# CASH

TRANSFER PROGRAMMING AND CHILD PROTECTION IN HUMANITARIAN ACTION:



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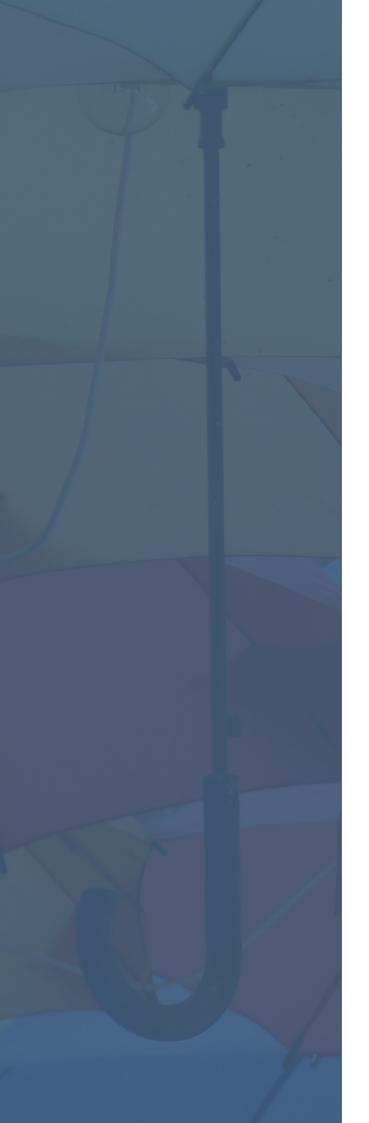
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The Alliance for the Child Protection in Humanitarian Action (the Alliance) supports the efforts of humanitarian actors to achieve high quality and effective child protection interventions in humanitarian settings. Through its technical Working Groups and Task Forces, the Alliance develops inter-agency operational standards and provides technical guidance to support the work of child protection in humanitarian settings.

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SECTION 1

# EXECUTIVE SUMMARY

## **EXECUTIVE SUMMARY**

As prevalence of cash transfer programming in humanitarian response has grown, so too has the recognition that the child protection sector must learn how to use case transfer programs to achieve better results for children. This report summarizes the evidence for cash transfer programming and child protection in humanitarian contexts and recommends areas for action and further research. It highlights the gaps, needs, and opportunities found in the literature and confirmed experts working across child protection, programming, and other relevant areas of humanitarian action and international development. The findings and recommendations intended to guide the Cash Transfer and Child Protection Task Force of the Alliance for Child Protection in Humanitarian Action as it generates participation and investment in a multi-year research agenda.

## Use of cash transfer programming to achieve child protection outcomes: Evidence and gaps

The majority of the evidence for child protection and cash transfer programming in humanitarian contexts is on unrestricted and unconditional cash transfers. Conditional cash transfers are less frequently studied, but there is some indication that they may be used to affect positive change, notably where economic improvement can be tied to a behavior change such as stopping child labor or child marriage. Studies suggest that the effectiveness of a transfer varies with the causes of the child protection issue; its linkages to financial strain; and the availability, quality and affordability of services needed for children.<sup>1</sup>

This evidence comes predominantly from multi-sectoral programs that measured wellbeing and reduced negative coping, but were designed without specific child protection outcomes in mind. Wellbeing and coping directly relates to child protection outcomes, so such studies provide a potential in-road for greater engagement and research by the sector.

The small number of well-designed studies that report on child protection outcomes provides insufficient evidence to definitively attribute causality, make inferences, or draw conclusions on the relationship between different cash modalities and child protection outcomes. Few studies capture baseline data, use control groups, or compare modalities, so it is difficult to prove the efficacy, appropriateness, and expected outcomes of specific cash modalities. Ultimately, cash modality may influence child protection outcomes less than other contextual and programmatic factors. To draw more trustworthy conclusions, all cash transfer programs should be based on risk-informed analyses that include child protection risks.

..there is some indication that [conditional cash transfers]..may be used to affect positive change, notably where economic improvement can be tied to a behavior change such as stopping child labor or child marriage.

<sup>1.</sup> Mishra & Battistin (2018); Thompson (2012); Key informant interviews, August 2018

The child protection outcome areas with the most (and most rigorous) evidence are child labor and mental health and psychosocial support. Areas of potential benefit include pairing child labor with education outcomes, using cash transfer programs to reduce intra-household tensions and violence, and improving wellbeing through cash transfers. Emerging findings also suggest that cash transfer programming can be leveraged early in humanitarian responses to support families' resilience and prevent child protection risks as opposed to simply responding to them.

## Strengthening the evidence: Needs and opportunities

Opportunities exist to generate better evidence for child protection and cash transfer programming humanitarian settings. This report prioritizes several areas in child protection measurement:

- Clearly-defined and measurable outcomes;
- Stronger theoretical frameworks, including theories of change;
- Greater understanding of the linkages between sector outcomes, particularly for child protection outcome areas that require multidisciplinary approaches; and
- Disaggregated data showing the effects of cash interventions on individuals within households.

These practices can strengthen the evidence for all child protection, not only cash transfer programming.

A stated driver for transitioning to cash is that it is rooted in a more dignified approach to humanitarian response. This dignity must be extended to children and adolescents. Child participatory and inclusive processes must be incorporated into all stages of the cash transfer program cycle to ensure children's needs and their perspectives are identified and addressed. This includes generating evidence on the highly-controversial topic of children as direct recipients of cash transfer programs. Actions are reportedly being taken that are not always rooted in evidence or aligned with safeguarding principles. Child protection practitioners need informed guidance on when, if, and how children should receive direct cash transfers.

The sustainability of cash transfer programs poses another major challenge. Where there are indications of positive gains, the evidence does not suggest that these are sustained after discontinuation of the program or intervention. The literature suggests that the sustainability of interventions for complex child protection outcomes may be more dependent on other factors, such as the root causes of the child protection risks and pre-existing family and cultural attitudes and norms. Cash transfer programs may be more effective when financial need and vulnerability are the primary factors influencing the child protection concern.

To support increased collaboration and stronger cash-child protection programming, investments must be made in capacity building, improved communication, and more effective dissemination of evidence. Additionally, advocacy is needed to encourage the inclusion of child protection measures in research and evaluation and to support evidence-informed policies and decisions. Otherwise, anecdotal information and presumptions can lead to risk-averse decisions that may be not be in children's best interests.

Finally, cash transfer programming provides an opportunity for child protection practitioners and researchers across humanitarian and development contexts to leverage and share research and learning. Given the evidence gap from humanitarian settings and the challenges such contexts pose to undertaking quality research, the opportunity exists to determine the transferability of evidence from development to humanitarian settings and to foster stronger linkages between the sectors.

#### Recommendations

The actions needed to strengthen the evidence for child protection and cash transfer programming will require the collective efforts and commitments of multiple stakeholders, including child protection and cash transfer programming practitioners, organizations, researchers, and donors.

## Generating quality evidence and research

- Research cash transfer programming's ability to achieve child protection outcomes in humanitarian contexts. Include clear linkages to theories of change. Establish control groups, where possible.
- Map and test the assumptions that link cash transfer programming to child protection outcomes.
- Map the child protection outcomes and findings in the literature, including the modality, strength, and direction of findings and the pathways involved.
- Review the broader grey literature on child protection and cash transfer programming to identify good practices and lessons learned that can be tested in future research.
- Map current cash transfer programming research initiatives among task force members. Where relevant, advocate for inclusion of child protection outcomes within programming and research plans.
- Establish partnerships with academic institutions to strengthen the quality of the sector's research.

## Strengthening child protection prevention and response

 Develop child protection-focused guidance and tools on cash (risk analysis, program design, monitoring).

- Include detailed guidance on child protection and cash transfer programming in the revised CPMS.<sup>2</sup>
- Capitalize on opportunities for cross-sectoral collaboration in generating evidence and articulating linkages across conceptual pathways, particularly with the education sector.
- Prioritize areas for further research to provide knowledge and evidence in support of multiple needs:
  - Linkages between child protection outcomes and economic vulnerability;
  - Cash interventions' ability to prevent and respond to negative coping strategies; and
  - Cash transfer programming's role as a tool within child protection strategies.

## Addressing measurement-related gaps

- Define child protection outcomes and measures, including specific needs for data disaggregation.
- Elaborate theories of change that can be tested and strengthened though research and learning.
- Identify the potential entry points for cash transfer programming.
- Map linkages to other sector pathways.
- Collect individual-level data in cash transfer programs, disaggregated by age, sex, and disability.
- Encourage greater engagement and participation of children and adolescents in all stages of the cash transfer program cycle, including through child-friendly feedback and complaints mechanisms.
- Support better monitoring of the sustainability of cash transfer programs and protection outcomes.

## *Including children as recipients of cash transfer programming*

- Develop a strategy for research, advocacy, and programming on children as direct cash recipients.
- Review the literature on children as primary recipients of cash transfer programming. Document the evidence, gaps, good practices, lessons learned, and areas for further investigation.
- Conduct advocacy to dispel beliefs that it is automatically harmful for children to be primary recipients of cash transfer programs. Clarify what is known and unknown.
- Analyze the humanitarian response-wide transition to cash transfer programming in Greece and its impacts on unaccompanied children.
   Develop an in-depth case study for reference and guidance.

<sup>2.</sup> The CPMS review will include references and evidence gathered in the years since it was first released. The response strategies have been reorganized to align with the socio-ecological model of the child to offer a more holistic approach to child protection response in humanitarian contexts. Cash modalities and approaches are being integrated and strengthened where appropriate.

### Strengthening communication, capacity building, and advocacy

- Develop a mechanism to share learning about cash transfer programming and child protection:
  - What has worked and shows potential to be scaled up;
  - What has not worked;
  - What challenges were encountered;
  - Whether and how challenges were mitigated; and
  - What successes were achieved.
- Develop trainings and capacity-building initiatives on cash transfer programming and child protection.

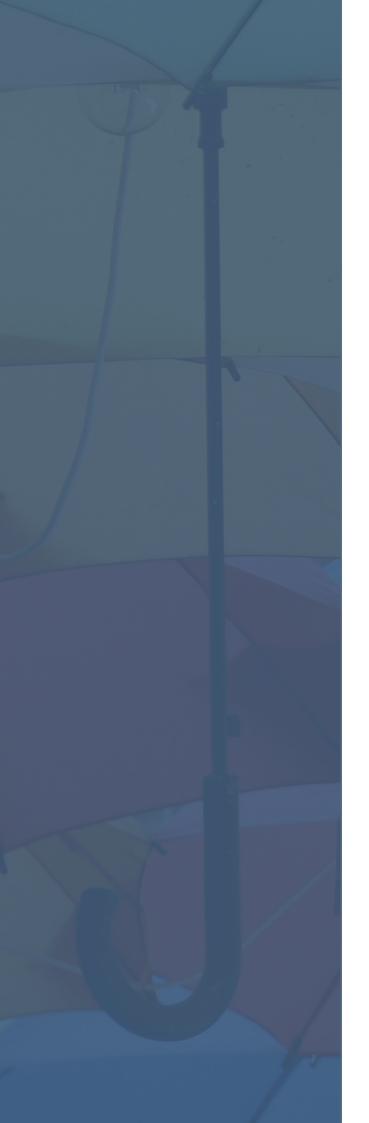
### Bridging the humanitarian-development nexus

 Explore how cash impacts on child protection from development to humanitarian settings.

## Advocating for supportive donor action

Donors can undertake critical actions to support advancement in these areas:

- Fund additional child protection-related research, longer-term followup, and guidance development.
- Fund individual-level data collection and child protection indicators in multi-sector programs.
- Mandate child protection risk analyses and disaggregated individuallevel data collection in programs.
- Insist that all cash transfer programs include appropriate considerations and safeguards for children.



SECTION 2

# INTRODUCTION

## INTRODUCTION

Donors and humanitarian organizations are seeking solutions to meet pressing humanitarian needs and address the growing financing gap, and cash transfer programming is increasingly being used to fill those roles. As the prevalence of cash transfer programming in humanitarian response has grown, so too has the recognition that the sector must learn how to use cash transfer programs to achieve better results for children. This report summarizes the evidence specific to cash transfer programming and child protection in humanitarian contexts and recommends areas for action and further research. It reviews existing gaps, needs, and challenges and identifies opportunities for addressing them. The findings and recommendations are intended to guide the <u>Cash Transfer and Child Protection Task Force</u> of the <u>Alliance for Child Protection in Humanitarian Action</u> (the Alliance)<sup>3</sup> as it builds a multi-year research agenda in support of strengthening the evidence for child protection and cash transfer programming in humanitarian action.

The current emphasis on cash transfer programming can be traced to a variety of global humanitarian initiatives. The fifth core responsibility of the Agenda for Humanity, for example, includes a commitment on humanitarian financing and calls for increasing and diversifying support and resources for humanitarian assistance, including scaling the use of cash transfer programming when appropriate and relevant. Goal 3 of the Grand Bargain commits to increasing the use of cash by enhancing coordination and building the evidence base to better understand the comparative effectiveness, efficiency, and risks associated with different types of cash-based interventions. Cash transfer programs also show potential to contribute to all 17 Sustainable Development Goals.

The child protection sector's interest in cash transfer programming is not just externally-motivated, however. In a recent survey of child protection practitioners on priority research needs for the sector, 86% of respondents identified evaluating the effectiveness of cash-based social safety nets as the top area in need of rigorous, high-quality investigation and guidance. Other areas related to cash transfer programming also ranked in the top ten, including evaluating the effectiveness of interventions to reduce child labor, identifying best practices for bridging humanitarian and development

<sup>3.</sup> The Alliance is a global network of operational agencies, academic institutions, policymakers, donors, and practitioners that facilitates inter-agency technical collaboration on child protection in all humanitarian contexts. It sets standards and produces technical guidance for use by the various stakeholders. For more information, see: https://alliancecpha.org/en.

