initial correlation between lower intensity of household livelihood activity and children out of school, but secondary analyses proved that neither livelihoods nor income nor assets proved to have an effect on school enrolment. It seems that families must earn above a certain threshold of income in order to have an observable effect on school enrolment and thus income-generating activities may only contribute to improved access to education if policies at the national level focus on reducing the cost of schooling and other barriers to education for vulnerable households.

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### **How to use this document:**

The study serves as evidence for the positive impacts of economic interventions on child well-being, where most previous studies have mainly measured success by monitoring outcomes such as programme participation and by evaluating income increases and assets, but not evaluated impacts on children.

## *A randomized impact evaluation of village savings and loans associations and family-based interventions in Burundi*

- J. Annan, T. Bundervoet, J. Seban, & J. Costigan, IRC, 2013
- Report
- 56 pages
- Village savings & loans associations, family-based interventions

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The empirical evidence of the effects of entrepreneurship or financial literacy education on economic outcomes for the poor is limited, there is some evidence that combining entrepreneurship with financial services may enable entrepreneurs to move to more profitable livelihoods. Over three years this study tested whether VSLA interventions combined with entrepreneurship education improve economic outcomes for the poor, and whether Healing Families and Communities discussion sessions offer additional benefits for child well-being. This is tested in the Makamba region in Burundi, the region with the highest percentage of refugee returnees in the country. The VSLA intervention had strong positive impacts on household economic outcomes (including household assets & consumption). The study points out that whilst VSLAs alone are a low-cost intervention, adding entrepreneurship education can be costly. Participation in the VSLA alone did not impact on harsh or positive discipline or parent-child communication. But in combination with the discussion sessions, the household surveys hinted to some improvements regarding caregiver practices, even though the final caregiver reports showed no direct impact. Children themselves reported an improvement in family problems, their well-being, distress and in parent-child communication.

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### **How to use this document:**

This evaluation gives evidence that caregivers behaviour to their children can be improved via family-based programmes, such as family discussion sessions, something which can be carried out in low-resource and conflict-affected settings.

### **Especially valuable sections:**

- Table on Key Outcomes Measure and Indicators

## *The impacts of economic strengthening programs on children*

- CPC Livelihoods and Economic Strengthening Task Force, 2011
- Review
- 36 pages
- Microfinance, micro-franchising, cash- and food-for-work programmes and others

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This review of 43 impact studies captures the knowledge on the impacts of ES programmes on child well-being in crisis contexts. The paper presents and evaluates the different types of existing approaches. This includes studies which address caregivers as beneficiaries and others which directly target children. The results from the review show that ES programmes can have many positive benefits for children of beneficiaries or for children themselves. In several cases the programmes also increased the demand for non-economic programming such as health education. Whilst savings interventions show promises in various combinations with non-economic interventions, microcredit for children as direct beneficiaries is seen as inappropriate. Programmes targeting adults have shown to result in better outcomes if the female caregiver has the power over decisions that affect well-being. The study also recognises the limitations to ES programmes as they may cause harm, such as increased child labour. There is thus a need for rigorous monitoring by programmers. The review presents an interesting *theory of change* model where ES interventions lead to better outcomes which in turn result in increased intra- and extra-household agency. This allows an increased allocation of funds to children and an increased ability to overcome structural barriers (such as age discrimination, gender or cultural norms, geographic isolations) leading to improved child well-being. The review further provides several recommendations which could be taken as a checklist for monitoring and evaluation when implementing an ES intervention.

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### **How to use this document:**

This document can be consulted for evidence on impacts of ES interventions on child well-being. The model of change presents the potential of ES programmes in improving child well-being. A detailed list at the end includes all programmes that have been reviewed and gives practitioners the chance to acquire more detailed knowledge on specific interventions that have been carried out.

### **Especially valuable sections:**

- Theory of Change Model (p. 7)
- Recommendations
- Annex I – Impact evaluations looking at protection/well-being outcomes for children from economic strengthening programs (summary table)

## ***Economic Strengthening to reduce risk of gender-based violence for adolescent girls in humanitarian settings***

- C. Caton, J. Chaffin, E. Compingt, M. Marsh & J. Schulte, 2013
- Review & Toolkit
- 34 pages
- Vocational skills training, cash transfers, cash- & food-for-work programmes, etc.