<sup>4.</sup> See Agenda for Humanity: Core Commitment Alignments, available at: https://www.agendaforhumanity.org/core-commitments

<sup>5.</sup> ICVA (2017)

<sup>6.</sup> CaLP (2018); See H White (2015). Toward evidence-informed policies for achieving the Sustainable Development Goals, available at: http://blogs.3ieimpact.org/toward-evidence-informed-policies-for-achieving-the-sustainable-development-goals/

<sup>7.</sup> Bermudez, Williamson & Stark (2018)

initiatives, and investigating the effect of multi-sector programs on child-wellbeing.

Cash transfer programming has been the topic of much research, but most of the evidence comes from development rather than humanitarian settings. This reflects the development sector's greater engagement in impact-related research and programming around cash interventions, including the incorporation of cash into poverty reduction strategies, national safety net programs, and other social protection strategies that contribute to child wellbeing. Cash transfer programs are among the most rigorously-evaluated interventions in non-emergency settings and among the best-researched tools in humanitarian settings.

Child protection, on the other hand, has complex outcomes and root causes and is lagging in the generation of both rigorous and conclusive evidence. 10 Children make up roughly half or more of the affected population in humanitarian contexts, but sectors focused on children and children's outcomes continue to be among the least engaged cash transfer programming.<sup>11</sup> While evidence for cash transfer programming in humanitarian contexts is mounting, it is growing faster in some sectors than others. The evidence is stronger and more conclusive for sectors traditionally considered as meeting 'basic needs' (i.e. commodity or market-based sectors) and those that respond to acute economic shocks (i.e. food security and livelihoods). For sectors such as education, evidence exists for easier-to-measure outcomes such as school enrollment and drop-out, but those that are harder to measure need further investigation.12

The child protection sector must begin to change their strategies if they are to keep pace with humanitarian donors' growing support for cashbased responses and interventions: the percentage of humanitarian aid delivered in different cash modalities nearly doubled between 2014 to 2016, from USD 1.2-1.5 billion to USD 2.8 billion.<sup>13</sup> These numbers speak to the need for greater research and understanding on the applicability and potential synergies between cash programming and child protection in humanitarian settings. To that end, child protection and cash practitioners must work together integrated approaches and to generate reliable strengthen evidence for effective interventions that benefit children, reduce risk and harm, and contribute to overall child wellbeing

<sup>8.</sup> Mishra & Battistin (2018); Abu Hamad, Jones & Pereznieto (2014)

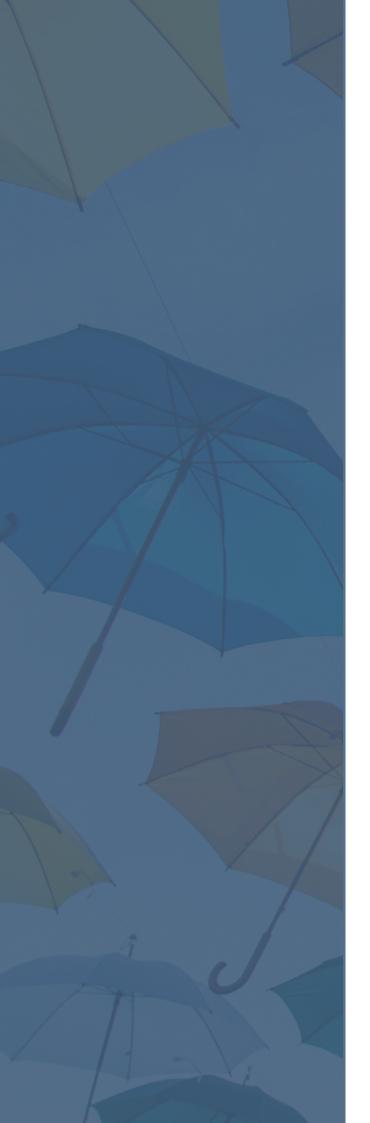
<sup>9.</sup> Tappis & Doocy (2018); CaLP (2018)

<sup>10.</sup> CaLP (2018); Mishra & Battistin (2018)

<sup>11.</sup> The Global Humanitarian Overview 2018 seeks to provide assistance to 97.4 million people, see: https://interactive.unocha.org/publication/globalhumanitarianoverview/#ataglanceposition; UNICEF's Humanitarian Action for Children 2018, included within the Global Humanitarian Overview 2018, aims to reach 48 million children, see: https://www.unicef.org/hac2018/; CaLP (2018)

<sup>12.</sup> Mishra & Battistin (2018)

<sup>13.</sup> CaLP (2018)



SECTION 3

# METHODOLOGY

## **METHODOLOGY**

The report methodology included a literature review and key informant interviews. <sup>14</sup> The evidence and gaps identified in the literature were elaborated on, contextualized, and substantiated by experts working across child protection, cash transfer programming, and other relevant areas in humanitarian action and international development. The findings and recommendations presented within this report result from a combined analysis of these sources.

The literature review primarily focused on synthesizing evidence presented in two recent evidence reviews. Both reviews included child protection in humanitarian settings, but not as an exclusive focus.

- Mishra & Battistin (2018) is a systematic review of children's outcomes of cash transfer programming. It comprehensively reviews indicators for health, nutrition, food security, education, and child protection in both development and humanitarian contexts. It considers quantitative and qualitative evaluations and systematic reviews published between 2012 and 2016; older publications are included in the systematic reviews. It applies standardized tools to rate the confidence and robustness of these studies.<sup>15</sup> Of the 106 studies included in the review, 12 spoke to humanitarian settings. Of these, eight included findings on child protection.
- Cross, Sanchez Canales & Shaleva (in press) reviews education and child protection in emergencies literature in order to create evidence gap maps for each sector. It includes peer-reviewed publications and grey literature published between 2005 and 2017. It does not exclude based on rigor or research design. Studies were assessed for quality using a framework adapted from the UK's Department for International Development (DFID).<sup>16</sup> Of the 15 studies included that reported on child protection, nine did not overlap with Mishra & Battistin (2018).

The systematic approaches used to identify sources in these two reviews were considered sufficiently thorough to instill confidence that they had captured most, if not all, of the available evidence for child protection in humanitarian settings.<sup>17</sup> Thus, their findings and sources were used as the

<sup>14.</sup> The methodology initially included an online survey of donors, practitioners, and researchers; however, due to a low response rate, it was ultimately excluded from use and is not referenced within the report methodology or analysis.

<sup>15.</sup> Confidence ratings for systematic reviews were applied using the Systematic Review Confidence Rating Tool developed by the International Initiative for Impact Evaluation (3ie), while quantitative evaluations were rated for robustness using the Maryland Scientific Methods Scale (MSMS). For more information, please see Mishra & Battistin (2018).

<sup>16.</sup> For more information on the quality assessment process and the methodology and inclusion/exclusion process more broadly, please consult the forthcoming report.

<sup>17.</sup> An initial attempt by the author to systematically search for sources using a PICO framework yielded no additional studies within the time period considered by these reviews. Based on this, and the overlap in their sources, it was determined in consultation with the Task Force co-leads that the reviews included a sufficiently comprehensive source list for the purposes of summarizing the evidence for this report. As Mishra & Battistin (2018) is more rigorous, its findings were allotted more consideration in the analysis.

basis for this report. This helped avoid duplication and allowed for the limited resources available to be used to conduct more interviews. Additional literature was identified through the interviews and light online searches.

Key informants were purposively chosen in collaboration with the Cash Transfer and Child Protection Task Force co-leads or were suggested by other interviewees. In total, 25 key informant interviews were conducted, some individually and some in small groups. Key informants self-identified as working across multiple sectors, at times identifying more than one sector as their primary area of work: cash (9), child protection (6), protection (6), food security/livelihoods (3), sexual and gender-based violence (2), social policy research and evaluation (2), disability (1), (2), health international development (1), risk mitigation (1), and youth (1). 18 Similarly, they defined their roles as having multiple functions: technical/advisor (12), researcher (10), practitioner (6). 19 A full list of key informants appears in Annex I.

Key informants' responses were incorporated into the analysis and added to the evidence base by:

- Helping to clarify the gaps found in the literature;
- Identifying challenges and needs;
- Identifying opportunities to address existing gaps; and
- Identifying their top three priority areas for the Cash Transfer and Child Protection Task Force.

## Limitations

This review faced both time and resource constraints. Modifications to the approach, such as leveraging the existing evidence reviews to source the literature, provided the opportunity to speak with a broader range of experts. Other constraints, such as the timing of the data collection, could not be avoided as the project involved a restricted timeframe. As a result, the majority of interviews took place at the end of the data collection, which limited somewhat the extent of analysis and triangulation. However, the expanded number of interviews allowed for more data to be collected, which resulted in greater diversity and agreement in the findings and strengthened the overall recommendations. It is hoped that these results will be incorporated into the Cash Transfer and Child Protection Task Force research agenda.

<sup>18.</sup> One interviewee did not provide an answer to this question.

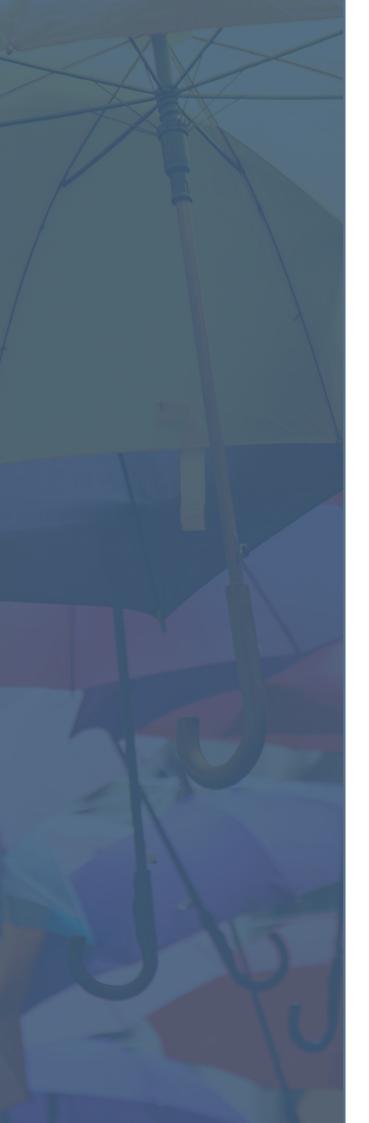
<sup>19.</sup> Five interviewees did not provide answers to this question.

## A note on the terminology used throughout the report

Unless otherwise stated, references to cash transfer programming and child protection are specific to humanitarian contexts.

In this report, the term 'child protection outcomes' refers specifically to the outcome areas related to the child protection standards in the Minimum Standards for Child Protection in Humanitarian Action (CPMS), which guide the work of child protection practitioners. They are to be differentiated from 'children's outcomes' or 'child wellbeing outcomes,' both of which include many other sectors and domains relevant to children (e.g. education, nutrition, and health) but are not exclusively child protection-focused.

For more information on the cash transfer programming and child protection terminology used in this report, please see Annex II: Glossary.



SECTION 4

# EVIDENCE + GAPS

## USE OF CASH TRANSFER PROGRAMMING TO ACHIEVE CHILD PROTECTION OUTCOMES: FVIDENCE AND GAPS

The child protection sector is increasingly using cash transfer programming as a tool to achieve child protection outcomes. Other sectors are also engaging in cash transfer programs that may have a secondary impact on child protection outcomes, whether measured and reported or not. Although these programs are generating documentation (e.g. program reports, case studies, research pieces, and tools), the quality is often anecdotal and lower than the threshold required for publication or 'evidence generation.'<sup>20</sup>

Building a rigorous evidence base is a stated objective for the child protection sector.<sup>21</sup> To that end, this report reviews the existing evidence for cash transfer programming and child protection in humanitarian contexts to help direct future research and support development of evidence-informed guidance and policy. The following questions warrant consideration when undertaking such an endeavor:

- What does it mean to be evidence-based?
- What threshold will the sector apply when designing evidence-based programs?
- What is needed in terms of evidence generation and learning to be an evidence-based sector?<sup>22</sup>

These questions extend beyond the scope of this report and the interplay of cash transfer programming and child protection. However, they do impact this study and its findings: much existing literature on cash transfer programming and child protection was not included in this report based on assessments of methodological rigor. <sup>23</sup> In order for the child protection sector to strengthen its position as an evidence-based and evidence-informed sector in humanitarian response, these questions will need to be answered. The gaps and needs highlighted in this report can help clarify some of these issues for the sector.

<sup>20.</sup> Mishra & Battistin (2018); Key informant interviews, August 2018

<sup>21.</sup> The Alliance for Child Protection in Humanitarian Action (2018)

<sup>22.</sup> The author would like to thank and attribute formulation of these questions to an informal discussion with Laura Bermudez, former co-lead of the Cash Transfer and Child Protection Task Force.

<sup>23.</sup> See Methodology section for descriptions of the two evidence reviews primarily used to source literature for the review and the measures used by those authors to rate the confidence, robustness, or quality of the included studies.

## The use of different cash modalities for child protection

Based on the small number of well-designed studies that report on child protection outcomes, there is insufficient evidence to attribute causality, make inferences, or draw conclusions on the relationship between different cash modalities and the large number of child protection outcome areas. Few studies capture baseline data or use control groups, making it difficult to assign significant, positive changes to the interventions. <sup>24</sup> Fewer still compare different cash modalities to each other and to a control group. Consequently, it is difficult to make evidenced-based determinations on which cash modalities are more or less effective and appropriate for use with child protection programs to achieve different protection outcomes. Ultimately, the cash modality may exert less influence on child protection outcomes than other contextual and programmatic factors, which can be identified by thorough analyses during program design.

## Unconditional and conditional cash transfers

The majority of studies reporting on child protection outcomes involve unconditional cash transfers and, to a lesser extent, conditional cash transfers that incorporate cash-for-work schemes or linkages to education outcomes. Studies indicate that the effectiveness of conditional cash transfers may vary depending on the root causes of the child protection issue being addressed; the issue's linkages to financial strain; and the availability, quality, and affordability of the services needed to facilitate change. For example, there are indications that child labor can be reduced by making the cash transfer conditional on a child attending school instead of working. One study even suggests that 'perceived conditionality'—the families' *perception* that a condition is linked to the cash transfer—may influence outcomes.

The effectiveness of both conditional and unconditional cash transfers seems to be dependent on the degree to which other needs are met. For example, cash transfers' impact on education and child labor is additionally influenced by the accessibility of quality education, the receipt of a transfer amount sufficient to cover all education-related costs, and the degree of financial hardship generated by the child not working. For situations where the root causes are more complex or involve certain cultural norms and beliefs, such as those related to recruitment of children by armed groups, the conditionality may be less effective in affecting change.<sup>28</sup> In some instances, application of conditions may actually incentivize discrimination, exclusion, or harm against the most vulnerable populations.<sup>29</sup>

<sup>24.</sup> See Lehmann & Masterson (2014), for example.

<sup>25.</sup> Mishra & Battistin (2018); Thompson (2012); Key informant interviews, August 2018

<sup>26.</sup> Mishra & Battistin (2018); Thompson (2012)

<sup>27.</sup> de Hoop, Morey, et al. (2018)

<sup>28.</sup> Mishra & Battistin (2018); Thompson (2012)

<sup>29.</sup> Mishra & Battistin (2018); Thompson (2012)

Cash practitioners increasingly consider unconditional transfers to be good practice, and child protection practitioners report receiving push-back from cash colleagues when proposing a conditional approach over an unconditional one. There are justifiable reasons for this. Firstly, conditional cash transfers require additional time and resources for design, implementation, and monitoring, particularly when involving children and (at times) sensitive child protection outcomes. <sup>30</sup> Secondly, while some circumstances seem to indicate that conditional cash transfers may be more effective than unconditional cash transfers, it is not clear whether it is the condition or the transfer itself that leads to the positive change. <sup>31</sup>

What is clear is that a more nuanced understanding of the use of unconditional and conditional cash transfers in addressing child protection concerns is needed to support stronger collaboration and programming. This includes generating evidence to inform a strong understanding of if, where, when, and how conditions can help address root causes and enable positive change. Increased research is also needed on the role of accompanying services in achieving change, the dedicated needs and costs for implementation and monitoring, and the conditions which can potentially harm the target population. With stronger evidence in these areas, actors will be better able determine whether, and under which circumstances, conditional cash transfers are effective and worth any additional costs.

## Multi-purpose cash grants

Multi-purpose cash grants are unrestricted and unconditional, and their increased use is contentious. Donors are reportedly encouraging the use of multi-purpose cash grants as a flexible and efficient way to stretch limited aid budgets.<sup>32</sup> As of yet, however, there is no clear evidence that this is the most effective cash modality.<sup>33</sup>

Multi-purpose cash grants are supposedly designed to cover the needs and outcomes of multiple sectors based on an average cost of meeting basic needs, but there is less clarity on how this is actually accomplished.<sup>34</sup> Some humanitarian actors have raised concerns regarding the impact of multipurpose cash grants on independent sector outcomes:

Cash is just a tool and there's more talk about now on multi-purpose cash and multi-sector outcomes...cash has pushed donors to get more evidence on outcomes. [But it's] so hard to disaggregate outcomes, to identify theories of change.<sup>35</sup>

<sup>30.</sup> Mishra & Battistin (2018); Key informant interviews, August 2018

<sup>31.</sup> Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Key informant interviews, August 2018

<sup>32.</sup> ICVA (2017); Key informant interviews, August 2018

<sup>33.</sup> CaLP (2018); Key informant interview, August 2018. It is important to note that after completion of this report, but prior to its publication, CaLP published an update to its glossary. The 2018/2019 Glossary provides further guidance on the term 'Multipurpose cash transfer'; however, this and the other updates to terminology were not possible to include within this report. Findings continue to be based on the data collected and the terminology as it was used and reflected on by key informants at that time.

<sup>34.</sup> Key informant interview, August 2018

<sup>35.</sup> Key informant interview, August 2018

Efforts are underway to better understand how to measure sector-specific impacts within this modality. This will require disaggregating outcomes and linkages across sectors' theories of change. To achieve this, humanitarian actors are advocating for inclusion of sector-specific expertise in all stages of the multi-purpose cash program cycle.<sup>36</sup> There is also a push to include broader integrated outcomes in these programs (e.g. using markers such as coping strategies to measure wellbeing).<sup>37</sup> A focus on outcomes similar to the core areas of child protection could provide opportunities and inroads for the sector.

Although much of the existing evidence for child protection comes from multi-sector unrestricted and unconditional cash transfer programs, the role of child protection within these programs is tenuous, even when looking at theories of change. <sup>38</sup> A recent review on the role of multi-purpose cash in refugee settings identified the potential of this modality to contribute to many child protection outcomes (i.e. reducing child labor, child marriage, and other risky behaviors) and to complement case management, referral services, advocacy, and behavior-change initiatives. <sup>39</sup> However, it also supported existing findings that multi-purpose cash grants can neither address the structural issues that increase the risk of and exposure to violence nor improve the availability or quality of services.

These results highlight opportunities for the child protection sector to build its evidence base on how to include and measure child protection outcomes in broad-scale multi-purpose cash grants and how to capture the secondary impacts or 'spillovers' from multi-sector programming. 40 It is also crucial for the sector to be involved in cross-sectoral discussions regarding the broader outcomes that should be measured within any form of multisectoral programming, particularly those that influence multiple child protection outcomes (e.g. household wellbeing and linkages to coping). Current priorities within the sector will support these efforts. These include establishing a clear definition for the term 'wellbeing,' evaluating the effect of multi-sector programs on child inter-connectivity of different wellbeing, and examining the multi-sectoral components.41

<sup>36.</sup> Harvey & Pavanello (2018)

<sup>37.</sup> CaLP (2018)

<sup>38.</sup> de Hoop, Morey, et al. (2018)

<sup>39.</sup> Harvey & Pavanello (2018)

<sup>40.</sup> Spillovers are unintended or unplanned consequences of the programs. They are bi-directional; that is, they can be positive or negative.

<sup>41.</sup> Bermudez, Williamson & Stark (2018); The Alliance is currently working towards developing a definition of wellbeing.

## Factors influencing the effectiveness of cash transfer programs

From reviewing the evidence, it is unclear if the type of cash modality itself plays a significant role in influencing child protection outcomes.<sup>42</sup> The literature across development and humanitarian contexts, both from the child protection sector and more well-studied sectors such as food security and nutrition, reveals few consistent differences between cash modalities.<sup>43</sup> Rather, contextual considerations—the unique characteristics of each particular humanitarian response—are of critical importance when deciding which cash-based intervention to use. One key informant noted:

One thing I've learned – no two cash programs are the same, and they are all unicorns and unique. 44

For example, one study from a non-humanitarian setting in Malawi compared unconditional and conditional cash transfers and found that conditions on small transfer amounts were effective in encouraging access to education for girls and improving their overall psychological wellbeing. However, once the transfer amount became a major source of income for the family, the pressures applied on the girls to meet the conditions (i.e. school attendance and performance) resulted in decreased wellbeing.<sup>45</sup>

The variability between settings prevents any one cash transfer approach from being universally prescribed for any overall context. Practitioners desire the flexibility to adapt programming according to the different needs of their context, a notable and touted advantage of cash transfer programs:

It's so context-specific, particularly in refugee or IDP contexts and the humanitarian continuum. I think cash is quite flexible and so it should be very much context-specific.<sup>46</sup>

A wide variety of factors interact to influence the design, effectiveness, and success of an intervention. These include:

- Programmatic objectives and considerations:
  - The length and scope of the program;
  - The complementary services<sup>47</sup> included alongside the cash transfer; and

<sup>42.</sup> Mishra & Battistin (2018); Tappis & Doocy (2018); Key informant interviews, August 2018

<sup>43.</sup> Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Tappis & Doocy (2018); Key informant interviews, August 2018

<sup>44.</sup> Key informant interview, August 2018

<sup>45.</sup> Baird, de Hoop & Ôzler (2013); Mishra & Battistin (2018); de Hoop, Morey, et al. (2018)

<sup>46.</sup> Key informant interview, August 2018

<sup>47.</sup> Complementary services are those that are provided in tandem with the cash transfer program. In cash transfer programming terminology, this is referred to as 'cash plus' programming (please see Annex II: Glossary). As child protection programs frequently involve the delivery of a 'package' of multiple services simultaneously, the addition of a cash element may mean that many joint child protection-cash transfer programmes will be considered to be 'cash plus' programs by cash practitioners. Rarely within child protection programming would cash be provided without the addition of information on services, messaging for behavior change, or direct service provision, such as case management. Several experts interviewed noted their aversion to the term 'cash plus,' specifically that it made the 'plus' service (or sector) seem secondary rather than truly integrating multi-sector programming.

- The implementation of a good, inclusive, participatory programming design.
- Operating context.
- Environmental factors, such as existing cultural norms/practices and historical framework.
- Feasibility of different assistance and cash modalities.
- Availability of human and financial resources.
- Overall direction and leadership of the humanitarian response, including donor and host-government preferences.<sup>48</sup>
- Transfer frequency, value, and delivery mechanism.
- Targeting criteria and selection of the transfer recipients.
- Targeting vulnerable individuals within the household, such as children with disabilities.
- Issues related to market dynamics:
  - Supply;
  - o Demand; and
  - The availability of quality complementary services.<sup>49</sup>

All these factors are equally as important as, if not more than, the cash modality in determining what might make cash transfer programs more effective for child protection in humanitarian contexts.

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Operations looking to implement cash transfer programs are therefore advised to undertake risk, context, gender, and protection analyses and to work with partners to determine the appropriateness and design of the intervention. <sup>50</sup> Unfortunately, cash practitioners report that these analyses do not always occur. <sup>51</sup> Instead, the focus is more on market analysis and operational risks than on (child) protection risks. This even holds true for programs directly involving children, particularly in the absence of a 'protection' practitioner advocating for their inclusion:

It's very rare when you have cash people leading cash programs—you have to have someone pushing the protection integration agenda, otherwise it's not a priority. Unless the donor had a specific agenda to measure something, they [don't] measure it. You need someone within to push for it.<sup>52</sup>

This highlights a common weakness in program design and a disconnect in the collaboration between child protection and cash practitioners. Many sectors, including child protection, do not base programs on strong risk and contextual analyses.<sup>53</sup> When they do, they often focus on the risks and needs of the primary intervention of focus and miss out on valuable

<sup>48.</sup> Tappis & Doocy (2018); Key informant interviews, August 2018

<sup>49.</sup> Tappis & Doocy (2018); Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Key informant interviews, August 2018

<sup>50.</sup> Key informant interview, August 2018

<sup>51.</sup> Key informant interviews, August 2018

<sup>52.</sup> Key informant interview, August 2018

<sup>53.</sup> Key informant interviews, August 2018

opportunities for cross-sectoral linkages. This hinders outcomes that require multi-disciplinary approaches, including child protection outcomes relating to violence, child labor, child marriage, and armed conflict.<sup>54</sup> Cash practitioners must ensure that child protection lenses are applied when designing and implementing cash programs.

**NOTE:** The most programmatically effective interventions, as determined by thorough risk and contextual analyses, may not always be the most cost-effective or cost-efficient, particularly for complex outcomes that may not be directly impacted by a short-term increase in cash.<sup>55</sup>

## Child protection prevention and response involving cash transfer programs

Based on the current evidence on humanitarian cash transfer programs and child protection, specific conclusions regarding impact or causality cannot be made. However, there is valuable learning that could lead to additional evidence and better inform child protection practice. The majority of the existing evidence is focused on responding to child protection risks and needs. Less is available on prevention. Nascent findings suggest that cash transfer programming could be leveraged early in humanitarian responses to support families' resilience and to prevent child protection risks. There is a similar lack of evidence on the impact of cash transfer programming on the core child protection strategies as identified in the Minimum Standards for Child Protection in Humanitarian Action. What is available, however, shows opportunities for cross-sectoral learning, vulnerability analysis, and response design across multiple levels of the child protection system.

The outcome areas with the most (and most rigorous) evidence are child labor and mental health and psychosocial support. Interestingly, the evidence for both areas is often reported under outcomes for other sectors—such as education, health, or livelihoods—which may indicate the need for greater clarity and understanding of child protection outcomes.<sup>56</sup> On the other hand, this may reflect the fact that the majority of the evidence for child protection in humanitarian settings comes from multisector or other-sector studies that might not have applied a child protection lens to program design, implementation, and data collection. The studies that reported on other child protection outcome areas, such as family separation, violence, and child marriage, were either too few in number or of insufficient methodological rigor to include in this report.<sup>57</sup> As the areas with the strongest available evidence, this report uses the findings for child labor and mental health and psychosocial support

<sup>54.</sup> Key informant interview, August 2018

<sup>55.</sup> Mishra & Battistin (2018); Tappis & Doocy (2018)

<sup>56.</sup> Mishra & Battistin (2018); Harvey & Pavanello (2018)

<sup>57.</sup> A mapping of all reported child protection outcomes and the strength and direction of the findings was initiated as part of this report, though completion extended beyond the available timeframe and resources. Based on reviewer feedback, it has been suggested as a recommendation for future completion.