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This document reviews existing literature and programme experiences on protecting adolescent girls from gender-based violence in humanitarian emergencies. It offers guiding principles and a foundation upon which agencies and governments can build effective programmes. The paper argues that engagement as early as possible improves social, health and economic outcomes for adolescent girls in emergencies, which is crucial to mitigate gender-based violence risks. Following a problem statement and a presentation on key risks, vulnerabilities and consequences, the document presents several case studies on programmes and projects which address prevention of gender-based violence in emergency and non-emergency settings. This is followed by a model theory of change and a set of programming principles and programme guidance for ES interventions which aim at protecting girls from gender-based violence. Relevant related resources are pointed out throughout the document on themes such as adolescence and adolescent girls, gender-based violence and ES interventions.

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### **How to use this document:**

This document is particularly useful for practitioners who wish to implement ES interventions in emergency settings with a major focus on girls and/or gender-based violence prevention from an early stage after the onset of the emergency.

### **Especially valuable sections:**

- Section IV – Programming Principles
- Section V – A Learning Agenda and Implications for Practice



## ***Cash & Child Protection – How cash transfer programming can protect children from abuse, neglect, exploitation and violence***

- H. Thompson (CPC et al.), 2012
- Discussion Paper
- 45 pages
- Cash transfers

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This paper examines the links between cash transfers and outcomes for children to identify ways in which cash transfers can be best designed to protect children in emergencies. The paper examines programmes that intentionally address child protection (direct outcomes), and those which address other areas (education, nutrition, etc.), but have (indirect) child protection outcomes.

Using case studies, the report identifies the positive impact of cash transfers on child protection. The report flags the importance of implementing cash transfers as part of a larger range of activities (life skills training, awareness raising, other) and of ensuring that amounts are sufficiently high to meet direct and indirect costs of conditionality. The amounts and types of conditionality of the programme must be carefully designed. When implementing cash transfers, programmers must also be aware of potential risks involved (potential increase in child labour). Whilst so far most cash transfer programmes have addressed food security and livelihoods, monitoring has shown increased spending on other sectors (children's health, education & nutrition), with important impacts on CP and education. Often these outcomes have not been yet measured or reported.

The paper gives recommendations on areas for further research and advice to programme managers on the design of cash transfer programmes to achieve child protection outcomes and recommendations for donors. The paper further underlines the importance of safeguards for children and of monitoring systems to gain information on impacts.

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### **How to use this document:**

This paper should be consulted for (positive & negative) evidence and case studies on the impact of cash transfers on CP. The recommendations should be incorporated when implementing new programmes.

### **Especially valuable sections:**

- Chapter 4 – Recommendations

## Section 2 – Guidance

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***This section includes tools & guidelines on:***

*Economic Strengthening Programmes*

*Economic Strengthening Programmes & Education*

*Economic Strengthening Programmes & Child Protection*

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## ***Cash transfers in emergencies – A synthesis of World Vision’s experience and learning***

- S. Bailey, K. Savage, & S. O’Callaghan, 2008
- Report
- 60 pages
- Cash transfers

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This study draws on the growing volume of evidence on the use of cash transfers in emergencies with the aim to better understanding cash transfer’s impact and to identify when and where cash transfers are the most appropriate. Apart from background information and the rationale behind cash transfers, particularly Chapter 3 is interesting regarding the various tools developed for using cash-based interventions in emergencies. This chapter also includes a useful table on cash transfer programming guidelines and tools which have been published by different organisations and agencies. The report also presents different case studies from humanitarian agencies across the world, including a discussion on specific sectors and challenges and implications to cash-based approaches. Annexes to the document include practical tools provided by Oxfam and the International Red Cross and Red Crescent Movement on the implementation of cash-based interventions and on advantages and disadvantages.

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### **How to use this document:**

This report provides some important background information on the nature of cash transfers in emergencies and draws together a useful overview on guidelines and tools that have been developed. The report does not specifically address education or child protection.