As the areas with the strongest available evidence. this report uses the findings for child labor and mental health and psychosocial support to illustrate the existing knowledge and gaps on the use of cash transfer programming in child protection in humanitarian contexts.

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These and other issues related to measurement are detailed in the second half of the report: Strengthening the Evidence: Needs and Opportunities.

#### Child labor

The evidence for whether cash transfer programs have a positive impact on child labor is mixed. <sup>58</sup> Several studies involving unconditional cash transfers indicate a reduction in work among children, particularly in work undertaken within the household. <sup>59</sup> Others find no effect or report less engagement in 'hard labor' but increases in more menial work. <sup>60</sup> Positive, even significant, findings cannot always be attributed to the intervention due to weaknesses in the program or study design (e.g. lack of an appropriate baseline or comparison group). <sup>61</sup>

Some studies report slight gender differences. While some find that boys participating in cash transfer programs spend less time working and more time in school, many of these studies occur in cultural contexts where boys are more likely than girls to be sent to work. This may help account for why the reported impact of the cash transfer program is specific to boys. Other studies suggest cash transfer programs may help reduce time spent engaged in household chores and caring for family members—roles that are more often associated with girls. <sup>62</sup> In most cases, the findings and gender differences are not significant. This reinforces the need for strong baseline data and comparison groups to help compare and contextualize findings.

All the studies report continued levels of child labor even with the cash interventions, but they also provide direction for modifying programs to achieve greater outcomes. Qualitative findings suggest that transfer amounts may have been insufficient to match or meet household income gaps created when the child was no longer working. <sup>63</sup> Cash transfer programming may also be less effective in reducing child labor when financial need is not the primary factor—or the root cause—for why a child is engaged in labor. Rather, there may be compounding and complex causes that influence why a child is working, such as pre-existing cultural attitudes and beliefs or the presence of multiple stressors or vulnerabilities in a household (i.e. illness, disability, or death of a caregiver). <sup>64</sup>

<sup>58.</sup> This report cites nine studies and five evidence reviews including findings on child labor, including the Mishra & Battistin (2018) and Cross, Sanchez Canales & Shaleva (in press). There is some duplication in the sources across the evidence reviews.

<sup>59.</sup> Mishra & Battistin (2018); de Hoop, Morey, et al. (2018); Lehmann & Masterson (2014); UNICEF (2015); Harvey & Pavanello (2018); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>60.</sup> Mishra & Battistin (2018); Battistin (2016); UNICEF (2015)

<sup>61.</sup> Foster (2015); Lehmann & Masterson (2014)

<sup>62.</sup> Harvey & Pavanello (2018); Abu Hamad, Jones, et al. (2017); Pereznieto, Jones, Abu Hamad & Shaheen (2014); de Hoop, Morey, et al. (2018)

<sup>63.</sup> Mishra & Battistin (2018); Foster (2015)

<sup>64.</sup> Thompson (2012); Abu Hamad, Jones, et al. (2017); Sloane (2014)

Moreover, the worst forms of child labor, the elimination of which is considered an urgent outcome for child protection in humanitarian response, can have their own nuanced motivators and causes. 65 It is critical, therefore, to determine why and how children are recruited and used by armed groups and armed forces, why they are trafficked, and why and how they are engaged in other dangerous and hazardous forms of work. In situations where the motivation may be more complex and not solely economic, some literature suggests that using conditions to help address the underlying causes may be more effective than unconditional cash transfers. 66

In all cases, root causes are highly contextual and reinforce the need for strong analysis prior to designing and implementing interventions and studies. Great care is required when considering the use of conditional cash transfer programs, as they have sometimes resulted in unintended harmful or negative consequences, specifically with cash-for-work schemes. One study found that mothers taking part in a public works scheme struggled to find quality child care, resulting in inadequate care arrangements while they were working. For Studies from development contexts have found that cashfor-work can actually *increase* child labor. Such programs can create pull factors that result in the child withdrawing from school in order to participate in the scheme or, if an adult is taking part in the scheme, in the child replacing the adult at the usual place of employment. These findings support the necessity to mitigate unintended consequences and to use effective safeguards measures. To do so, the cash transfer programs can carefully consider:

- Conditionality and participant selection criteria;
- Community involvement and engagement; and
- Monitoring processes.

Regardless of cash modality, reductions in child labor (often accompanied by increases in school attendance) are unlikely to be maintained beyond the duration of the intervention. Families report that children will be withdrawn from school and sent back to work should the cash transfer program end and the implied financial need return.<sup>69</sup>

These results speak to the need for:

Better-quality research and program evaluation;

<sup>65.</sup> Article 3 of ILO Convention No. 182 (1999) on the Worst Forms of Child Labour, defines the term 'worst forms of child labour' as follows: (a) all forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom and forced or compulsory labour, including forced or compulsory recruitment of children for use in armed conflict; (b) the use, procuring or offering of a child for prostitution, for the production of pornography or for pornographic performances; (c) the use, procuring or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties; (d) 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.

<sup>66.</sup> Thompson (2012); Sloane (2014)

<sup>67.</sup> Roelen & Shelmerdine (2014)

<sup>68.</sup> Dammert, de Hoop, Mvukiyehe & Rosati (2018); Mishra & Battistin (2018)

<sup>69.</sup> Lehmann & Masterson (2014); Sloane (2014); Berg & Seferis (2015); Thompson (2012)

- Program design processes that assess root causes and evaluate potential exit strategies to determine whether, how, and where cash transfer programming can positively influence and sustain child protection outcomes;
- Multi-sectoral approaches and complementary services for complex child protection outcome areas such as child labor; and
- Further evidence demonstrating how cash transfer programming can serve as a tool to support these goals.

## Mental health and psychosocial support and wellbeing

There are a handful of studies that explicitly report on the effects of cash transfer programming on the psychosocial needs of children in humanitarian contexts. To In general, studies find that cash transfer programming can have a positive impact on the mental health and psychosocial wellbeing of children, though these findings are not always statistically significant. To Part of the challenge in comparing findings are the different ways in which studies assess psychosocial wellbeing. Some measure self-efficacy, while others evaluate confidence and optimism. Still others consider the parents' levels of mental health and stress, suggesting that improvements in these areas positively affect the entire household.

A study of Syrian refugees in Lebanon reported highly significant reductions in protection insecurity—a measure encompassing areas such as physical abuse and safety, social cohesion, and fighting inside and outside the home —among adults and, to a lesser extent, children.<sup>73</sup> The study found that significantly fewer children from intervention households received a 'severe' psychosocial wellbeing score than children from non-intervention households.<sup>74</sup> The conclusion was that the caregivers' improved security and wellbeing positively affected the children. Other studies have reported that parents participating in cash transfer programs spent more time with their children due to reductions in household tensions and stress.<sup>75</sup>

The link between economic vulnerability and intra-household tensions and violence in humanitarian settings has been well-documented.<sup>76</sup> In development contexts, the effects of cash transfer programming on violence within the household has been studied in detail with

<sup>70.</sup> This report cites five studies and one evidence review that report findings on mental health and psychosocial wellbeing, including Mishra & Battistin (2018).

<sup>71.</sup> See Mishra & Battistin (2018); de Hoop, Morey, et al. (2018); Foster (2015); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>72.</sup> de Hoop, Morey, et al. (2018); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>73.</sup> Foster (2015)

<sup>74.</sup> The study used a composite index for child psychosocial wellbeing that included seven questions in areas such as feeling hopeful about the future, having and achieving goals and dreams, feeling safe, feeling worried for their family, and household finances. These were scored from 0 to 1 and were considered low, moderate, high, or severe. See Foster (2015) p.35 for more details.

<sup>75.</sup> Roelen & Shelmerdine (2014); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>76.</sup> Abu Hamad, Jones & Pereznieto (2014); Key informant interviews, August 2018

mixed, though predominantly positive, findings.<sup>77</sup> The potential for cash transfer programs to similarly reduce intra-household violence and tensions in humanitarian settings and to provide positive outcomes for children and families warrants further investigation.

The use of different measures and definitions of psychosocial wellbeing (or distress) makes it difficult to make comparisons and draw conclusions on the effectiveness of cash transfer programming in this area. Other factors also come into play, such as the availability of quality services and effective referral systems to support mental health and psychosocial needs. <sup>78</sup> Given the broad nature of protective environments <sup>79</sup> and the inter-connectivity of child protection outcomes, a stronger and more nuanced understanding of how to measure and improve the psychosocial wellbeing of both caregivers and children could also benefit many other areas of child protection.

## Cash transfer programming for the prevention of child protection risks

The literature on child protection and cash transfer programming in humanitarian contexts primarily focuses on reducing and responding to existing child protection risks and concerns. The role of cash transfer programming as a preventative tool for child protection has not yet been fully explored. However, the available evidence suggests that cash transfer programs could potentially play a strong role in helping prevent child protection risks from occurring. Preventative application of cash transfer programs in humanitarian settings could reduce household vulnerability, improve economic standing and livelihood opportunities, and minimize the deterioration of mental health and psychosocial with economic strain.80 These wellbeing frequently associated improvements may in turn impact other child protection outcome areas such as physical, sexual, and emotional violence; abuse; neglect; negative coping mechanisms; and/or secondary separation.81

Early use of cash transfer programs to help stabilize household economies may be able to minimize the use of negative coping mechanisms such as child labor or transactional sex. If robust evidence can verify that cash transfer programming helps families stop using their negative coping mechanisms, it stands to reason that cash transfer programs could help

<sup>77.</sup> Buller, Peterman, et al. (2018)

<sup>78.</sup> Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>79.</sup> The Protective Environment Framework sets out eight broad, pivotal elements that determine children's protection from violence, exploitation, and abuse. Strengthening a protective environment for children requires many levels of engagement, which in turn demands dialogue, partnerships, and coordination based on a shared analysis. The eight elements key to creating, or strengthening, a protective environment around children are government commitment and capacity; legislation and enforcement; culture and customs; open discussion; children's life skills, knowledge, and participation; capacity of families and communities; essential services; and monitoring, reporting, and oversight. For more information, see Landgren (2005).

<sup>80.</sup> Abu Hamad, Jones & Pereznieto (2014); Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>81.</sup> Key informant interviews, August 2018

strengthen family resilience to prevent them from employing negative coping mechanisms in the first place. This was a main recommendation from a recent study in Jordan: to target parents as a means of preventing economic need and subsequent school withdrawal/child labor rather than as a mitigation strategy after children have already experienced the negative impact of financial strain in their households.<sup>82</sup> This recommendation was incorporated into the design and rationale of the next iteration of the program.<sup>83</sup>

Thorough risk and context analyses are required to understand the broader applicability effectiveness of preventative cash programming since 'blanket coverage' may not be appropriate or sustainable.84 Understanding context-specific root causes, pull factors, and drivers of child protection risks could help identify how and where cash transfer programs can be used as a preventative tool. For example, studies in protracted or more 'stable' humanitarian settings find that economic stress is a main driver for secondary separation.<sup>85</sup> This may imply a role for cash transfer programming in preventing separation due to a lack of basic needs or economic opportunities. Findings from one study suggest that cash transfer programs contributed to reducing separation and reunifying families by addressing poverty, the minimal livelihood opportunities, the of basic needs, and separation.86 While cash reported causes transfer help stabilize households' programs may finances and prevent negative coping mechanisms, it is likely that a combination of various socioeconomic interventions would be required to ensure sustainability. This presents a multi-disciplinary opportunity to address risks and vulnerability early-on and to link interventions to more sustained outcomes.

Might cash transfer programming become an integral part of early and acute child protection response alongside more traditional approaches like case management? Further research is essential to assess cash's potential to decrease negative coping and violence in the household and to increase positive coping, psychosocial wellbeing, and resilience. If cash transfer programming can be used in child protection pathways to reduce vulnerability, prevent risks, and protect from harm, it becomes imperative for both child protection and cash practitioners to implement such programs.

<sup>82.</sup> Abu Hamad, Jones, et al. (2017)

<sup>83.</sup> Boncenne, Erba, John & Khan (2018)

<sup>84.</sup> Key informant interviews, August 2018

<sup>85.</sup> Roelen & Shelmerdine (2014); Key informant interview, August 2018

<sup>86.</sup> Roelen & Shelmerdine (2014); Key informant interview, August 2018

<sup>87.</sup> The third pillar (or section) of the CPMS focuses on child protection strategies employed to build protective environments that prevent and respond to the risks children face in humanitarian settings. Implementation of these strategies requires coordination and partnership between humanitarian and development actors.

## Cash transfer programming as a tool for implementing child protection strategies

Alongside the need to further explore the role of cash transfer programming in preventing child protection risks, there is also a need to better understand its use within the core child protection strategies and approaches identified in the CPMS (e.g. case management, systems strengthening, and linkages to community-based child protection).87 The studies reviewed provide little information on the role of cash transfer programming in relation to these strategies. The sexual and gender-based violence sector has been piloting approaches and tools in refugee humanitarian contexts that incorporate cash transfer programs gender-based violence case management.88 knowledge evidence being generated by these initiatives present opportunities for cross-sectoral learning on tool monitoring and complementarity of services. development, needs, Findings indicate that outcomes are stronger and more sustainable when cash transfer programming is paired with complementary services and that the programs helped reduce violence and stress in the household.89

"Findings indicate that outcomes are stronger and more sustainable when cash transfer programming is paired with complementary services and that the programs helped reduce violence and stress in the household."

Complex strategies like systems strengthening, case management, or community-based child protection are not likely to be transfer through cash programming alone. understanding of theoretical frameworks could identify where cash transfer programs can play a supportive or complementary role, such as in advocacy and policy initiatives. One study looks at community-based capital cash transfers, a social protection program in Kenya, and finds that communities can be more engaged and active in supporting orphaned children by pairing community transfers with training, sensitization, and mobilization of economic, political, and social resources.90 This hints at the multifaceted nature of communitybased models and multi-level systems.

Another study provides a potential framework for analyzing vulnerabilities across the multiple levels involved in child protection outcomes. 91 Looking at both macro- and micro-level vulnerabilities, this study considers household-, school-, and community-level vulnerabilities, in addition to looking at direct impacts on children and their families. This analytical approach follows the socio-ecological model and considers the many stakeholders engaged in a strong protective environment. 92

<sup>88.</sup> Key informant interviews, August 2018; Yoshikawa (2015); For more information see: Women's Refugee Commission, Toolkit for Optimizing Cash-based Interventions for Protection from Gender-based Violence: Mainstreaming GBV Considerations in CBIs and Utilizing Cash in GBV Response, available at: https://www.womensrefugeecommission.org/issues/livelihoods/research-and-resources/1549-mainstreaming-gbv-considerations-in-cbis-and-utilizing-cash-in-gbv-response

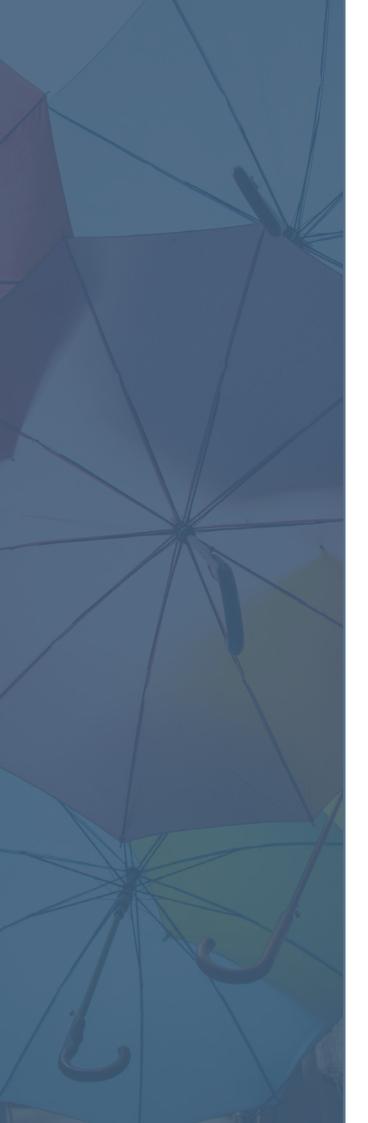
<sup>89.</sup> Yoshikawa (2015)

<sup>90.</sup> Berg & Seferis (2015); Harvey & Pavanello (2018)

<sup>91.</sup> Abu Hamad, Jones & Pereznieto (2014)

<sup>92.</sup> The socio-ecological model is currently proposed as the theoretical framework for the child protection strategy pillar in the current CPMS revision. It was developed by Bronfenbrenner & Morris (2006). It considers the interaction between personal and environmental factors across four 'nested' levels—the individual, family, community, and society—and how these interact and influence risks and protective factors. For more information, please see: https://www.cdc.gov/violenceprevention/overview/social-ecologicalmodel.html

Strengthening these frameworks and identifying potential entry points for cash transfer programming within them will provide greater understanding of whether and how cash transfer programming can be used to achieve child protection outcomes.



SECTION 5

# NEEDS + OPPORTUNITIES

# STRENGTHENING THE EVIDENCE: NEEDS AND OPPORTUNITIES

The gaps identified in the literature provide multiple opportunities for generating stronger knowledge and evidence for cash transfer programming and child protection. Several of these relate to areas of measurement, such as the need for well-defined, measurable outcomes and clear theoretical frameworks. Some are specific to better engaging children in designing and monitoring programs as well as becoming primary recipients of cash transfer programs. Others relate to practices, perceptions, and mis-perceptions among practitioners, researchers, and donors and opportunities address advocacy, communication, and capacity-building through improved initiatives. Finally, there is a need to understand how leverage learning and evidence from development contexts.

Many of these needs are not exclusive to cash transfer programming but also apply to the broader child protection sector. Addressing them will strengthen evidence generation for cash transfer programming and contribute data that can lead to improved practice across the sector.

# Needs and priorities related to the measurement of child protection

Historically, the monitoring of humanitarian activities, inputs, outputs, and intended outcomes has been poor.<sup>93</sup> The child protection sector is no exception. Recent efforts to strengthen tools and knowledge in these areas, including the development of inter-agency tools for assessment and monitoring, have helped, but the data and evidence across the sector remains deficient.<sup>94</sup> Child protection practice and interventions tend to be 'aspirational' rather than rooted in scientific evidence or supported by strong theoretical frameworks.<sup>95</sup> The sector continues to rely heavily on anecdotal or weak qualitative research findings, with little evidence to support the efficacy of its interventions.<sup>96</sup>

The increased use of cash transfer programming in humanitarian response coincides with an increased demand for evidence on the efficacy and cost-effectiveness of programs. This presents an opportunity for child protection to address multiple needs together, particularly the improvement of

<sup>93.</sup> Harvey & Pavanello (2018)

<sup>94.</sup> See, for example, the Child Protection Rapid Assessment Toolkit, the Child Protection Initial Assessment, and the Child Protection in Emergencies Situation and Response Monitoring Toolkit, found here: https://alliancecpha.org/en/child-protection-hub/assessment-measurement-and-evaluation-working-group

<sup>95.</sup> Bermudez, Williamson & Stark (2018); Key informant interviews, August 2018

<sup>96.</sup> Bermudez, Williamson & Stark (2018); Key informant interviews, August 2018

measurement elements to strengthen evidence and practice between cash transfer programming and child protection.<sup>97</sup>

## Defining child protection outcomes

Another key need is the identification and definition of child protection outcomes. Numerous key informants, even those whose work involves secondary impacts on child protection, were unclear on what these outcomes were, let alone how they are measured or how they relate to cash transfer programming.<sup>98</sup>

## Theoretical frameworks

A related priority need for child protection is the development of clearly articulated theoretical frameworks. <sup>99</sup> To strengthen evidence generation, cross-sectoral linkages, and informed practice, the sector needs theories of change that map out the conceptual pathways for child protection outcomes and identify the risks, opportunities, required complementary services, and entry points for cash transfer programming. Child protection outcomes can be complex, involving multiple risks and root causes and requiring systems-level approaches. Therefore, the development and assumption-testing stages are critical. Frameworks need to be contextualized and adaptable. In this way, better-quality research and programming can benefit from clear, measurable theories of change that can be strengthened through continuous learning. <sup>100</sup>

Evidence suggests that cash transfer programs may be most useful and appropriate when economic barriers are a primary factor in an outcome's pathway, but they may need to be paired with other complementary services if the need also involves other factors. 101 Conversely, cash transfer programs may not be appropriate if economic need is not a major component of the outcome being addressed. Clear articulation of risk factors, root causes, and mechanisms within pathways can support informed decisions on the appropriateness of cash transfer programming to help address different child protection outcomes. These frameworks could also facilitate cross-sectoral collaboration by identifying how and where multi-disciplinary approaches are needed to address risks and by mapping the linkages across other sectoral pathways, education. 102 This as those between child labor and collaboration can contribute to greater understanding of protection's role within multi-sector and complementary programs and help redress other child protection measurement needs, such as disaggregated household data.

<sup>97.</sup> Key informant interviews, August 2018

<sup>98.</sup> Key informant interviews, August 2018

<sup>99.</sup> Mishra & Battistin (2018); Abu Hamad, Jones, et al. (2017);

<sup>100.</sup> Key informant interviews, August 2018 100 Key informant interviews, August 2018

<sup>101.</sup> Mishra & Battistin (2018)

<sup>102.</sup> Mishra & Battistin (2018); Abu Hamad, Jones, et al. (2017)

#### Individual versus household-level data

With the current emphasis on multi-sector and integrated programs, strengthening cross-sectoral understanding and linkages across outcomes is crucial. The opportunities to measure the impacts of cash transfer programming on children through other sectors' research and programs must be seized. Capturing these secondary outcomes or spillovers can prove challenging, however.

While many cash transfer programs are designed to work at the household level, child protection's unit of analysis starts from the individual (child) and then extends to the family, community, and beyond. The different units of analysis—individual versus household—pose a sizable challenge highlighted by numerous key informants:

In a sector that's mostly focused on a household level, how do we capture the impact of cash-based programs on child protection that is an individual-level issue?<sup>103</sup>

It is a fair assumption that any intervention occurring at the household level will undoubtedly affect the individuals within that household, but these effects could be positive, negative, or neutral and may not affect all members equally. Individually-disaggregated data are therefore required to properly evaluate interventions and determine:

- What effects does the intervention have on individuals and intrahousehold dynamics?
- What is the impact of targeting?
- How do the identity and role of the recipient influence outcomes on other individuals, the household, and the community?

This uncommon level of assessment creates a challenge for child protection practitioners and researchers as they seek to engage in cash transfer programming and learn how it can optimally support better outcomes for children.

## Disaggregation of cash transfer programming data

Generating individual-level data is a good start, but disaggregating data by age, sex, and disability is essential to truly analyze and understand the impacts of cash transfer programming on different groups of children. Findings from studies that have undertaken disaggregated analyses help to illustrate the importance of this data. One study found significant differences between younger and older children in the time spent doing various chores and household work. 104 Another study found that cash

<sup>103.</sup> Key informant interview, August 2018 104. de Hoop, Morey, et al. (2018)

transfer programming was able to facilitate a return to education for some younger children who had only recently withdrawn from school, while older children continued to work. 105 A third study found significant improvements in psychosocial wellbeing but noted that girls and women were still twice as likely to report experiencing disempowerment and isolation than boys and men. 106 Understanding the effects of cash transfer programming on specific groups of children and recognizing that younger children and adolescents, girls and boys may experience different effects help focus programs, maximize resources, strengthen their impact. This can best be achieved if household data is disaggregated continuously, starting with early risk assessments and program design and continuing throughout implementation, monitoring, and evaluation.

## Disability and inclusion in cash transfer programming

The data gaps are even more pronounced for children living with disabilities as the effects of cash transfer programming on people with disabilities are often not studied. The existing evidence on child protection and cash transfer programming does not fully analyze disability. One study in Lebanon found that both physical and mental disabilities were given very limited inclusion within targeting frameworks and were largely ignored in programming and tools; therefore, they were also absent from monitoring activities and impact analyses. 108

Studies undertaken in Palestine, where disability rates are high, include more consideration of disability needs and data. These studies yielded mixed results. Some findings indicate that families in one of two intervention areas have significantly better access to medical devices and services for children with disabilities, although that figure represents only one-fifth of children in need. Another study noted that an unintended consequence of establishing a safety net system was the discontinuation or assimilation of smaller programs that targeted children with specific vulnerabilities and disabilities. This resulted in reduced in-kind supports and therapeutic services, despite the increased household income. Consequently, children living with disabilities in intervention areas had worse and inequitable access to services. The authors noted that the cash transfer program had not been designed with children in mind, so it did not address their specific needs and vulnerabilities.

<sup>105.</sup> Abu Hamad, Jones, et al. (2017)

<sup>106.</sup> Foster (2015)

<sup>107.</sup> Berg & Seferis (2015)

<sup>108.</sup> Foster (2015)

<sup>109.</sup> Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>110.</sup> Abu Hamad, Jones & Pereznieto (2014)

<sup>111.</sup> Abu Hamad, Jones & Pereznieto (2014)

Areas mentioned as requiring further clarity and guidance included the identification, definition, assessment, and scoring of different 'types' of disability within cash transfer programming:

Just because there is disability in a household, it doesn't mean [you] can tick vulnerability and move on—you need gender analysis and inter-sectional analysis..What are interesting factors, how to do intersectional analysis between age and vulnerability—these are the missing tools. Maybe they exist, but humanitarian actors may not know how to use them.<sup>112</sup>

The review also posed the question of why children with disabilities, when considered at all, are viewed through a vulnerability lens and not through a resilience framework.<sup>113</sup>

#### Child-led monitoring

Key informants raised additional concerns that children were perceived as later 'additions' or afterthoughts in cash transfer programming rather than being fully integrated as integral stakeholders. Children and adolescents are well-positioned to articulate their own needs, identify how can contribute, and provide feedback they on cash transfer programs are impacting them. **Implementing** child-led participatory processes is one way to help identify risks and address needs that may be raised by gathering individual-level data from within households. As one key informant working outside child protection observed: the best way to find out the impacts of cash transfer programs on children is to ask them. 114

One study that looked at decreasing child labor and increasing school outcomes asked adolescents about their perceptions of the impact of the cash transfer program. Although the *study* did not find decreases in labor or increased school attendance in this age group, the *adolescents* reported the program was helpful in improving their overall wellbeing through reduced stress and improved intra-household relationships. Findings and self-reports like these provide insights into household cash transfer programming that cannot be determined without engaging children directly.

Not all humanitarian practitioners are comfortable with or trained to interact with children. Therefore, several elements must be included when using child-led approaches:

- Identification of best practices for obtaining child-friendly feedback;
- Establishment of complaints mechanisms for children in cash transfer programs; and
- Development and implementation of guidance and training on engaging children in cash transfer programs.<sup>116</sup>

As one key informant working outside child protection observed: the best way to find out the impacts of cash transfer programs on children is to ask them.

<sup>112.</sup> Key informant interview, August 2018

<sup>113.</sup> Key informant interview, August 2018

<sup>114.</sup> Key informant interview, August 2018

<sup>115.</sup> Abu Hamad, Jones, et al. (2017)

<sup>116.</sup> Key informant interviews, August 2018

Working in inter-disciplinary teams can support these efforts and encourage greater involvement of child protection practitioners in design and monitoring processes.