### **Especially valuable sections:**

- Section 3 – Tools for Cash Transfer Programming

## *Guidelines for cash-transfer programming*

- International Red Cross and Red Crescent Movement, 2007
- Guidelines & Practical Tools
- 127 pages
- Cash transfers

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The guidelines are divided into three sections. Section A contains six chapters with background information for designing and implementing cash-based interventions. These chapters give guidance on assessments for cash transfer programmes, on decision-making and the design process of cash transfers, on elements required to plan and design a cash transfer programme, on targeting and registration methods, on mechanisms of distribution and delivery and on monitoring and evaluating cash transfer programmes.

Section B provides six guidance documents with step-by-step guidance on: unconditional cash transfers, cash transfers for support to livelihoods, voucher transfers, cash-for-work programmes, seed voucher fairs and cash transfers in social assistance programmes. All of these contain some key facts and characteristics of the type of cash-based response as well as important things to remember, information on step-by-step implementation and on problem solving (possible dilemmas & suggested solutions).

Section C provides eight practical tools to assist the programme design and implementation in areas which require specific technical guidance. This includes the following documents: Assessment checklist for cash programmes, market assessment, community-based targeting, direct cash transfers step-by-step, assessing financial institutions, post-distribution monitoring, planning financial flows, additional information for databases.

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### **How to use this document:**

This document provides step-by-step guidance on all aspects of a programme cycle of a cash transfer programme and should be consulted at all stages. Using these guidelines will also help to decide whether a cash-based intervention is appropriate.

### **Especially valuable sections:**

- Section A – Implementing Cash Transfer Programmes
- Section B – Guidance Sheets
- Section C – Practical Tools

## ***The use of cash and vouchers in humanitarian crisis – DG ECHO Funding Guidelines***

- European Commission, 2013
- Funding Guidelines
- 29 pages
- Cash transfers & vouchers

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DG ECHO underlines that it does not advocate for the preferential use of either cash/voucher based or in-kind humanitarian assistance, but rather that a thorough analysis of the context is needed in order to implement the most appropriate project. A decision tree with different steps in the areas of situation analysis, market analysis and programme/context analysis is presented which should support the process of the response analysis. Using this tree in combination with the provided checklist for cash and voucher projects will enable practitioners to identify the most appropriate transfer modality of ES.

Additionally, the document provides a summary of lessons learnt regarding cost-effectiveness, market assessment and impacts, flexibility, targeting, corruption and security risks, skills and capacity. These should be kept in mind when designing and implementing new projects. The main part of the document provides detailed information on the handling of cash and vouchers throughout a project cycle. The areas addressed in the guidelines are regarding programming, assessment, presentation and evaluation of proposals, implementation and evaluation. Tables provided in the annexes regarding (i) criteria for comparing transfer modalities, (ii) examples of cash and voucher interventions and (iii) examples of projects where cash, vouchers or in-kind were chosen as delivery mode and rationale behind, can provide further information when taking decisions on the transfer modality.

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### **How to use this document:**

This paper can provide useful guidance on funding for projects which include the distribution of cash or vouchers to beneficiaries.

### **Especially valuable sections:**

- Section 2.3. Handling cash and vouchers through the project cycle
- Tables in Annexes (Criteria for comparing transfer modalities)

## ***Cash-based responses: Sector Based Guidelines (Education)***

- D. Gourlay, USAID & Adeso, 2013
- Guidelines
- 104 pages
- Cash Transfers (focus areas: education, health, shelter, refugees & displaced)

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This document contains guidelines regarding cash-based responses in emergencies, with a focus on four areas: education, health, shelter and refugees & displaced populations. The section on education examines the ways in which cash transfers (conditional & unconditional cash transfers, vouchers and cash-for-work) can be used to promote education. It underlines the importance of combining cash-based responses to emergencies with supply-side interventions in order to prevent a deteriorating of educational quality as demand is increasing. The chapter mainly focuses on assessing the appropriateness for cash-based responses with educational objectives. The section contains a diagram which can help identifying the most appropriate cash-based response depending on the causes of failure to enrol, non-attendance and dropout from education. A discussion on whether conditions in the cash-based response will improve educational outcomes and on the strictness of enforcing the conditions follows. Potential issues which should be considered in designing programmes are outlined. Furthermore this section also addresses key questions in setting the payment rate, discusses the criteria regarding targeting and the importance of complementary programmes. The section is concluded with some action points on monitoring and evaluation and practical tips on designing conditional cash transfer programmes with educational objectives.