#### Sustainability of cash transfer programming interventions

Sustaining interventions and maintaining gains over time is vital for all humanitarian programs. For cash transfer programming, a major discussion point for all sectors is whether *any* improvements can be sustained beyond the intervention. Child protection has engaged in very little follow-up to determine the sustainability of interventions and the maintenance of positive gains beyond the duration of the cash transfer program. Rather, findings on sustainability are taken from development contexts or from self-reports of participating households on their intended post-program actions. In both instances, findings show that positive gains across all child protection outcome areas (i.e. child labor, school attendance, and psychosocial wellbeing) are not maintained in the medium or long term. These results are consistent with findings from other sectors.

Follow-up is needed beyond the conclusion of program interventions to better understand sustainability, causes for change, and methods for improving and strengthening program design to maintain results over time. Additional suggestions to better understand and address issues around sustainability include:

- Incorporating resilience approaches in cash transfer programming and using cash to strengthen household resilience rather than focusing on 'basic needs' or 'minimum survival;'
- Strengthening, understanding, and encouraging the use of positive coping mechanisms and identifying how and where these can be supported within pathways; and
- Developing a greater understanding of how to address root causes and risks that are not clearly linked to short-term or one-off increases in income.<sup>119</sup>

## Children as recipients of cash transfer programming

Practitioners and researchers identified engaging children as direct recipients of cash transfer programming, rather than secondary beneficiaries within households, as an important priority for additional research and practice. This is a highly controversial area. Different views and perspectives abound on whether and/or how children should receive direct cash transfers. These perceptions and the resulting policy and practice,

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<sup>117.</sup> Tappis & Doocy (2018)

<sup>118.</sup> Mishra & Battistin (2018); Cross, Sanchez Canales & Shaleva (in press); Lehmann & Masterson (2014); Sloane (2014); Dammert, de Hoop, Mvukiyehe & Rosati (2018); Key informant interviews, August 2018

<sup>119.</sup> Key informant interviews, August 2018

<sup>120.</sup> Key informant interviews, August 2018

however, are often based on anecdotes, fear, and weak information rather than robust evidence. Some stakeholders unilaterally refuse to engage in discussion on the topic, including child protection, cash, and other sector practitioners; researchers; and humanitarian response leadership such as donors and governments. 121

Experts from the field shared first-hand examples of the challenges and misunderstandings surrounding children as recipients of cash transfer programs:

- Successful cash transfer programs are not taken to scale simply because the primary transfer recipients are children and leadership did not want to engage the topic.
- Pilot initiatives make real-time adjustments to reduce potential harm only to have later success of the program diminished by a continued focus on the initial risks and consequences that were identified and mitigated through strong monitoring and management.
- Qualitative feedback from programmatic studies that identify a small number of cases with potential negative (non-urgent) consequences provokes immediate and significant discussions on shifting organizational policy instead of initiating further investigation for evidence, understanding, and adjustment.
- Donors refuse to engage with the idea of children as recipients of cash transfer programming, citing harm and consequences not supported by the evidence.
- Opponents cite poor-quality literature (where causality between negative consequences and the cash transfer program cannot be firmly drawn and instead may be attributable to poor program design) to justify not engaging children as recipients of cash transfer programs.<sup>122</sup>

In all these examples, the transfer recipients were adolescents who usually already had a history of using and being responsible for cash and for whom this type of engagement could be empowering and dignified in combination with close monitoring and needs-based support programs and services.<sup>123</sup>

Practitioners emphasized the need for guidance on how to engage children in cash transfer programming, such as key considerations for selecting assistance and cash modalities, determining the frequency and sums of transfers, and tailoring interventions for different age groups. 124 Age is a particularly important consideration given the influence of local legal frameworks and the minimum-age policies of implementing organizations and financial service providers. Cash transfer programming guidance cannot be prescriptive due to the importance of context, but

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<sup>121.</sup> Key informant interviews, August 2018

<sup>122.</sup> Thompson (2012); Key informant interviews, August 2018

<sup>123.</sup> Key informant interviews, August 2018

<sup>124.</sup> Key informant interviews, August 2018

it can provide information on the process, the questions, and the analysis to under-take when considering children as transfer recipients.

The European refugee crisis from recent years was raised by many as a timely and consequential example of the need for evidence-informed guidance. With large numbers of unaccompanied and separated children on the move throughout Europe, humanitarian actors struggled with what information and services they could offer to children during their limited interactions. This included whether or not to provide them cash assistance.

Greece, the decision was made to transition the entire humanitarian response to cash transfer programming. Child protection and cash practitioners scrambled to figure out how to provide assistance to the large number of unaccompanied children-mostly adolescents-who were living outside shelters and were reliant on the very in-kind support and services being transitioned to cash. One informant recalled the struggle:

What do we do with this age group [adolescents]? They were living in the same camps as the rest of the beneficiaries. Do we give them cash or not? And if so, how do we do it?...We couldn't find any resources that would help us make an informed decision about whether we wanted to provide cash or not... Cash actors had no child protection experience, nor objective in giving cash to children. The overall objective was to meet basic needs, not to mitigate or reduce risks. 126

Response leadership and decision-makers resisted providing cash directly to children, so practitioners proposed piloting different assistance modalities and creative programming approaches, including the use of restricted and unrestricted vouchers and cash transfers. 127 All of these approaches required heavy logistical and operational support and human and financial resources for implementation and monitoring. Practitioners reportedly did not consider these ideas particularly effective or efficient, and ultimately even these efforts were denied by donors and government. 128 Thus, the entire response transitioned to cash transfer programming except for the unaccompanied children. Non-child protection actors, such as those managing camps, were tasked with delivering basic needs to this highly vulnerable group but not with mitigating or reducing the risks they faced. Child protection actors report that in the end there might have been more risk involved in not including the unaccompanied children in the cash transfer programming than in including them. 129 Situations such as these demonstrate how a lack of informed guidance and evidencebased decision-making can result in potential harm, safeguarding issues,

<sup>125.</sup> Key informant interviews, August 2018

<sup>126.</sup> Key informant interview, August 2018

<sup>127.</sup> Key informant interviews, August 2018

<sup>128.</sup> Key informant interviews, August 2018; time period through 2017, based on key informant experiences.

<sup>128.</sup> Key informant interviews, August 2018

and interventions that do not meet children's best interests.

The transition of the entire response in Greece to cash transfer programming and the challenges encountered in determining how to provide assistance to unaccompanied children within this shifting response strategy raises many important questions, including the role of safeguarding in humanitarian decision-making and good donorship practices. This situation highlights gaps, needs, and the real-time consequences of insufficient evidence and guidance. Whether by choice or necessity, child protection and cash practitioners are being confronted by this issue and are seeking guidance to inform their practice. If a main driver for transitioning to cash is that it is rooted in a more dignified approach to humanitarian response, this dignity needs to extended to children and adolescents. There is a duty among all humanitarian actors to determine when and within what parameters it is possible to provide cash to children and to facilitate appropriate implementation.

Strengthening communication, capacity building, and advocacy

The insights and experiences of key informants reveal several areas that can be strengthened through improved communication, capacity building, and advocacy with practitioners, donors, and researchers.

Communication and dissemination of evidence and learning

Child protection and cash practitioners suggest that there may be information available (i.e. tools, initial guidance, and lessons learned), but it is not necessarily shared or communicated well. This is attributed to:

- Parallel or duplicative initiatives arising from poor communication and coordination between actors and across sectors;
- Limited or poor sharing of existing tools, resources, and literature; and
- Poor packaging and dissemination of findings and learning that create false perceptions that:
  - The evidence gap is larger than it actually is;
  - The information simply does not exist; and
  - The evidence and literature for child protection and cash transfer programming cannot easily be found in one location.<sup>131</sup>

Safeguarding, for example, was raised by non-child protection practitioners as an area where they require guidance to avoid doing harm in cash transfer programs. This guidance exists within the child protection community, but

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<sup>130.</sup> Key informant interviews, August 2018

<sup>131.</sup> Key informant interviews, August 2018

cash practitioners were unaware of it. 132

Regarding the accessibility of existing literature, the primary on-line sources for resources and information for practitioners in these areas do not adequately cover these areas. For example, there is not currently a specific child protection designation within CaLP's website and database. Similarly, cash transfer programming is not listed as a (cross-cutting) thematic area within the Save the Children Resource Centre. Funding constraints were also identified as creating challenges in communicating and scaling findings: donors are not funding replications of promising programs, and poorly-funded studies and grants do not include funds for effectively sharing findings. <sup>133</sup>

#### Capacity building

Relatedly, there is a widely-acknowledged need for greater training and capacity building of child protection and cash practitioners on the basic principles, standards, fundamental approaches, and needs for undertaking effective and ethical cash transfer programming:

Everybody needs to be a cash person now, to an extent. And anybody doing cash work or economic strengthening work has to first do no harm, has to be aware of all the protection issues.<sup>134</sup>

Specific suggestions were raised for the kind of knowledge and training opportunities that are needed.

#### Child protection practitioners need to:

- Understand basic cash terminology and programming approaches, including when cash transfer programming is an appropriate assistance modality in child protection programs.
- Gain awareness and knowledge on the questions and decisions required to design and implement processes involving cash transfer programs.
- Understand the use of mixed-modality and complementary approaches within cash transfer programming.

#### Cash practitioners need to:

- Understand basic child protection principles, standards, programming approaches, and outcomes.
- Understand how cash transfer programming can be integrated into child protection programs and pathways, including modalities that may differ from their normal practice.
- Understand the differences in measurement needs, such as the emphasis on individual-level and disaggregated data.
- Learn safeguarding principles and their application to cash transfer programming.

<sup>132.</sup> See 'Child Safeguarding in Cash Transfer Programming' here: https://resourcecentre.savethechildren.net/library/child-safeguarding-cash-transfer-programming; this guidance is being updated in the Autumn of 2018.

<sup>133.</sup> Key informant interviews, August 2018

<sup>134.</sup> Key informant interview, August 2018

These could be incorporated into existing training packages, or new partnerships could be formed. For example, joint initiatives could be explored through the Bioforce Institute, which currently has training programs and agreements with organizations in both child protection and cash transfer programming. Practitioners feel that increased knowledge and understanding across both areas would help mitigate fears on the application of cash transfer programming in child protection and help promote better coordination, collaboration, and evidence generation.

#### **Advocacy**

The advocacy needs raised by key informants can be divided into three categories:

- Advocacy with response leadership and donors to dispel beliefs and misconceptions about cash that are not rooted in evidence, notably around children as recipients of transfers;
- 2. Advocacy with both child protection and cash practitioners to better integrate elements of their programming; and
- 3. Advocacy to include child protection indicators and outcomes in cash transfer programming research, in particular research undertaken or led by other sectors.

Advocacy is needed to dispel beliefs that targeting children as primary recipients of cash transfer programming is automatically harmful. Summarizing the existing literature from programs that have provided cash transfers directly to children, highlighting positive practices and lessons learned, and clearly stating what is known and unknown will assist in these efforts. More evidence is needed in this area, which can only be generated if organizations and donors are willing.

There is a need to demystify the use of cash transfer programming within child protection programs and vice-versa. Both child protection and cash practitioners have their individual biases and expertise, and both are in need of awareness-building on the other sectors:

We need a cash and child protection champion in our community. We don't have one. Child protection practitioners are passionate about lots of areas—not cash. We need someone for cash. And we need a cash person passionate about child protection. 135

A significant part of that awareness-building includes exposing the truths and fallacies around child protection and cash. Some child protection practitioners feel any use of cash transfer programming within their programs will cause harm and should therefore be avoided. Conversely, cash

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<sup>135.</sup> Key informant interview, August 2018

and other sector practitioners reportedly feel that child protection is too complicated and requires approaches and heavy investments of resources that are unrelated to their own programming needs. As the evidence is sparse and the linkages are not clearly or widely understood, the following activities will help provide guidance and learning:

- Developing and strengthening theoretical frameworks and measurement tools:
- Supporting thorough risk and child protection analyses ahead of program and research design; and
- Identifying safe and appropriate uses for cash transfer programming within child protection.

Advocacy with the leadership of implementing agencies, researchers, and donors is also needed to strengthen support, willingness, and interest in generating more child protection-specific research, both independently and through other sectors. We informants shared examples of child protection indicators, individual-level data, and disaggregations being removed from post-distribution monitoring forms or from cash transfer programming evaluations. Senior managers, even those in protection capacities, sometimes questioned the need for this child protection data and the additional human and capital resources needed to collect them. 137

Donors can play a role in changing these attitudes and perceptions. However, many donors also need to be more informed on cash and child protection before they will support pilots and research that can generate much-needed evidence. Donors are reportedly reticent to fund the additional costs required to undertake individual-level research and to support the additional design, implementation, and monitoring costs that may be required for conducting more complex, integrated programs or for including child protection safeguards. Herein lies the catch-22: donors do not want to fund these initiatives without evidence of their efficacy and effectiveness, but additional funding is required to generate this evidence.

#### Bridging the humanitarian-development nexus

Humanitarian and development situations can differ significantly, and child protection and cash transfer programming are highly context-specific. However, bridging the humanitarian-development divide can help improve prevention and response activities across both settings and has become a sector priority research area, particularly for initiatives involving child protection systems strengthening and safety nets that improve child wellbeing. 139

<sup>136.</sup> Key informant interviews, August 2018

<sup>137.</sup> Key informant interviews, August 2018

<sup>138.</sup> Key informant interviews, August 2018

<sup>139.</sup> Bermudez, Williamson & Stark (2018)

Social protection systems have long been studied in development contexts and are increasingly being looked at in humanitarian contexts, though with a more limited child protection lens.140 Even controversial areas, such as providing cash to children, studied more have in development settings (or in been Europe).141 The evidence generated in these areas can serve as a strong and clear entry point for bridging work in these two contexts and synthesizing learning across sectors. As there is an absence of robust humanitarian-specific research, development-derived lessons on pull factors, unintended or harmful consequences, measurement practices, and sustainability could offer valuable guidance humanitarian-based child protection practitioners. It may actually be better practice to use and adapt well-generated evidence from development contexts than to reply on poor-quality research from humanitarian contexts. 142

Since theories of change, risks, and root causes may differ across the two settings, it is also critical to explore their similarities and determine where and how evidence can be applied across sectors and contexts, such as by standardizing indicators wherever possible. If child protection practitioners are to develop a more robust understanding of cash transfer programming and its effects on child wellbeing, there must be a more fluid exchange of information between humanitarian and development actors.

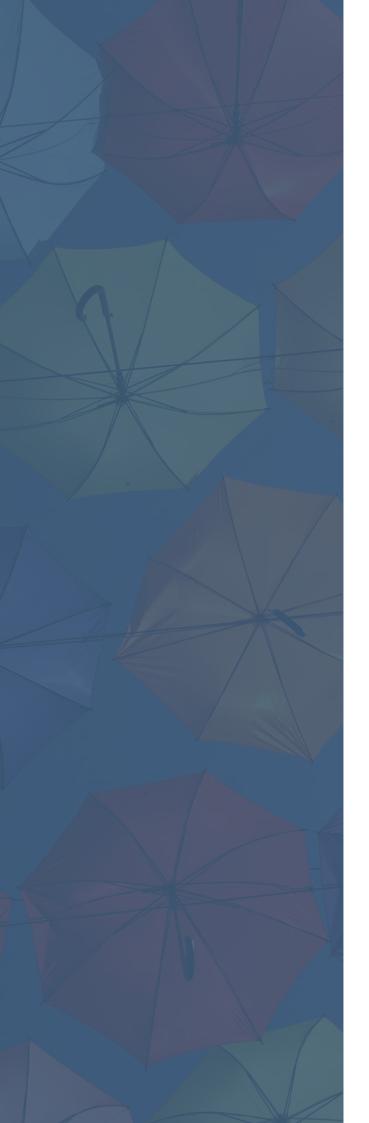
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<sup>140.</sup> For more on initiatives linking social protection and cash transfers in humanitarian contexts, see: http://www.cashlearning.org/thematic-area/social-protection-and-humanitarian-cash-transfer-programming; for specific child protection references, see Abu Hamad & Pavanello (2012); Abu Hamad, Jones & Pereznieto (2014); and Pereznieto, Jones, Abu Hamad & Shaheen (2014)

<sup>141.</sup> Key informant interviews, August 2018

<sup>142.</sup> Key informant interviews, August 2018

<sup>143.</sup> Tappis & Doocy (2018)



SECTION 6

## SUMMARY OF FINDINGS

### SUMMARY OF FINDINGS

Child protection in humanitarian action is working to establish and strengthen both the theoretical frameworks and scientific evidence for its interventions. While there are pronounced gaps in the current evidence base for cash transfer programming and child protection, there are also many opportunities and entry points for further research to strengthen and inform practice.

The majority of the evidence for child protection and cash transfer programming in humanitarian contexts is on unrestricted and unconditional cash transfers. Conditional cash transfers are less frequently studied, mostly in relation to increasing access to education and reducing the prevalence of child labor. There is some research to suggest that conditions may effect positive change in certain settings, such as those involving behavior change. This evidence comes predominantly from multi-sector programs that measure impact in terms of wellbeing and reduced negative coping despite having been designed without specific child protection outcomes in mind. Wellbeing and coping speak directly to child protection outcomes, so such studies provide a potential in-road for greater engagement and research by the sector.

Much of the available child protection research conducted in humanitarian settings tends to be qualitative and of weaker quality. Even the better-quality studies lack the comparison groups or sufficiently rigorous designs needed to identify causalities or to compare modalities. Therefore, the evidence does not verify whether the conditions or restrictions of the cash transfer program, or even the type of modality itself, significantly influence humanitarian child protection outcomes. It may be that other contextual and programmatic factors play more significant roles in influencing child protection outcomes. To draw trustworthy conclusions, all cash transfer programs should be based on risk-informed analyses that include child protection risks. Reportedly, these analyses are not universally occurring during the design phase of programs, but they are particularly critical for programs directly or indirectly affecting children.

The child protection outcome areas with the most evidence in the literature are child labor and mental health and psychosocial support. The majority of the evidence is focused on responding to child protection risks and needs. Although less is available on prevention, nascent findings suggest a potential for cash transfer programming to be leveraged early in humanitarian response to support families' resilience and to prevent child protection risks. Little in the literature connects the application of cash transfer programming with the child protection strategies identified within the CPMS. However, guidance on strengthening analysis of vulnerabilities and designing responses across multiple levels of the child protection system can

be gathered from other sectors, such as the sexual and gender-based violence sector.

The sustainability of cash transfer programs poses a major challenge for all sectors. Where there are indications of positive gains, there is no evidence to suggest that these are sustained after the program or intervention has been discontinued. The literature suggests that sustainability of interventions for complex child protection outcomes may be more dependent on other factors, such as the root causes of the child protection risk and pre-existing family and cultural attitudes and norms. Cash transfer programs may be most effective when financial need is the primary factor influencing the child protection concern.

There are numerous opportunities to generate better evidence for child protection and cash transfer programming in humanitarian settings. Several areas in child protection measurement were raised as priority needs, including:

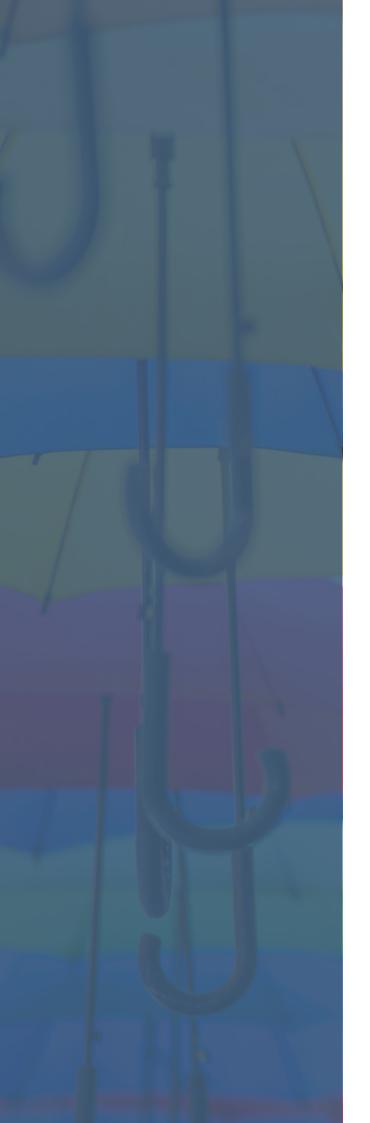
- Clearly-defined and measurable outcomes;
- Stronger theoretical frameworks, including theories of change;
- Greater understanding of the linkages between sector outcomes, particularly for child protection outcome areas that require multidisciplinary approaches; and
- Sex-, age-, and disability-disaggregated data that capture the effects of cash transfer programming on different individuals within a household.

Many of these are critical to strengthening evidence generation for child protection more broadly, not only for cash transfer programming.

Another key priority is to strengthen and expand children's participation in the assessment, design, implementation, and monitoring of cash transfer programming, through child-led processes wherever possible. Current programming and research give limited consideration to children's needs and perspectives, particularly those with disabilities. Participatory and inclusive processes are needed to ensure dignified approaches are extended to all. A highly controversial aspect of children's participation includes their role as direct recipients of cash transfer programs. While some level of caution and concern is warranted, actions and decisions are being taken that are not always rooted in evidence or aligned with safeguarding principles. This is a critical area for further investigation as situations force practitioners to make difficult choices involving children and cash transfer programming without adequate and informed guidance.

Capacity building is needed for child protection and cash practitioners alike to support increased collaboration and stronger programming. Better communication and dissemination of existing evidence and learning can help inform and guide practice. Additionally, advocacy is needed to encourage the inclusion of child protection measures in research and evaluation and to support evidence-informed policies and decisions. Otherwise, anecdotal information and presumptions can lead to risk-averse decisions that may be not be in children's best interests.

Finally, cash transfer programming provides an opportunity for child protection practitioners and researchers across humanitarian and development contexts to leverage and share research and learning. Given gaps in the evidence from humanitarian settings and the challenges humanitarian contexts pose to undertaking quality research, there is a valuable opportunity to determine the transferability of evidence from development settings to humanitarian settings and to foster stronger linkages between the sectors.



SECTION 7

## RECOMMENDATIONS

## RECOMMENDATIONS

The following recommendations are drawn from the literature and the insights and expertise of the key informants, from whom there was strong agreement on needed actions and priorities. They are also aligned with current recommendations and approaches found in the wider cash transfer programming literature specific to sector needs and evidence strengthening. Many of the recommendations exceed the remit of the Cash Transfer and Child Protection Task Force, though their leadership role in initiating, collaborating, and advocating for these efforts will be essential. Strengthening the evidence base for child protection and cash transfer programming will require the collective efforts and commitments of multiple stakeholders, including child protection and cash practitioners and organizations, researchers and academic institutions, and donors.

#### Generating quality evidence and research

- Conduct rigorous research on the use of cash transfer programming to achieve child protection
  outcomes in humanitarian contexts. Include clear linkages to theories of change. Establish control
  groups, where possible.
- Map and test the assumptions that link cash transfer programming to improved child protection outcomes.
- Map the child protection outcomes and findings in the literature, including the modality, strength, and direction of findings and the pathways involved.
- Review the broader grey literature on child protection and cash transfer programming to identify good practices and lessons learned that can be tested in future research.
- Map current cash transfer programming research initiatives among task force members. Where relevant, advocate for inclusion of child protection outcomes within programming and research plans.
- Establish long-term partnerships with academic institutions to help strengthen and improve the methodological rigor in sector research.

#### Strengthening child protection prevention and response

- Develop guidance and tools on cash transfer programming for child protection practitioners, including tools for risk analysis, program design, and monitoring.
- Include more detailed guidance on child protection and cash transfer programming in the revision of the CPMS.<sup>143</sup>
- Capitalize on opportunities for cross-sectoral collaboration in generating evidence and articulating linkages across conceptual pathways, particularly with the education sector.
- Prioritize areas for further research that provide knowledge and evidence in support of multiple needs, such as:
  - The linkages between child protection outcomes and economic vulnerability;
  - The potential of cash transfer programming to both prevent and respond to negative coping strategies; and
  - The potential role of cash transfer programming as a tool within child protection strategies.

<sup>143.</sup> The CPMS review will include references and evidence gathered in the years since it was first released. The response strategies have been reorganized to align with the socio-ecological model of the child to offer a more holistic approach to child protection response in humanitarian contexts. Cash modalities and approaches are being integrated and strengthened where appropriate.

#### Addressing measurement-related gaps

- Define child protection outcomes and articulate how to measure them, including specific needs for data disaggregation within households.
- Elaborate clear theories of change that can be tested and strengthened though research and learning.
- Identify the potential entry points for cash transfer programming.
- Map linkages to other sector pathways.
- Collect individual-level data in cash transfer programs, disaggregated by age, sex, and disability.
- Encourage greater engagement and participation of children and adolescents in all stages of the cash transfer program cycle, including the establishment of child-friendly feedback and complaints mechanisms.
- Advocate for increased monitoring of the sustainability of cash transfer programs and child protection outcomes.

#### Including children as recipients of cash transfer programming

- Develop a sector strategy for undertaking research, advocacy, and programming on children as recipients in cash transfer programs.
- Review the literature on children as primary recipients of cash transfer programming. Document the evidence, gaps, good practices, lessons learned, and areas for further investigation.
- Conduct advocacy to dispel beliefs that it is automatically harmful for children to be primary recipients of cash transfer programs. Clarify what is known and unknown.
- Undertake a child protection analysis of the humanitarian response-wide transition to cash transfer
  programming in Greece, particularly its impacts on unaccompanied children. Develop an in-depth case
  study for future reference and guidance.

#### Strengthening communication, capacity building, and advocacy

- Develop a mechanism to transparently share the following lessons learned from cash transfer programming and child protection:
  - What has worked and shows potential to scale;
  - What has not worked;
  - What challenges were encountered;
  - Whether and how challenges were mitigated; and
  - What successes were achieved.
- Develop trainings and promote capacity-building initiatives to strengthen knowledge and capacity on cash transfer programming and child protection.

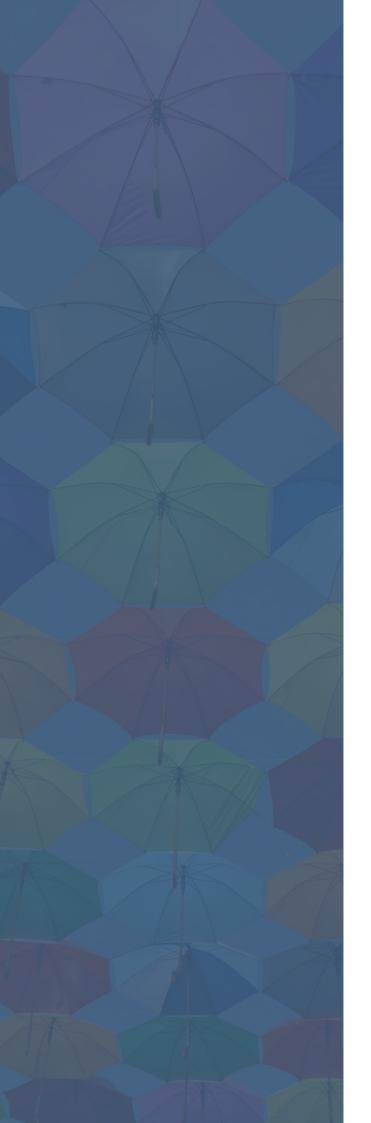
#### Bridging the humanitarian-development nexus

 Explore how cash assistance in development contexts results in improved child protection and how that could be translated to humanitarian settings.