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### **How to use this document:**

This document outlines factors that should be considered in the implementation of cash-based responses for EiE. It does not present clear guidelines in the form of a checklist, but the issues raised in this document should be addressed when adopting cash-based responses with educational objectives.

### **Especially valuable sections:**

- Section 4 - Education

## ***Economic Strengthening for Vulnerable Children – Principles of Program Design and Technical Interventions for Effective Field Interventions***

- USAID, Save the Children, fhi360, 2008
- Guidelines
- 76 pages
- Different types of economic strengthening

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Section 1 presents the most important recommendations regarding the principles of programme design and implications and gives recommendations for effective technical interventions.

This is followed by two sets of tools:

- 1) A series of seven principles for ES programme design which donors and partner agencies may refer to as they progress from early programme concept through implementation, monitoring, and evaluation. These principles emphasise multi-sectorial coordination through market research, careful consideration of targeting, incorporation of market realities, awareness of the latest technical lessons learned, collaborative partnerships, and focus on scale and sustainability.
- 2) A set of technical recommendations on how to implement selected economic strengthening activities. These interventions are classified according to three main categories: social assistance, asset growth and protection, and income growth. For each selected intervention within these categories, the guide provides examples from Africa, discusses what works and what does not, and provides recommendations for successful field implementation.

The document also provides an annotated list of technical references.

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### **How to use this document:**

This guide illustrates best practices for ES interventions which practitioners can use to inform their work in ES for CPiE. The summary of recommendations is particularly useful as a short overview, and so is the annotated bibliography which can help practitioners to find more resources for their specific areas.

### **Especially valuable sections:**

- Executive Summary and Recommendations at a Glance
- Annotated Bibliography

## *Children and Economic Strengthening Programs – Maximising benefits and minimizing harm*

- J. Chaffin, N. Rhoads, CPC livelihoods & economic strengthening task force, 2013
- Guidance
- 40 pages
- Different types of economic strengthening

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This guide is designed for practitioners who are implementing ES interventions in low-income settings that are sensitive to the protection needs and well-being of children. The guide provides an overview of key learning about how ES can achieve better outcomes for children, whether the direct beneficiaries are adults or adolescents themselves. It provides further guidance on mitigating threats to children’s well-being that may be an unintended consequence of ES interventions and discusses what is currently known about ways to maximise benefits to children from ES interventions. The document contains an extensive literature search and sections with recommendations on:

**Principles & Standards for ES** to benefit children & for assessing needs and risks

**Programme planning and design** for engaging children or adults (general principles, risk considerations, staffing, beneficiary selection, conditionality, gender equity)

**Programme guidance** for engaging children directly

**Programme approaches** for engaging children (savings & financial education, work experience, negative outcomes for children, monitoring & evaluation, suggested indicators).

**Tools & Resources** (on topics such as assessment, cash transfers, children on the street, monitoring & evaluation, standards, staff development, technical guidance).

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### **How to use this document:**

Guide for practitioners who are implementing ES interventions in low-income settings, to improve CPIE outcomes.

### **Especially valuable sections:**

- Program Planning and Design for Engaging Children or Adults
- Program Guidance for Engaging Children Directly



## ***Child Safeguarding in cash transfer programming – A practical tool***

- Child Protection in Crisis, Save the Children, Women’s Refugee Commission, The Cash Learning Partnership, 2012
- Tool/Guidelines
- 20 pages
- Cash transfers

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This publication is a tool for personnel aiming to implement cash transfer programmes in emergency settings and who would like to make their programmes more accountable to children. It gives detailed advice and guidelines on the child protection issues which need to be considered at all stages of the process of a cash transfer programme (pre-emergency, assessment & early response, planning and design of the cash transfer programme, implementation, monitoring and evaluation, programme handover or closure). The guide includes some short definitions on cash transfers and related key words. It also includes some important reference material regarding different areas: complaints mechanisms, child protection tools & training materials, working with children, training on child rights, child labour.

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### **How to use this document:**

This guide can serve as a background tool during all stages of the process of cash transfer programmes, and can be used by child protection personnel as well as practitioners of other areas who wish to ensure child safeguarding in cash transfer programmes.

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