#### Advocating for supportive donor action

Donors can undertake critical actions to support advancement in these areas:

- Support evidence generation for child protection through additional funding for research, longer-term follow-up, and guidance development.
- Support additional costs for individual-level data collection and inclusion of child protection indicators in multi-sector programs.
- Require that all cash transfer programs include child protection risk analyses and individual-level data collection, disaggregated for age, sex, and disability.
- Insist that cash transfer programs, including response-wide transitions, include appropriate considerations and safeguards for children.



SECTION 8

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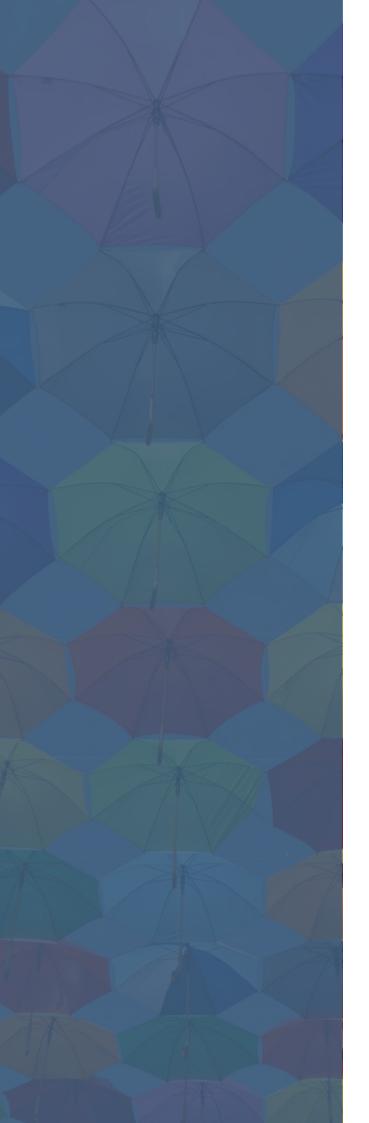
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SECTION 9

## APPENDIX

## **Annex 1: List of Key Informants**

Name <sup>144</sup>	Organization	Title
Stefano Battain	War Child UK	FSL Advisor/Cash Focal Point
Francesca Battistin	Save the Children	Humanitarian Cash & Markets Adviser, acting Senior Economic Programming Adviser
Dana Benasuly	Mercy Corps	Protection and Youth Sector Manager
Annalisa Brusati	International Rescue Committee	Senior Technical Advisor for Child Protection
Stefan Bumbacher	Cash Learning Partnership	Senior Technical Officer
Josh Chaffin		Independent Consultant
Jacobus de Hoop	UNICEF Office of Research-Innocenti	Humanitarian Policy Specialist
Shannon Doocy, PhD.	Johns Hopkins Bloomberg School of Public Health	Associate Professor, International Health; Associate Director for Academic Programmes, Health Systems
Kathryn Falb	International Rescue Committee	Senior Researcher
Joanna Friedman	UNHCR	Independent Consultant, formerly Cash and Protection Advisor
Binod Koirala	Plan International	Deployable Cash and Markets in Emergencies Specialist
Marleen Korthals Altes		Child Protection Specialist
Boram Lee	Women's Refugee Commission	Disability Advisor
Tenzin Manell	Women's Refugee Commission	Senior Technical Advisor, Cash and Livelihoods
Hani Mansourian	UNICEF / Alliance for Child Protection in Humanitarian Action	Senior Child Protection Specialist; Co-coordinator of the Alliance for Child Protection in Humanitarian Action
Claire Mariani	UNICEF	Humanitarian Cash Transfers Coordinator
Kevin McNulty	Mercy Corps	Senior Protection Advisor
Anjini Mishra	International Rescue Committee	Officer, Evidence to Action (E2A), REL
Gergey Pasztor	International Rescue Committee	Senior Technical Advisor – Risk mitigation
Kariane Peek Cabrera	UNICEF	Emergency Officer (Humanitarian Cash Transfers)
Amber Peterman	UNICEF Office of Research-Innocenti	Social Policy Specialist
Omar J. Robles	Women's Refugee Commission	Senior Program Officer, Adolescents in Emergencies
Beth Rubenstein, MPH, MBA	Earth Institute, Columbia University	Associate Director for Evaluation – Fostering Resilience Initiative
Vanessa Saraiva	World Vision Canada	Child Protection Technical Specialist

<sup>144.</sup> One additional key informant is not listed above

## **Annex 1: List of Key Informants**

## **Cash Transfer Programming Terminology**

Term	Definition <sup>145</sup>
Assistance modality	Refers to the form of assistance (e.g. cash transfer, vouchers, in-kind, service delivery, or a combination). This can include both direct transfers to household level and assistance provided at a more general or community level (e.g. health services, WASH infrastructure).
Cash transfer programming	Refers to all programs where cash (or vouchers for goods or services) are directly provided to beneficiaries. In the context of humanitarian assistance, the term refers to the provision of cash or vouchers given to individual, household, or community recipients, not to governments or other state actors. CTP covers all modalities of cash-based assistance, including vouchers. This excludes remittances and microfinance in humanitarian interventions (although microfinance and money transfer institutions may be used for the actual delivery of cash).  The term can be used interchangeably with Cash Based Interventions, Cash Based Assistance, and Cash and Voucher Programming
Cash-for-work	Cash payments provided on the condition of undertaking designated work. This is generally paid according to time worked (e.g. number of days, daily rate) but may also be quantified in terms of outputs (e.g. number of items produced, cubic meters dug). CFW interventions are usually in public or community work programs but can also include home-based and other forms of work.
Cash modality	Refers to the different types of cash or voucher transfer [e.g. conditional (cash for work, etc.), unconditional, restricted, unrestricted, multipurpose, etc.]. A single transfer can generally be categorized in terms of several of these variables (e.g. a conditional, unrestricted transfer).
Cash plus	Refers to complementary programming where CTP is combined with other modalities or activities. Complementary interventions may be implemented by the same agency/agencies providing CTP or by other agencies working in collaboration. Examples might include provision of training and/or livelihood inputs or behavioral change communication programs.
Conditionality	Refers to prerequisite or qualifying conditions that a beneficiary must fulfill to receive a cash transfer or voucher (i.e. activities or obligations that must be fulfilled <i>before</i> receiving assistance). It is distinct from restriction, which pertains only to how transfers are used. Conditionality can in principle be used with any kind of cash, voucher, or other type of assistance depending on its objectives and design.
Conditional transfer	A conditional transfer requires beneficiaries to undertake a specific action/activity (e.g. attending school, building a shelter, attending nutrition screenings, undertaking work, trainings, etc.) in order to receive assistance: a condition must be fulfilled before the transfer is received. Cash for Work/Assets/Training are all forms of conditional transfer.
Cost-effectiveness	Cost-effectiveness is the extent to which the program has achieved or is expected to achieve its results (outcomes/impacts) at a lower cost compared with alternatives.  Source: World Bank

<sup>145.</sup> All cash transfer programming definitions are taken from the CaLP <u>Glossary of Cash Transfer Programming Terminology</u>, published in 2017. The revised 2018/2019 Glossary was published after completion of this report.

Delivery mechanism	Means of delivering a cash or voucher transfer (e.g. smart card, mobile money transfers, cash in envelopes, etc.).
Effectiveness	Effectiveness relates to how well outputs are converted to outcomes and impacts (e.g. reduction in poverty gap and inequality, improved nutrition, reduction in school dropout, increased use of health services, asset accumulation by the poor, increased smallholder productivity, social cohesion). <i>Source: DFID</i>
Efficiency	Refers to the ability of a program to achieve its intended objectives at the least cost possible in terms of use of inputs (i.e. capital, labor, and other inputs).
Financial service provider	An entity that provides financial services, which may include e-transfer services. Depending upon your context, financial service providers may include e-voucher companies, financial institutions (such as banks and microfinance institutions) or mobile network operators (MNOs). FSPs include many entities (such as investment funds, insurance companies, accountancy firms) beyond those that offer humanitarian cash transfers or voucher services, hence within CTP literature, FSP generally refers to those providing transfer services.
Multi-purpose cash grants	Multi-purpose cash grants or multi-purpose cash assistance are defined as a transfer (either regular or one-off) corresponding to the amount of money a household needs to cover, fully or partially, a set of basic and/or recovery needs. They are by definition unrestricted cash transfers. The MPG/MCA can contribute to meeting a Minimum Expenditure Basket (MEB) or other calculation of the amount required to cover basic needs but can also include other one-off or recovery needs.
Restriction	Refers to limits on the <u>use</u> of a transfer <i>after</i> it has been received by a beneficiary.  Restrictions may describe either the range of goods and services that a transfer can be used to purchase, the places where a transfer can be used, or both. The degree of restriction may vary from the requirement to buy specific items, to buy from a general category of goods or services, or to achieve an agreed output (e.g. to repair a shelter or start-up a livelihood activity). Restriction is distinct from conditionality, which applies only to prerequisite conditions that a beneficiary must fulfill <i>before</i> receiving a transfer.
Safety nets (or social safety nets)	Safety nets target the poor or vulnerable and consist of non-contributory transfers, such as in-kind food, cash or vouchers. They can be provided conditionally or unconditionally and are a sub-set of broader social protection systems.
Social protection	Actions carried out privately or by the state to address risk, vulnerability, and chronic poverty. Social protection refers to comprehensive systems including safety nets, social assistance, labor market policies, social insurance options (e.g. contributory pensions, health insurance), and basic social services (e.g. in education, health, and nutrition).
Unconditional transfer	Unconditional transfers are provided to beneficiaries without the recipient having to do anything in order to receive the assistance.
Unrestricted transfer	Unrestricted transfers can be used entirely as the recipient chooses: there are no direct limitations imposed by the implementing agency on how the transfer is spent. Cash transfers are by default unrestricted <i>unless</i> they require beneficiaries to spend their cash on particular goods or services in order to receive subsequent transfers.

Voucher	A paper, token, or e-voucher that can be exchanged for a set quantity or value of goods, denominated either as a cash value (e.g. \$15), a predetermined commodity or service (e.g. 5 kg maize; milling of 5kg of maize), or a combination of value and commodities. They are redeemable with preselected vendors or in 'fairs' created by the agency. Vouchers are used to provide access to a range of goods or services at recognized retail outlets or service centers. Vouchers are by default a restricted form of transfer, although there are wide variations in the degree of restriction/flexibility different voucher-based programs may provide. The terms vouchers, stamps, or coupons are often used interchangeably.
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#### **Child Protection Terminology**

Child protection in	The prevention of and response to abuse, neglect, exploitation, and violence	
emergencies /	against children in humanitarian settings.	
Child protection in		
humanitarian action		
Child protection outcome	Refers to outcome areas related to the child protection standards as per the CPMS.	
	More specifically, child protection outcomes are the changes that are measured in a	
	child's circumstances or behavior that result from a particular intervention or	
	combined interventions in accordance with the CPMS. <sup>146</sup>	
The Minimum Standards	The Minimum Standards for Child Protection in Humanitarian Action (CPMS) are	
for Child Protection in	inter-agency developed and agreed-upon standards that guide the work of child	
<u>Humanitarian Action</u> (CPMS)	protection practitioners. They are <u>companion standards</u> to the Sphere Standards.  The CPMS comprises four pillars:	
	i) Standards to ensure a quality child protection response;	
	ii) Standards to address child protection needs;	
	iii) Standards to develop adequate child protection strategies; and	
	iv) Standards to mainstream child protection in other humanitarian	
	sectors. <sup>147</sup>	
	The CPMS aims to establish common principles among those working in child	
	protection; improve the quality of child protection programming; improve	
	accountability within child protection work; provide a synthesis of good practice and	
	learning to date; and enable better advocacy and communication on child protection	
	risks, needs, and responses.	
Protective environment	The protective environment framework sets out eight broad, pivotal elements that	
	determine children's protection from violence, exploitation, and abuse.	
	Strengthening a protective environment for children requires many levels of	
	engagement, which in turn demands dialogue, partnerships, and coordination based	
	on a shared analysis. The eight elements key to creating or strengthening a	
	protective environment around children are government commitment and capacity;	
	legislation and enforcement; culture and customs; open discussion; children's life	
	skills, knowledge, and participation; capacity of families and communities; essential	
	services; and monitoring, reporting, and oversight.	
Socio-ecological	The socio-ecological model considers the interaction between personal and	
model/framework	environmental factors across four 'nested' levels—the individual, family, community,	
	and society—and how these interact and influence risks and protective factors.	

<sup>145.</sup> The CPMS are currently being revised. The second edition will include suggested outcomes and indicators for each standard. While these will not be an exhaustive list, they will be the current best gathering of inter-agency agreed outcomes for child protection in humanitarian action. These can be considered a starting point for future work in this area.

<sup>146.</sup> The fourth pillar will transition to focus on integrated programming with other humanitarian sectors in the forthcoming revision of the CPMS.

#### Worst forms of child labor

Article 3 of <u>ILO Convention No. 182</u> (1999) on the Worst Forms of Child Labour, defines the term 'worst forms of child labor' as follows:

- (a) All forms of slavery or practices similar to slavery, such as the sale and trafficking of children, debt bondage and serfdom, and forced or compulsory labor, including forced or compulsory recruitment of children for use in armed conflict;
- (b) The use, procuring, or offering of a child for prostitution, for the production of pornography, or for pornographic performances;
- (c) The use, procuring, or offering of a child for illicit activities, in particular for the production and trafficking of drugs as defined in the relevant international treaties; and
- (d) 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.

